

SN: 2944

FAMILY EXPENDITURE SURVEY

1991

USER GUIDE

VOL 1 OF 2

SN: 2944

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ARCHIVE NOTE

As a result of several queries about the SPSS export files of community charge data for 1990 and 1991 (SNs: 2918 and 2944), users may appreciate the following additional information.

1. Weighting of the averages is for the entire population and not only for those aged 18 and over.

In order to protect the anonymity of the responding households CSO have taken the average community charge over several (typically 5 to 7) local authorities with similar community charges and averaged them. The averages are weighted by the population within the local authority. DSS specified the bands that the community charge should be put in for each year.

Column	Explanation
caseno	case number
igotmcaseno	the case number used by the effects of taxes and benefits section of the CSO - ignore this
lacode dss	the DSS LA code grouping - any cases with the same value for this are included in the same group
aveccpreapr	the average community charge for the DSS group in the first quarter of the relevant year
aveccpostap	the average community charge for the DSS group in the second, third and fourth quarters of the relevant year
aveccpostap	the average community charge for the DSS group in the second, third and fourth quarters of the relevant year
avewcpreapr	the average community water charge for the DSS group in the first quarter of the relevant year
avewcpostap	the average community water charge for the DSS group in the second, third and fourth quarters of the relevant year

2. The number of households in the SPSS files does not match those in the complete file due to the exclusion of Northern Ireland.
3. The community water charge is applicable to Scotland only.
4. The charge is given as a weekly figure, in pence, based on the annual sum.

FAMILY EXPENDITURE SURVEY
CODING, CHECKING AND EDITING INSTRUCTIONS

REVISED 1991

Introduction

These instructions cover all coding, checking and editing operations and contain useful background information.

Each person within the section will carry out duties of coding, checking and editing. They will also be expected to despatch budgets to ED Runcorn, and CSO London.

It is essential to record the whereabouts of a budget and to ensure that none go astray.

When a budget is coded and checked it will be despatched to the Employment Department, Runcorn for keying. One run consisting of 200-240 budgets will be sent to Runcorn most weeks. Budgets are returned a few weeks later when they can be booked back in and stored in filing cabinets. At the same time an error report is received which will be corrected and returned to Runcorn for processing.

General instructions

The following manual checks must be carried out at the coding and checking stages:

1. Legibility

Check that all figures, including any you have entered, are clearly written and unambiguous.

Check that all entries in the pence column have two digits. If the pence column is blank or there is only one zero in the column, 00 must be entered.

More '£ only' questions have been introduced in 1991. Check that values entered in '£ only' boxes are given without including the pence.

If figures are not clear they will most likely be keyed incorrectly. It is possible that errors of this kind may not be discovered at the editing stages.

2. Interviewer notes

It is essential that ALL interviewer notes are read carefully and any necessary action taken. This could mean: entering, amending or deleting information, recoding a question or transferring information from one question to another. If any change is made the reason should be given at the relevant question.

3. Changes made to the coding of a question

If any change is made to the coding of a question (either at the coding or editing stage) then note the reason for the change against the question itself. If any information has been transferred from another question enter that question number also.

Changes at the CODING/CHECKING stage must be made in RED.

Changes at the EDITING stage must be made in GREEN.

4. Person/spender numbers

All records, except records 25 and 33, have a person number box. If this box is left blank the whole record will be rejected (ie it will not be taken on to the database) and a message will appear in section 18 of the error report.

It is, therefore, essential that the correct person number is entered wherever any information occurs in a column or line. The person numbers should have been entered by the interviewer but it is PAB's responsibility to make sure that this has been carried out. (Note - it is not necessary to enter person numbers on all pages of record 56 (B schedule) provided they are entered on the first page).

In the A schedule, if a question applies only to persons aged 16 and over then 'spender no' is used. If a question applies to persons of any age 'person no' is used but if it applies only to children (ie persons under 16) then 'child person no' is used.

In the B schedule, 'person no' is used throughout except at Qs 75 and 76.

5. Column and line numbers (or item numbers)

These numbers follow the person/spender number and are pre-ringed. Since interviewers no longer need to ring them the words 'OFF USE' appear either above or to the left of them.

If an entry has been deleted or the interviewer has missed a column or line it is not necessary to amend the numbers so that they run consecutively.

6. Referrals to the Research Officer

If a question has not been answered or the answer given is not clear, this should be referred to the supervisor who may in turn refer it to RO. Certain types of query may be referred direct to RO.

If a question is referred to RO an FES Query Slip should be completed. RO should then return the Query Slip to PAB with an explanation of the action to be taken. In certain circumstances, however, the RO may decide to write to the informant to obtain the necessary information. Letters are not usually sent to informants over retirement age.

7. Refusals

If an informant has refused to answer a question, this should be referred first, to the supervisor and then to the RO.

Refusal to answer a question, with the exception of the assets questions (Q 78-87, B schedule) usually means that the entire budget is treated as a refusal.

PAYMENTS COVERED BY AN ORGANISATION OR PERSON OUTSIDE THE HOUSEHOLD

1. Bills paid direct by an employer or an organisation for whom the informant does unpaid work should not appear anywhere as expenditure or refunds on any of the schedules.
2. Bills paid direct by a private individual should not be shown as expenditure at the relevant questions in the A or D schedules, but they should be shown at Q139, A schedule.
3. Expenses paid direct by Local Authority Social Services Departments should not be shown as expenditure in the A or D schedules or at Q139, A schedule.
4. Expenses paid direct by DSS, with the exception of rent, should be shown:
 - (i) as expenditure at the relevant questions in the A and D schedules
 - (ii) at Q139, A schedule
 - (iii) as income at Q51(d), B schedule.

SCHEDULE REFERENCES

1. For processing purposes, each variable in the A, B and D schedules must have a unique number. Question numbers are not suitable for this purpose because some variables do not have a unique question number eg person number and item number variables. Each variable, therefore, is allocated what is known as a schedule reference number (or schedule reference).
2. If a variable has a unique question number then the schedule reference number will be virtually identical to the question number for that variable (eg Q15(a), A schedule - has a schedule reference number of A00Q015A).
3. If a variable does not have a unique question number (eg Q16, A schedule - where there is a box for the number of years and another box for the number of months) then the schedule reference number will differ from the question number. In this example, the schedule references are A00Q016 1 and A00Q016 2 respectively.
4. When corrections are made at the editing stage the schedule reference numbers need to be entered on the 'K' forms or on the screen. To ensure that the correct schedule reference is entered it is often necessary to refer to the annotated master schedule. This takes up a certain amount of the editors' time.
5. These schedule references are entered on the A and B schedules but only where they differ from the question numbers, as explained below.
6. Schedule references fall into 3 main categories:
 - i. Where the schedule reference can be created by adding a single digit to the question number

This number is entered in a little box to the left or right of the question box, eg

Schedule	Question no		Schedule ref	Number in box
A	Q19	- Amount	A00 Q019 1	1
A	Q19	- Nil	A00 Q019 2	2
A	Q22(a)	- Amount	A00 Q022A 1	1
A	Q22(a)	- DK	A00 Q022A 2	2

If the question is in a grid format, the single digit will be entered in brackets below each column eg

Schedule	Question no		Schedule ref	Number in brackets
A	Q49	- Spender no	A00 Q49 1	1
A	Q49	- Item no	A00 Q49 2	2
A	Q49	- OFF USE	A00 Q49 3	3

- ii. Where the schedule reference cannot be created by adding a single digit to the question number

The question number part of the schedule reference will be entered in a little box to the left or right of the question box, eg

Schedule	Question no	Schedule ref	Number in box
A	Q17(a)	AOO Q017)
A	Q17(b)	AOO Q017	) 17
A	Q17(c)	AOO Q017)
A	Q27(a)(i) - Amount	AOO Q27A1	No box*
A	Q27(a)(i) - DK	AOO Q27A2	27 A2
A	Q81 - Main question	AOO Q081	No box*
A	None - Spender no	AOO Q081 1	81 1
A	None - Item no	AOO Q081 2	81 2

*These can be created directly from the question number (see next paragraph).

Note that leading zeros in the schedule reference are not shown in the box.

- iii. Where the schedule reference can be created directly from the question number

In these cases there will be no box beside the question eg

Schedule	Question no	Schedule Ref
A	Q81	AOO Q081
A	Q81(b)	AOO Q081B
A	Q81(b)(i)	AOO Q081B1

RECORD NUMBERS

1. The record numbers are entered in a box below the relevant questions.

eg Q48 - A Schedule REC appears below the question.
69

If the record covers more than one page (eg Q95, A schedule or Q75-76, B schedule) the number will be entered on each page.

2. The exceptions to these rules are:

- i. Record 25

As this record includes questions on most pages of the A schedule, the record number 25 does not appear anywhere on this schedule.

Note that the main questions which 'lead in' to a different record still come under record 25. For example, the main questions at Q48 and Q49 are record 25 but the questions in the grids are records 69 and 71 respectively.

- ii. Record 56

As this record includes most of the B schedule (Q1-74) the record number 56 does not appear anywhere on this schedule.

- iii. Records 115-123 (Q79-87, B schedule)

Note that these record numbers appear to the left of each line instead of below the question number.

2. MAIN VALIDATION

KEY DETAILS					SCHED REF	CORRECTION	ERROR DETAILS			
REC	PERS	KEY-1	KEY-2	KEY-3	PG QN BOX	VALUE	REF	VARIABLE	VALUE	ITEMCODE CHECK
077	1		5		A00Q078 2		P272A	LITEMNO	5	
077	2		4		A00Q078 2		P272A	LITEMNO	4	
077	1		2		A00Q078H		*W279	LCASHP	2340.00	401
056	2				B00Q048A2		E503	INA279	1	3
056	1				B00Q051B3		E528	PERC527	9	
056	2				B00Q065		E582A	UNEARNIN	0	
056	2				B00Q065A		E582B	UNEARNAM	0.00	2
056	1				B00Q076		P603	ODDJOB	1	
057	1		1		B00Q076A3		E604	OJAMT	0.00	

3. MESSAGES FROM VALIDATION SUBROUTINES

PERSON 1 HAS INVALID COMBINATION OF OCCUP, SUPERVIS, SIZEEST AND SEEMPLOY
 EMPSTAT = 1 OCCUP = 85 SUPERVIS = 1 SEEMPLOY = 0 SIZEEST = 2
 THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED.

4. DIARY SCHEDULE ITEMS

KEY DETAILS					SCHED REF	CORRECTION	ERROR DETAILS				
REC	PERS	WEEK	CODE	QUAL	PG QN BOX	TOTAL VALUE	NO.OF ITEMS	REF	VARIABLE	VALUE	NO.ITEMS
114	1	2	548		D00Q000 8			*WD08	DCASHPR	0.10	

FAMILY EXPENDITURE SURVEY 1990
CASENO 102652 H TYPE 5 ORIG. RUN 3

VALIDATION ERROR REPORT
LAST CYCLE CURRENT CYCLE

DATE 11/07/90
NO OF EDITS HHNO

PAGE 237
260 17 00

4. DIARY SCHEDULE ITEMS

KEY DETAILS				SCHED REF		CORRECTION		ERROR DETAILS					
REC	PERS	WEEK	CODE	QUAL	PG	QN	BOX	TOTAL VALUE	NO.OF ITEMS	REF	VARIABLE	VALUE	NO.ITEMS
114	1	2	548		D00Q	000	8			*WD08	DCASHPR	594.26	

18. RECORDS REJECTED BY DATABASE DURING TAKEON / SCHEDULE AMENDMENTS (SEE REPORT FILE)

KEY DETAILS			REJECTED RECORD			
REC	PERS	KEY-1	KEY-2	KEY-3		
114	1	2			114102652012	0 0004749000100

END OF CASE REPORT

VALIDATION ERROR REPORT OR PRINT-OUT

After the budgets have been keyed by Data Prep (at Runcorn) ISCS7, also at Runcorn, produce the printout called the VALIDATION ERROR REPORT. These sheets show all the error, warning and print messages which apply to a particular case. They contain both validation and credibility errors. Validation is a basic check on the ranges for certain variables and includes a print ('P' message) of particular values of interest. Credibility provides a check on the continuity and consistency of the answers.

An example of a validation error report is shown on Pages xii and xiii. The following notes describe the various headings on this report.

1. CASE NO This refers to the case identifier or CI number which is entered on the budget cover before it is despatched to Runcorn for keying.
2. ORIG RUN This is the original run number. Each despatch of 200-240 budgets to Runcorn is called a run. There are usually 8 or 9 runs per quarter.
3. LAST CYCLE This refers to the amendment cycle when the case was last amended.
4. CURRENT CYCLE This refers to the current amendment cycle.
5. NO OF EDITS This is the number of times a case has been amended. For example, if a case has been amended in three different cycles then the number of edits will be three.
6. HHNO This is the reference number (ie the area/serial/household number) that is assigned to each budget.
7. REC This identifies the record where the error has occurred. A record may cover several questions or just one part of a question. The record numbers are given on the annotated master schedule.
8. PERS (person number)

If the error relates to a particular person then the person number will be printed here. The only record which does not have a person number is record 25 (A schedule).

9. KEY-1, KEY-2, KEY-3

These are known as 'Key Fields' or 'item numbers'. Most of these numbers are pre-ringed and entitled: 'OFF USE'.

(i) On the A schedule:

Records 25, 28, 55, 59, 79, 84, 91, 92, 93, 94 and 96 have no key fields

All other records have one key field only (KEY-1).

(ii) On the B schedule:

Records 56, 58 and 110 have no key fields

All other records (ie records 57 and 115 to 123) have one key field only (KEY-1).

(iii) On the D Schedule:

Only two records exist (113 and 114) and these have one and three key fields respectively:

KEY-1 - Week of expenditure	-	(Records 113 and 114)
KEY-2 - Diary item code	-	(Record 114 only)
KEY-3 - Diary qualifier code	-	(Record 114 only)

10. SCHED REF

- i. The first alphabetic character identifies the schedule (A, B or D) where the error has occurred.
- ii. PG identifies the page number which is now '00' in all cases.
- iii. QN identifies the question number.
- iv. Box identifies the final part of a question.

The schedule reference for each variable is given on the annotated master schedule. Certain schedule references, ie those which cannot be created directly from the question number, will be entered on all schedules (see P.iv-v).

Examples of schedule references are given below:

Question	Variable	Schedule	PG	QN	Box
Q22	RENTREB	A	00	022	-
Q22(a)	RRAMTDK	A	00	022	A2
Q81(b)(ii)	TVPAYAMT	A	00	081	B2
Q120	BSTORAMT	A	00	120	4
Q18(a)	GROSSPAY	B	00	018	16

Note Although there are six variables covered by Q120, each variable has a different schedule reference.

11. CORRECTION VALUE

If the error occurs at one of the variables shown on the print out, enter the correct value in this column. If the variable to be corrected is not shown on the print out, enter the necessary details on the appropriate K form.

The print out, Forms K1 and K4 or the TP system can be used for basic amendments only. Basic amendments include amendments, imputations, abatements and the deletion of records.

Throughout 1991, basic amendments at the 1st edit (ie the edit immediately following Take-on) should be entered on the print out or on a K1 or K4. Basic amendments at the 2nd and subsequent edits should be entered through the TP system, when the service is available.

12. REF The 3-digit number can be ignored but the letter which precedes it relates to the different types of message which can occur:

- (i) E = error An error message usually indicates that a genuine error has occurred. If the error is acceptable, which could happen in certain cases, it will need to be over-ridden, otherwise it must be corrected.
- (ii) W = warning A warning message indicates that a possible error has occurred. This message is used where it is important to amend an answer if it is incorrect but where it is also possible for the answer to be correct. Unlike errors, they do not need to be over-ridden if the answer turns out to be correct.

Both errors and warnings can occur at validation and credibility.

The purpose of validation is to identify any high or low values so that they can be amended if they are incorrect. Validation ranges have been specified for a large number of variables. Most of them have been designated as warnings but some have been designated as errors (eg where a variable cannot have a zero value). Thus, if a value occurs which is above or below the range specified for a particular variable an error or warning message will appear in the main section (section 2) of the error report (or section 4 if the warning relates to an item in the diary).

If the value is incorrect it must be amended otherwise it should be ignored if it is a warning (errors should always be corrected). In 1990, warnings will appear at the 1st edit only.

The purpose of credibility is to identify continuity and consistency errors. A continuity error occurs where a question has not been answered when it should have been or vice versa. A consistency error occurs where the answer to a question is illogical or impossible, eg where a child aged two is coded as married.

(iii) P = print A print message is used to identify those cases:

- Where interviewers are required to enter qualifying notes at the question as these could affect the way in which the question is coded.

For example, where an 'Other - specify' (AQ84(a)) or a 'DK' code (AQ128(d)) is ringed.

- Where imputation or abatement is necessary.

For example, where expenses are refunded by an employer and therefore need to be abated (AQ137), or where transitional relief needs to be imputed because it is not known (AQ47(c)).

- Where the last item of a record has been completed.

In this case, the question should be checked to see if there are any additional entries in the margin and if so, a continuation sheet should be completed.

13. VARIABLE The mnemonic or variable name shown here is also given on the annotated master schedule. Each variable will have a schedule reference.
14. VALUE This is the value which actually exists on the database and which may be in error. If the value is incorrect refer to the instructions at paragraph 11 (Correction Value).
15. ITEM CODE Certain monetary variables have an associated item code eg bank standing orders (AQ120), deductions from pay (B Q18) and items entered in the diary. The item code is printed to help identify the item which is in error.
16. CHECK Appendix L shows all the validation and credibility checks which have been built into the computer system. As editing experience is acquired it may be apparent from the schedule as to where the error lies, but in the learning stages it may be necessary to make constant reference to this document. This is also a good way of getting to know the edit checks.

AUTO-CORRECTIONS

In 1991, errors at certain questions in the A and B schedules will be auto-corrected before the 1st edit validation error report is produced by Runcorn. The auto-corrected value appears at the 1st edit stage only. A validation error message will appear when the original code was not permissible. All auto-corrections will be shown in the Appendix L.

Examples of auto-corrections are shown below:

IF INCOMPAMT (AOOQ044A) . 0 Then MORTPROT (AOOQ044) = 1

ie: if an amount for mortgage protection is shown at Q044A, then Q044, whether unanswered or coded 2 (No), would be auto-corrected to code 1 (Yes).

IF SESHINC (BOOQ042A) = 1 Then SEPARTNR (B00Q042) = 2

ie: if a partner's share has been included in the informant's net self-employed profit/loss, then Q042, whether unanswered or coded implying sole ownership of the business, would be auto-corrected to code 2 (in partnership).

Although these errors are corrected automatically, remember that the schedule too should be amended at the relevant question.

'£ only' QUESTIONS

Since there are more '£ only' questions in 1991, it is even more important to make sure that any digits for pence are deleted at the checking stage.

If these figures need to be amended or abated at the editing stage, then the pence must also be shown on the K form or error report. It may also be the best policy to insert pence when using the TP system.

1/B:FESCCEI.DL

Jan 91

1991 FAMILY EXPENDITURE SURVEY CODING AND EDITING INSTRUCTIONS

HOUSEHOLD SCHEDULE

FRONT PAGE

Reference number

The reference number consists of the Area, Serial and Household numbers. Check that THIS IS THE SAME AS ON THE PINK E FORM AND THE OUTSIDE OF THE BUDGET COVER. Resolve any discrepancies. Where there is only one household at the address (see Q12) the household number should either be blank or contain zeros only.

At a multi-household address, all schedules for that address should be coded and checked together. Check the top left corner of the outside of the budget cover to see how many households have co-operated and how many households there are at the address. At present a maximum of 3 households are selected for interview at any one address, the first selected being household number 01, the second 02 and the third 03.

Date of interview and starting date of records

Check that each of these have been entered. Check that the starting date of records agrees with that on the pink E form and that the date of interview with that on the front cover. If there is more than one date against either, ensure that the latest date is entered. Check that the starting date does not occur before the date of interview.

Local Authority Code

The name of the local authority where the interview was carried out appears on the E form. Either the code relating to this local authority (see 'List of Local Authorities') in the LA Box in the centre of the page. The List of Local Authorities is a confidential document and no information from it should be passed outside OPCS.

Household 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 house-keeping, provided that:

- i. All persons in a household consider the address to be their only or main residence ('main' as defined by the informant). Absent members who consider the address to be their main residence are included.
- ii. All persons share at least one meal a day when in residence.
- iii. The household has exclusive use of at least one room.

All these conditions must normally be satisfied but 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 any meals.

Also include as members of the household:

- a. Children 16 or over normally away at an educational establishment for educational purposes, spending the holidays at home and who are at home during the entire record keeping period.
- b. Children under 16 away at boarding school but normally spending the holidays at home (whether at home or at school during the record keeping period).

Head of Household - Definition

The definition is identical to that given in the Interviewers' Handbook but it applies to the household as defined above. The HOH must be a member of the household and is, in order of precedence, the husband of the person or the person who:

- a. owns the household accommodation, or
- b. is legally responsible for the rent of the accommodation, or
- c. has the household accommodation as an emolument or prerequisite, or
- d. has the household accommodation by virtue of some relationship to the owner, lessee, etc. who is not, himself, a member of the household.

Notes:

1. In the case of a married couple, where both are members of the household, the husband is the HOH, even if the wife owns the property. In the case of cohabitees, the male partner is the HOH.
2. If the husband is not a member of the household, but the accommodation is in his name, his wife is the HOH.
3. If two members of different sex have equal claim the male is to be taken as HOH.
4. If two members of the same sex have equal claim, the elder is taken as HOH.

Household Box

The household box needs to be thoroughly checked and coded. Since so much of the schedule refers back to the questions in the household box, (eg sex, age, current full-time education) it is essential that this section is correct before it is sent to Runcorn for keying.

The FES definitions of household and head of household (HOH) are given on page 4. If there is any indication from notes either on the front page or pages 68-71 of the A Schedule that a person should not have been included in the household, or any notes about a person who has been excluded, refer to your supervisor.

Where there are more than 10 people in the household, details of the extra members should have been entered on a second front page. This sheet should be attached to the original A schedule and marked in red, "continuation sheet". Amend person numbers to 11, 12, 13 etc.

Ensure that all codes to be punched have been ringed, this includes person number, relationship to HOH, age now, age at which full-time education was completed, DSS benefit unit number and DES unit number.

Question 1 - Person Number

Check that the person number of each household member has been ringed. Where a continuation sheet has been used, check that the person numbers have been changed to 11, 12, 13 etc.

Person 1 is always the head of household. If this is not the case or it is necessary to change the HOH then ensure that person numbers are amended on all the Schedules.

Editing

The person number cannot be amended on the printout or on a K1. If any amendment is necessary then refer to supervisor.

Question 2 - Relationship to HOH

All members of the household should have been listed here. Check the household composition and refer to your supervisor any cases where the HOH appears to be unusual eg:

- a. The household consists of: HOH (aged 92 and senile), Son, Daughter-in-Law, Grandson and Grand-daughter.
- b. The household consists of: HOH (female aged 30), Sister (aged 35), Brother (aged 40)

In both these examples the interviewer should have established "in whose name the accommodation is owned or rented", and called this person the HOH. The person entered as HOH should usually be accepted, but where it seems that another person is actually the HOH, refer to your supervisor. Any change made to the HOH must be based on information given not on guess work.

Code Relationship to the HOH from the frame below. Single code only

HOH	0 (precoded)
Wife or husband	1
Son or daughter (incl. stepson/stepdaughter)	2
Son-in-law or daughter-in-law	3
Father or mother	4
Father-in-law or mother-in-law	5
Brother or sister	6
Grandson or grand-daughter	7
Other relative (eg niece, nephew, brother-in-law, sister-in-law)	8
Other non-relative (including foster children)	9

Ring code 0 which is preprinted on the schedule. Enter and ring the appropriate code in the "Office Use" column (Q2) for each person in the household.

Foster children: Code 9 applies if a regular maintenance allowance is received from a local authority (see Q65(a) - B schedule). Where a local authority allowance is not received and the relationship falls into a group covered by codes 2, 6, 7 or 8, this takes precedence over code 9. (See also Q9 - paragraph on 'foster children')

Adopted children: These should be treated as own children (code 2). If legal adoption is going through but has not been finalised, treat as own children unless the parent is in receipt of a local authority allowance for the children (see Q65(a) - B Schedule) in which case treat as foster children (code 9).

Cohabitees: If two persons of opposite sex are not married but are living together, they are to be regarded as cohabiting. This includes persons who describe themselves as common-law wife/husband, fiancée, partner, girl-friend, boy-friend etc.

As with married couples, the male cohabitee is to be taken as the HOH but the female should be coded 9 (non-relative) at this question. Any children of hers not related to the male cohabitee should also be coded 9.

If, however, the male cohabitee is the son of the HOH, then he should be coded 2 and his female partner coded 9. Any children of hers related to the male cohabitee should be coded 7. But, if the female cohabitee is the daughter of the HOH, she should be coded 2, her children coded 7, and her male partner coded 9.

Note that if there is one cohabitee in the household then there must also be another cohabitee of opposite sex. If there is only one person in the household who is a cohabitee (coded 3 at Q6) then that person must be given their true marital status (usually one of codes 4-7). A person cannot cohabit on his/her own! If in doubt, refer to supervisor.

Editing

If codes 8 or 9 are ringed at Q2 a print message will appear. Check the relationship given to see if it should be recoded to any of the other categories.

There will be various edit checks between relationship, marital status and benefit unit. Check thoroughly that the information given is correct. Any change made to any of these columns must be based on the information given not on guesswork.

Question 3 - Contribution by a non-relative

If a person, who is a non-relative of the HOH (code 9 in the 'relationship' column), contributes regularly to rent, rates or other household expenses, the interviewer should have ringed code 1 against the non-relative at Question 3.

If a person is a non-relative and code 1 has not been ringed this is acceptable but if it is not certain whether the person is making a regular contribution refer to supervisor.

Question 4 - Sex

Check the description at Q2 to ensure that each person has been correctly coded to male or female.

Question 5 - Age

Check that an age has been given for each person. Estimated ages can be accepted. Where the age is less than 12 months, delete the original entry and enter 0. If the informant is aged 100 years or over, recode to 99. Ring the age.

Question 6 - Marital status

Check that only one of codes 1-7 is ringed for each member of the household.

- Code 1 applies where both husband and wife are members of the household even if one is absent at the time of the interview. See household definition on page 4.
- Code 2 applies to any married person whose spouse is not a member of the household because he or she has a main residence elsewhere. A wife coded 2 at Q6 should always be coded 2 (wife of head of benefit unit) at Q9.
- Code 3 applies to cohabitees. This includes persons who describe themselves as common-law wife/husband, fiancée, partner, girl-friend, boy-friend etc. Cohabiting takes priority over single, widowed, divorced and separated. (See also paragraph on 'cohabitees' at Q2).
- Codes 4-7 apply to all unmarried persons (except cohabitees) who are single, widowed, divorced, or separated (either legally or not), irrespective of age.
- Code 4 applies to a single person
- Code 5 applies to a widowed person
- Code 6 applies to a divorced person
- Code 7 applies to a separated person.

Question 7 - Current Full-time education

Where Q7 applies check that only one of codes 1-9 has been ringed. Always refer to Q5 when checking this question to ensure that the type of school/education/institution is consistent with the age of the household member. In particular note that a student attending a private commercial college (ie. where fees are paid) eg. Pitmans/Clarks should have been coded 7 if under the age of 16. Code 6 should have been ringed if aged 16 or over.

Check also any entries covering full-time education of members of the household at Qns. 126, 128 and 129 against the coding at this question. If the payments made for fees, descriptions of grants, etc do not seem to agree with the coding at Q7 refer to the supervisor. (But note that fees for a household member could be paid by someone outside the household, and also that Questions 128 and 129 refer to the last 3 months, whereas the current situation applies here - Q126 does refer to the current situation).

In the absence of any notes or further information, the code ringed at Q7 should be accepted. If the interviewer has noted the name of a school and/or queried the code, refer the schedule to the supervisor. (Do NOT code on a name of a school as this can be misleading, eg a school described as "Grammar" or "High" may be a state school (code 5) or an independent school (code 7)).

Notes:

1. Children under 5, coded as receiving full-time education

A child under 5 years will normally be coded 1 at this question but occasionally one may be coded 2, 3 or 7. This should be accepted unless the child is attending a day nursery/play group and not a primary or nursery school. The type of education received should be decided by whether the word "school" is mentioned if recorded in the D books or at Q129. Nursery classes and schools and playschools count as primary schools but day nurseries and playgroups do not. Children can attend nursery schools from the age of 2. Children who do not attend school should be coded 1 even if they are more than 5 years old. If there is no reference elsewhere in the schedules, the entry at Q7 should be accepted.

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

3. Students on sandwich courses. When a person spends approximately half the year as a full-time student and the rest of the time as a full-time worker, code according to the position at the time of interview.

4. Full-time students who are also working

The appropriate education code should be ringed for any full time student who is also currently working, (eg part-time work during term, or a vacation job) provided that he/she intends to return to the higher education establishment the following term.

5. Middle school - treat as Secondary (Code 5) if aged 11 or over, otherwise as primary, code 3. If private or independent then code 7.

6. Code 8 (University) includes students who are either waiting to go up to University or waiting for the results of "A" levels before going up to university.
7. Children who are between schools (eg interviewed during summer holidays): code the type of school they will be attending next term.
8. Codes 6, 8 9

Note that the code to be entered here is that which relates to the type of establishment being attended. So code 6 includes sixth form tertiary further education colleges, colleges of technology, code 8 covers universities only and code 9 polytechnics, colleges of art, teacher training.

Editing

The types of education will be checked against the age of the respondent. Check that the age and type of education is sensible, if there appears to be an error amend the type of education not the age (unless there is conclusive evidence that the age is wrong).

Question 8 - Age at which continuous full-time education completed

Check that an age or a dash has been entered for every household member.

Where the person is under 16, where he/she is sixteen or over but has continued to be in full-time education, the coding column will either be blank or contain a dash.

For all people who are no longer in continuous full-time education or who have left education but returned to full time study, an age should have been entered. Ring the age. Ignore fractions. Do not ring dashes.

- Notes:
1. A person aged 16 or over in full time education with an age entered at Q8 should be assumed to have returned to full-time education after a break. Do NOT delete the age
 2. Where an age has obviously been omitted, eg male aged 45 in full-time employment, leave the coding box blank. There is no referral back on this question.
 3. Estimated ages can be accepted.

Editing

An allowable range has been set up for this field of 10-28. Anything outside this range will be printed out as a warning message to be checked. If age appears to be correct then no action is necessary.

Question 9 - DSS Benefit Unit, Position within DSS Benefit Unit and DES Benefit Unit

1. DSS Benefit Unit (1st OFFICE USE column)

Each household should be divided up into DSS benefit units. A benefit unit may consist of:-

- a. A married or cohabiting couple with dependent children in the household
- b. A married or cohabiting couple with no dependent children in the household
- c. A man or woman without wife/husband in the household, but with dependent children
- d. One person only ie a man or woman without wife/husband in the household with no dependent children.

Where there are children in the household they should be treated according to their age and relationship to the HOH as follows:-

1. Children under 16 should always be coded as part of their parents' benefit unit provided the parents are in the household, otherwise they should be coded as part of a responsible adult's (normally the HOH's) benefit unit.
2. Children aged 16 years but under 19 should be coded as separate benefit units unless they are living at home and receiving full-time non-advanced education (coded 4-7 at Q7) in which case they should be coded as part of their parents' benefit unit.
3. Children aged 19 years but under 25 should be coded as separate benefit units.
4. Foster children (see next page).

When all the DSS benefit units in the household have been established, each person in the same unit should be given the same benefit unit number ie all members of the HOH's benefit unit should be coded 1, and all members of the 2nd, 3rd etc units should be coded 2, 3 etc. Enter the benefit unit number in the first OFFICE USE box in column 9 and ring this number. Refer any doubtful cases to the supervisor.

2. Position of each member within the DSS benefit unit (2nd OFFICE USE column)

i. Head of unit should be coded 1.

Each unit must have one and only one head.

Code 1 includes:

- a. Children aged 16 years but under 19 who are receiving full-time higher education (coded 8 or 9 at Q.7).
- b. Children aged 16 years but under 19 who are receiving no full-time education (ie Q.7 is blank).
- c. Children aged 19 years but under 25.
- d. Persons aged 25 and over are not regarded as dependents. They should be coded 1 unless they are the 'wife or cohabitee of head' (see ii).

ii. Wife or cohabitee of Head of the unit should be coded 2.

A wife will always be coded 2 if she is coded 1 or 2 at Q6 (marital status) ie whether her husband is a member of the household or not.

There may be more than one 'wife of head' in the household eg if the HOH has a wife and his son has a wife and all are members of the household.

A female cohabitee, who should be coded 3 at Q6, will always be coded 2 at Q9. Her male partner must be a member of the household otherwise they would not be cohabiting.

A woman who is single, widowed, separated or divorced (codes 4-7 at Q6) will be coded either 1 or 3 at Q9 depending on her age and educational status. She should never be coded as 'wife of head'.

iii. Young dependents under 19 should be coded 3.

Code 3 includes:

- a. Children aged under 16 years.
- b. Children aged 16 years but under 19 who are receiving full-time non-advanced education (coded 4 to 7 at Q7).

Foster children

Foster children (regardless of age) who are covered by a local authority maintenance allowance (See Q65(a) - B Schedule) should be given their own benefit unit number starting with 15 for the first foster child, 16 for the second and so on, up till 24. This number should be entered in the first OFFICE USE column, and ringed.

Each foster child is also regarded as the head of his/her benefit unit, so code 1 should be ringed in the column entitled: 'Head of DSS unit'.

Foster children who are not covered by a local authority maintenance allowance should be included in the same benefit unit as their foster parents.

3. DES Benefit Unit (last OFFICE USE column)

This code identifies the parents or guardian of student benefit units.

If the head of a DSS benefit unit has one or more children living at home (usually this person will be the father of the children and also the HOH) and the children are:

- EITHER - aged 16 years but under 19 and
- receiving full-time higher education (coded 8 or 9 at Q.7)
- and therefore coded as a separate DSS benefit unit
- OR - aged 19 years but under 25 and
- receiving full-time non-advanced or higher education (coded 4 to 9 at Q.7)
- and therefore coded as a separate DSS benefit unit.

then enter and ring 1 in the father's box in the last OFFICE USE column or in the mother's box if she is the head of her benefit unit (ie if the father is not a member of the household).

If there is more than one child in the household who falls into one of the two categories mentioned above and these children have different parents who are also in the household enter and ring 1 against the father of the first child and 2 against the father of the second child.

Again, if the father of the first child is not a member of the household enter and ring 1 against the mother. Similarly, if the father of the second child is not in the household enter and ring 2 against the mother.

For DES purposes the term 'children' can apply to:

- children)
- foster-children)
- grand-children) of the HOH who are not married
- nephews and nieces)

If the HOH has grand-children or nephews or nieces in the household and the parents of these children are not members of the household, the HOH will be acting as their 'guardian'. In this case, enter and ring 1 against the HOH. If it is not clear whether the parents are in the household refer to supervisor.

- Notes
1. If the child is married then, for this purpose, the parents or guardian are no longer regarded as being responsible for the child, so do not enter 1 against them.
 2. In households where the parents or guardian are not present eg households containing students only, then do not enter 1 against the HOH.

Example

The HOH has a son aged 18 at university and a foster-daughter age 21 at a polytechnic.

The HOH also has a nephew aged 19 at secondary school but it appears that only his mother (the HOH's sister) is in the household.

All these persons are members of the same household and the children are living at home.

Procedure: enter and ring 1 against the HOH and 2 against the HOH's sister.

Question 10 - Spender/Absent Spender

Question 11 - Diary Records received

There are two columns at Q10: one for spenders (code 9) and one for absent spenders (code 2).

1. Spenders

A spender is a person aged 16 or over who has spent money during the record-keeping period.

For each spender - check that:

- (i) Code 9 is ringed at Q10
- (ii) Code 1 is ringed at Q11
- (iii) The B schedule is present
- (iv) A diary is present - if there is expenditure in one week but not in the other do not complete a 'Nil Expenditure' sheet.

2. Non-spenders

A non-spender is a person aged 16 or over who has not spent any money during the record-keeping period. This may be because the person is mentally incapable or senile. A note to this effect may appear at the bottom of the front page or on P.68 of the A schedule.

For each non-spender - check that:

- (i) Code 9 is ringed at Q10)
- (ii) Code 1 is ringed at Q11) as for spenders
- (iii) The B schedule is present)

Then complete a 'Nil Expenditure' sheet (one sheet will cover the whole of the record-keeping period). If the diary, even though it contains no expenditure, has been returned, it should be removed from the budget.

3. Absent spenders

An absent spender is a person aged 16 or over who is living away from home for the whole of the record-keeping period. The person may be working away from home, in hospital or on holiday. A note to this effect should appear at the bottom of the front page or on P.68 of the A schedule.

For each absent spender - check that:

- (i) Code 2 is ringed at Q10
- (ii) Q11 is blank
- (iii) The B schedule is present
- (iv) No diary is present - if the diary has been returned, remove it from the budget. Do not complete a 'Nil Expenditure' sheet.

Further instructions concerning absent spenders are given at Q2 (code 7) and Q65 and 66 - B schedule.

4. Persons aged under 16

Q10 and Q11 should be blank and no 'B' schedule or diary should be present. Persons aged under 16 are only covered in the B Schedule from Q75 onwards.

Editing

When a diary is keyed, the data for both weeks are occasionally merged into one week (usually week 1) so that data for the other week are missing. When this happens an error message appears on the Validation Error Report. If there is no expenditure in the week for which data are missing, then the error should be over-ridden. If, however, there is expenditure in both weeks then delete the complete diary for that person using a K18 and send it to Runcorn for re-keying, using a K17. Each week should then be keyed separately.

An error message will also appear if a diary is present when it should not be, as in the case of a child or an absent spender. Check whether the person should have a diary and if not, delete the complete diary using a K18.

Question 12-16 - Accommodation

Definitions

1. Address: This is the address sampled from the postal address file. It can cover a whole building, a flat in a purpose-built block of flats, or flat/rooms in a converted house. A house which has been converted into 2 or more flats may be sampled as a complete building, in which case the address covers all units of accommodation in that building. In a similar converted house one flat only may be the sampled address, in which case that particular flat is the unit of accommodation and households in other flats should not be interviewed.
2. Rateable Unit: This is a flat (purpose built), group of houses, a whole house, or part of a house which is assessed separately for rating purposes. In most cases the address and rateable unit will be the same. In some cases the sampled address will cover more than one rateable unit, and in other cases the sampled address may be only part of a rateable unit.

A full description of the rateable unit covering the household is given at Q.143 and the number of rooms occupied by other households in the rateable unit is given at Q15.
3. Accommodation: This is the total number of rooms (including rooms used solely for business purposes) which the household either owns, rents or occupies rent-free, irrespective of whether any part is sub-let or not.

Editing

If answer to Q.12 or Q.15 is 'Yes' a print message will appear. Check carefully to see whether GRV and NRV (at Qs.141 and 142) need abating. Also other questions such as rates and water rates payment may also need abating. When abatement is carried out because of multi households or rooms not part of the domestic accommodation, it should be done on the basis of number of rooms used by household as a proportion of rooms in the rateable unit. Shared rooms count as 1/2 a room if shared with one other household, 1/3 room if shared with two other households etc. Any abatement for multi-household accommodation should be carried out before any business expense abatement. All multi-household abatements should be carried out on a K1, using Action Type 1.

If there are any 'other' rooms which are used solely by the household, shared or let/sub-let a print message will appear. Check the description of the room to see if it should be reclassified as a bedroom, living room, etc.

Include as bedrooms:

- attic bedrooms and box rooms (provided they have a window or skylight)

Include as living rooms:

- sun lounges and conservatories (provided they are used throughout the year)

Include as 'other' rooms:

- utility rooms
- rooms less than 6 feet square
- shower rooms (unless the accommodation does not have a bathroom)
- rooms/attics without a window or skylight
- cellars

Sub-let Property

If an informant sublets part of his property but pays rates on all of it, his rate payment must be abated in proportion to the number of rooms sublet, (see notes at Qs.141-142) on the assumption that the rent paid by the sub-tenant will include an amount for rates. This same amount must also be subtracted from the rent received at Q.63 'B' schedule of the informant. The rent payment shown in the sub-tenant's schedule will not be abated.

If, however, the sub-tenant pays his rates to the informant separately from his rent, abate the informants' rates questions only. In other words, rents, rates and rateable value shown on the sub-tenants' schedule should be deleted from the informant's schedule.

If the sub-tenant does not pay rent or rates (eg a mother living in her son's property) the total rates should be coded on the sub-letting informant's schedule and none on the sub-tenant's schedule. However, NRV is still proportioned between the sub-letting household and the sub-tenant.

When rates are abated, all rates should be abated ie domestic, water and sewerage.

The abatements should be carried out on a K1, using Action Type 1.

Question 17-28 - General notes on housing benefits

Under the Social Security and Housing Benefit Act 1982, local authorities are required to operate schemes for granting rent rebates to council tenants, and rent allowances to private tenants (including occupants of shared or hostel accommodation) in furnished or unfurnished accommodation. These schemes, together with the rate rebate scheme (N. Ireland only), are known as the Housing Benefit Scheme. The schemes operated must be no less generous than a nationally formulated scheme but authorities have discretion, within certain cost limits, to make their schemes more generous if they wish.

Similarly, under the above mentioned act, councils in N. Ireland are required to operate a rate rebate scheme for people who pay rates for their home. This includes owner occupiers, council tenants and private tenants. A rating authority can draw up its own scheme provided that it is no less generous to anyone than the statutory scheme and that its total costs are not more than 10 per cent greater than that of the statutory scheme.

From April 1988, people on Income Support are entitled to housing benefit covering up to 100% of their eligible rent (less deductions if there are non-dependents living with them), and up to 80% of their rates (N. Ireland only). They are also entitled to 100% rebate on amenities such as heating and lighting if these are included in the rent.

If an informant is rented accommodation (codes 1-4 at Q.17(a)) is receiving a rent rebate, this should be shown at Q.22.

In N. Ireland only, if an informant in rented accommodation (codes 1-4 at Q17(a)), or as an owner occupier (codes 5-7 at Q17(b)) is receiving a rates rebate, then the details should be shown at Q27/28.

Question 17 - Tenure

It is important that Q17(a)-17(c) are correctly coded. The question applies to all households. Check that one of the codes X, Y or Z has been coded and that the correct signposting to part (a), (b) or (c) has been followed. If the question has not been answered then check the answers to Q19-28 and Q33-42 for some indication of the correct coding to be applied. If in doubt, refer to supervisor.

If an informant's tenure situation is changing, use the last definite information available. For example, if he has just started to buy a council house which he formerly rented, he should be coded as a renter (code 3 at 17(a)) not an owner.

Question 17(a) - Accommodation rented

Question applies if coded X at main. Check that one of codes 1-4 has been ringed.

Code 1 includes Scottish Special Housing Association, Northern Ireland Housing Executive

Code 2 includes all other housing associations

Codes 3 and 4 include charitable organisations and housing trusts.

If a property goes with the job of anyone in the household but rent is being paid for that accommodation it should always be coded 3 or 4 even if it is a council property eg shops, school caretaker's accommodation, farm rented from the council. This is because the accommodation, when it is vacated, will not be available to those on the council waiting list. This does not apply where council property is rented and one room is used solely or partly for business (eg insurance agents).

Question 17(b) - Accommodation owned

Question applies if coded Y at main. Check that one of codes 5-7 has been ringed.

Code 5 - Mortgage or loan

This includes a mortgage to buy the freehold of land on which the house is built.

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 where payments cover both a mortgage and a rental component.

Question 17(c) - Accommodation neither rented nor owned

Question applies if coded Z at main. Check that either code 8 or 9 is ringed. If code 9 is ringed accept at this stage, it will be dealt with at the editing stage.

- Notes:
1. Accommodation is treated as rent free if one of the following conditions is satisfied:-
 - (i) Accommodation is provided rent free by an employer, or by an organisation to a self-employed informant, provided that the normal activities of the informant are to further the cause of the organisation. This condition will normally apply to Church of England clergy and other ministers of religion. If the rent paid by the employer is known, ignore the amount paid.
 - (ii) Accommodation is owned by someone outside the household (other than an employer) who provides it rent free.
 - (iii) Accommodation where an unknown rent is paid by someone outside the household (other than an employer) who provides it rent free.
 2. Accommodation is NOT treated as rent free if a known rent is paid by someone outside the household (other than an employer).

In such cases it should be treated as rented and the following action should be taken:

- (i) Q.17 should be recoded X and 3 at 17(a) unless Council, housing association or "other furnished", when it should be coded 1, 2 and 4 respectively.
 - (ii) If the household is given the money to pay the rent/rates (N. Ireland only) -
 - a. enter rent at Q19, rates at Q26.
 - b. the total amount given should be entered at Q138. If it does not appear there, enter it
 - (iii) If the household's rent/rates (N. Ireland) are paid direct by someone outside the household,
 - a. do not enter rent/rates (N. Ireland) at Q19 and Q26
 - b. the total amount paid direct should be entered at Q139. If it does not appear there, enter it.
3. N. Ireland accommodation which is 'rent free' may also be 'rates free' but this is not necessarily the case.

Editing

A print message will appear if Q.17(c) is coded 8. Refer to the notes above on the definition of 'rent free' and recode where possible.

An error message will appear if Q.17(c) is coded 9. This must be recoded, if in doubt, refer to supervisor.

Question 19 - Rent

1. The general term 'rent' may cover rent only or it may include a combination of rates, (N. Ireland), community charge, water rates, community water charge and various other services (see also Q.23-31).
2. The 'rent only' situation usually applies to tenants living in housing association accommodation or privately rented accommodation where the rates/community charge, water rates/community water charge are paid separately from the rent. The 'rent, rates/community charge, water rates/community water charge' situation usually applies to local authority tenants.
3. The amount which should be entered at Q.19 is the total 'rent' paid after any rebates. This total therefore, will not only include rent but it should also include rates/community charge, water rates/community water charge and services if these are normally included in the 'rent'.
4. If a 100% rent rebate is received but rates and water rates etc are paid separately, then code 9 should be printed at Q19 but the amount box should be blank. Note that in this case the period code (Q20) and the rent holiday (Q.21) should also be blank.
5. If a 100% rent rebate is received and the rates and water rates, etc, are normally included in the rent, then code 9 should be ringed at Q19 and the rates and water rates etc paid should be entered in the amount box. (Remember that the maximum rates rebate allowed is 80%).
6. Do not abate the rent shown at Q19 because of any rent rebate, or rent plus rates rebate (N. Ireland) which has been included in the rent. This would occur if the rent shown at Q19 was before deduction of the rebate (code 1 at Q22(d)(i)).
7. Similarly, do not abate the rent shown at Q19 because of a rent holiday.

Notes:

1. Rent (or rent and rates in N. Ireland) for garage

If the interviewer has noted that rent includes an element for garage, whether on the premises or for a garage elsewhere, accept at this question.

2. Rent arrears

If shown, the rent arrears should be accepted. However if Q21 indicates that there is a rent holiday this needs to be applied manually but only to the normal rent payment not to the arrears. Carry out the calculation, entering the new figure at Q19. Delete the rent holiday at Q21(a) and amend Q21 to 2.

Remember that any entries at Q22(a) and Q23 also need to be adjusted. If rent in N. Ireland includes rates, then an adjustment must also be made to any entries at Q27(a)(i) and Q28(a).

The factor to be used in any rent holiday calculation is

52 - Rent holiday
52

Question 19 - Rent (continued)

3. Transitional payments

If a transitional payment has been included in the rent and the amount is known, transfer it to Q53(c), B schedule. If the amount is not known, leave it in the rent.

4. Community charge/community water charge included in rent

The community charge applies to England, Scotland and Wales, but the community water charge applies in Scotland only and at Q19 covers primarily the minority of people - transients, etc. - who pay collective community charge and collective community water charge. Most renters in Scotland pay personal community charge and personal community water charges as a separate amount to their local authority, not as part of their rent, although occasionally a local authority may allow pensioners and others to have their personal charge included in their rent. If community water charge is included in rent in Scotland and the amount paid is not known, refer to RO for imputation.

Because Q19(a) is being keyed, no manual adjustment of the rent at Q19 is now required.

Editing

Please refer also to the notes given on the previous page.

If both boxes at Q19 are blank and there are no interviewer notes indicating the amount of rent paid or that a 100% rent rebate is received, then the rent must be imputed. The imputed value should be entered on a K1. Refer to supervisor for imputation.

CIPFA tables should be used for imputing rent.

Question 22 - Rent rebate

1. If the rent does not include rates

Any rent rebate received should be entered at Q22(a), the period code at Q22(b) and code 1 ringed at Q22(c).

2. If the rent includes rates (N. Ireland only)

i. If the rent and rates rebates are given separately or there are interviewer notes which enable the rebate to be split into its rent and rates components, then enter:-

- rent rebate at Q22(a)
- rates rebate at Q27(a)(i) - or Q28(a) if a lump sum is received
- ring code 1 at Q22(c)

If the rent and rates rebates have already been entered at these questions, it is very important to ensure that only the rates component is shown at the rates questions. So if the amount entered at Q27(a)(i) or Q28(a) is the same as that shown at Q22(a) (ie the rent rebate has also been included with the rates rebate) then the figure at Q27(a)(i) or Q28(a) must be deleted. An error message will appear if the two figures are equal. If there is any doubt about the action to be taken refer to supervisor. (See also note 2 at Q27/28).

ii. If the rebate cannot be split into its rent and rates components enter:

- total rebate at Q22(a)
- leave Q27(a)(i) or Q28(a) blank but ring the DK code
- ring code 2 at Q22(c)

(See also note 3 at Q27/28)

Note if rebate is deducted from last rent payment (Q22(d) is coded 1) and rent includes rates (Q25 is coded 2) then Q27(a) should be coded 1.

If rebate is given back as a lump sum (Q22(d) is coded 2) and rent includes rates (Q25 is coded 1) then Q28 should be coded 1. Check these and amend if necessary.

Editing

Please refer also to the notes given above.

If Q22(a) is blank an error message will appear whether the DK code is ringed or not. Do not amend the DK code.

If there are no interviewer notes indicating the total amount of rebate received then the rebate must be imputed. The imputed value should be entered on a K1. Refer to supervisor for imputation.

'DSS Housing Benefit Entitlement' tables should be used for imputing rent rebate.

Question 23 - Services included in rent

Editing

A print message will appear if the rent includes an element for services. Check whether the services should be included here or not. If they should not then deduct that element from the rent and transfer to the relevant question. See notes below.

1. If the rent includes an element for structural or contents insurance delete this from the rent and transfer to Q45.
2. If the rent includes an element for TV licence delete this from the rent and transfer to Q82 as an annual equivalent figure.
3. Remember to adjust any amounts for period code differences before transferring them.
4. If rent holiday applies to any rent payment, adjust the amount of services included in rent to be transferred to another question by the fraction

52 - Rent holiday
52

5. Local authority budgeting schemes

Some local authorities run a budgeting scheme for their tenants in which a proportion of their electricity and/or gas charges are included in the rent payments. Note that these are not the same as the board budgeting schemes run by the electricity and gas boards.

If an element for fuel has been included in the services (Q23) it should be deducted from this question and also from the rent (Q19) and transferred to Q64/72. Code 4 should be ringed at Q62(a)/70(a). If an amount has already been entered at Q64/72 the fuel element at Q23 should still be transferred unless it is clear from an interviewer's note that it has already been included at these questions or the two amounts are the same. (See also note 12 at Q62-77).

If a fuel element has been included at Q23 but the amount is not known, it should be imputed using current gross weekly household income. The imputed amount should be deducted from Q19 and Q23 and transferred to Q64/72 (as described in the previous paragraph) - unless it is clear that it has already been included at these questions. Code 4 should be ringed at Q62(a)/70(a).

If the rent becomes negative or there is a rent rebate, refer to supervisor.

6. Gas/electricity charges included in rent or service charge (Q19 and 23)
(excluding budgeting schemes run by a local authority - see note 5).

(i) Heating

If heating is supplied from a central source, as in a block of flats, and it is included in the rent (Q19 and Q23), do not delete the amount shown at these questions. This is where these charges should be entered. If the amount is not known leave the question blank - do not impute it. (Note - if heating is included in the rent, it will usually be supplied by gas).

Check that the relevant code is ringed at Q79(a). If the type of fuel is not known then check that code 6 is ringed (Other/DK fuel).

(ii) Cooking/Lighting etc

If the amount is known.

If cooking or lighting charges are included in the rent (Q19 and Q23), delete the amount shown at these questions and enter it at the questions on electricity/gas supply (Pages 20-21 or 22-23 respectively). Amend the main questions (Q62 or Q70) if necessary. If the charge was included in the rent deduct this amount from the rent payable (Q19 and Q23).

If the amount is not known and DK has been entered.

If the amount is not known (ie 'DK' has been entered) impute the amount based on current gross weekly household income and enter it at the questions on electricity/gas supply (Pages 20-21 or 22-23 respectively). Amend the main questions (Q62 or Q70) if necessary. If the charge was included in the rent deduct the imputed amount from the rent payable (Q19).

If the amount is not given and no 'DK' has been entered.

Refer to R0.

Question 24 - Water and/or sewerage rates included in rent

This question applies to renters in England and Wales only. In Scotland, water rates have been superseded by the community water charge and in Northern Ireland it is not possible to split water rates from rates.

For accommodation where water and/or sewerage rates are included in the rent at Q19, the new subsidiary question Q24(a) is concerned with connections to the mains water and/or mains sewerage supply.

Question 25 - Rates included in rent (N. Ireland Only)

This question applies to households living in rented accommodation in N. Ireland, ie those coded 1-4 at Q17(a), A schedule.

Question 26 - Domestic rates (N. Ireland Only)

This question applies to households who own their accommodation or have it rent free and to those households who pay rates separately from their rent, ie those coded 5-8 at Q17, A schedule and those coded 2 at Q25.

1. Rates not yet paid at sampled address

The rates should be imputed according to the method described at 'Editing'.

2. Arrears

Where the interviewer has noted that there is a payment of arrears included in the last rates payment, this should be accepted.

3. Dustbin charge

If given separately, add to the rates amount at Q26 on an equivalent period basis.

Editing

Do not abate the rates shown at Q26(b) because of any rates rebate which has been included in the rates.

If the rates are not known they should be imputed on a K1 using the formula:

$$\text{NRV (Q142) X domestic rate poundage}$$

The poundages can be obtained from the local authority rates poundage file.

If someone outside the household, other than an employer or the DSS, pays the rates direct to the local authority (see Q139, A schedule) then ring code 2 at Q26 and delete any entries at Q26(a) and Q26(b).

N. Ireland Only

Question 27 - Rates rebate deducted from last rates/rent payment

Question 28 - Rates rebate refunded as a lump sum

1. Any rates rebate received should be entered at Q27(a)(i) - or Q28(a) if a lump sum is received. This applies whether the informant is a renter or an owner occupier.
2. If the informant is a renter, it is very important to ensure that only the rates component is shown at these questions. So, if the amount entered at Q27(a)(i) or Q28(a) is the same as that shown at Q22(a), A schedule (ie the rent rebate has also been included with the rates rebate) then the figure at Q27(a)(i) or Q28(a) must be deleted. An error message will appear if the two figures are equal. If there is any doubt about the action to be taken refer to supervisor. (See also note 2(i) at Q22).

Editing

Please refer also to the notes given above

1. If Q27(a)(i) or Q28(a) are blank, then no imputation is required.

Check that:

Q27			Q28		
27	-	is coded 1	28	-	is coded 1
27(a)	-	is coded 1			
27(a)(i)	-	amount box is blank	28(a)	-	amount box is blank
27(a)(i)	-	DK code ringed	28(a)	-	DK code ringed
27(a)(ii)-(iii)		are blank	28(b)-(d)	-	are blank

2. If a rates rebate has been entered at Q27(a)(i) or Q28(a) then the completion of the remaining questions should follow the sign-posting on the schedule, therefore the DK codes should be blank. If a rates rebate has been entered with the DK code ringed, this will be auto-corrected.
3. The figure which should be entered at Q28(a) is the total rates rebate received during the last 12 months, so the period code will normally be 8. If, however, the amount relates to a different period this should be accepted unless it is clear from interviewer notes that this was, in fact, the total amount received during the last 12 months, in which case the period code should be amended to 8.
4. A print message will appear if a household has received more than one rebate during the last 12 months. In this case, the rebates received should be entered in the margin. Add all the rebates together and enter the total amount at Q28(a).

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Question 29 - Accommodation connected to mains sewerage/water supply

This question applies to all households in the UK, ie all four countries, except for those with rented accommodation in England and Wales where water and/or sewerage rates are included in the rent at Q19.

Question 30/31 - Water and sewerage rates (England and Wales only)

These questions apply only to households in England and Wales who are connected to the mains sewerage or water supply (codes 1-3 at Q29). If the household rents its accommodation, Q30/31 will apply only if water and/or sewerage rates are paid separately from the rent (code 2 at Q24).

If either water and sewerage rates are paid together or if only water rates or sewerage rates are paid alone, payments should appear at Q31(a). From 1991, the whole of the water and sewerage rates question is being keyed, and no manual calculations are now required.

1. Water rates not yet paid at sampled address

The water rates should be imputed according to the method described at 'Editing'.

2. Arrears

Where the interviewer has noted that there is a payment of arrears included in the last water rates payment, this should be accepted.

3. Metered water for domestic purposes only

Charges made via a water meter should be treated as water rate payments. Accept what is paid at Q30(b)/31(a).

4. Pumping water from a well

If it is noted that a payment is made to the Electricity Board for pumping water from a well, this should not be shown at Q30/31 but added to Q62-69 as appropriate.

5. Land drainage rates

Land drainage rates should be included in the water rates at Q30(b)/31(a). If they occur in the diary, code as 904.

6. Cesspit charge

A payment for emptying a cesspit or septic tank should not be accepted at Q30/31 but code as 799 in the Diary if paid during the record-keeping period.

Question 30/31 - Water and sewerage rates (England and Wales only) (continued)

Editing

1. Do not impute the water rates if they are paid as part of the rent or part of the rates.

If the water rates are not known they should be imputed on a K1 using the formula:

$$\text{NRV (Q142)} \times \left(\frac{\text{water rate}}{\text{poundage}} + \frac{\text{sewerage rate}}{\text{poundage}} + \frac{\text{environmental rate}}{\text{poundage}} \right)$$

+ Water standing charge + Sewerage standing charge.

If the accommodation is not connected to mains water (Q29), do not include water rate poundage or water standing charge in the above calculation.

The poundages etc can be found in the local authority rates poundage file.

2. If someone outside the household, other than an employer or the DSS, pays the water rates direct to the Water authority (see Q139) then Q29 should be answered, but delete any entries at Q30 (b) and Q31(a), and override the error at a later edit.

Question 32 - Payments made on accommodation

This question applies to all households in the UK who own their accommodation ie those coded 5-7 at Q17(b).

Editing

If code 1 is ringed at Q32 a print message will appear. Check whether the charges should be entered here or transferred to another question. See notes below.

- Notes:
1. Central heating oil If this is included as a part of a regular maintenance charge the amount for central heating oil, if given separately, should be transferred to Q80(a). If it is not given separately, it should be imputed using current gross weekly household income. The imputed amount should be deducted from the total amount shown at this question and a three monthly equivalent entered at Q80(a).
 2. Central heating maintenance charges If included in the service charge, and can be identified separately, should be deducted from Q32 and transferred to Q101.
 3. Private road construction charges Delete and code as 221 in the Diary if paid during the record keeping period.
 4. Private road repair charges Delete and code as 947 in the Diary if paid during the record-keeping period. Any payments made in the last 12 months should be transferred to Q103 - A schedule, if not already shown there.
 5. Garage rent and rates (if given separately) Delete and code as 545 in the Diary if paid during the record keeping period.
 6. If structural insurance is included in the service charge, this should be deleted and transferred to Q45 - A schedule if the amount can be identified.

Question 33-44 - Mortgages

Principal/Capital: This is the amount borrowed. For example, a house costing £50,000 with a 90% mortgage would mean that £5,000 is paid as a deposit and £45,000 is borrowed. The £45,000 represents the principal/capital.

Interest: The interest is paid on the amount borrowed over the period for which the amount is borrowed. The interest is paid to the person lending the money.

Interest and capital/principal mortgage

This is the normal type of mortgage taken out from a building society or local authority. At the same time that the money borrowed for the purchase of the house is being repaid, interest charged on the outstanding amount is paid, so that payments in any one year consist partly of repayments of the original loan (the principal) and partly of interest. Both principal/capital and interest are paid to the organisation lending the money. Normally more interest would be paid when the mortgage is first taken out. This would gradually decrease until at the end of the period it is mainly principal/capital that is being paid off.

Interest only mortgages

1. Endowment mortgage

Where a mortgage of this type is taken out, the "principal/capital" part is in fact normally covered by an endowment policy, premiums for which are paid to the Insurance Company. The interest is normally paid to a Building Society.

When the endowment policy matures, the amount is paid out to the organisation providing the mortgage, not to the person who took out the policy, so that it cancels out the principal/capital (the amount originally borrowed). In other words, until the policy matures, the principal of the original mortgage remains outstanding and the mortgagee pays interest only to the mortgage company plus premiums on the endowment policy to the insurance company.

2. Pension Mortgage

A pension mortgage is similar to an endowment mortgage but is available only to the self-employed and to those who are not members of a company pension scheme. Interest only is paid to the lender and 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.

(i) All Pension Mortgages

Q34 should be coded 3 and Q37 should be coded 2 (a pension mortgage is not the same as one covered by an endowment policy). The words 'pension mortgage' should be written beside any entry at Q48.

(ii) If each of the three components is known and each is paid separately

The interest payment to the lender should be entered at Q35, the contribution to the pension plan at Q48 and the assurance policy premium at Q49.

(iii) If each of the three components is known but the interest payment and the assurance policy premium are paid together

The combined total for these two items should be entered at Q35. The assurance premium should be entered at Q44 (not at Q49) and the contribution to the pension plan at Q48. The reason for entering the assurance premium at Q44 is because it is similar in purpose to a mortgage protection policy.

(iv) If the interest payment and the assurance policy premium are paid together but the amount paid for each is not known

The combined total should be entered at Q35. The assurance premium should be imputed (see figures at Q44) and entered at Q44 and the contribution to the pension plan at Q48.

(v) If none of the three components is known the combined total should be entered at Q35.

3. Mortgage to an insurance company for an annuity.

Owner occupiers aged 70 or over can mortgage their house to an insurance company for an amount of money which then becomes the capital for an annuity. Out of the annuity the recipient pays interest. Code as an 'interest only' mortgage (code 1 at Q34) from an insurance company.

Question 33-44 - Other types of purchase

1. Rental purchase scheme (code 6 at Q17(b))

This is a method of buying accommodation over a number of years on hire purchase ie a deposit is paid and then monthly rental 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.

The scheme allows the buyer to claim income support if unemployed and tax relief on the interest paid.

Q33 should be coded 5, unless the source clearly indicates that one of the other codes is more appropriate, Q34 should be coded 2 and the rental payment entered at Q38.

2. Co-ownership scheme (code 6 at Q17(b))

Under this scheme the householder pays a mortgage and a rent on the same property. Usually, about half the total amount paid goes towards the mortgage and half towards the rent. Schemes of this kind occur in Northern Ireland and may also be found elsewhere in the UK.

Q33 should be coded 5, unless the source clearly indicates that one of the other codes is more appropriate.

In a co-ownership scheme, Q34 may be coded 1 or 2, although it is more likely that the mortgage payment will cover both interest and capital.

The mortgage payment should be entered at the appropriate question (Q31 or 34) but the rent payment should be deleted. If the rent is not given separately enter the total amount at Q35 or 38 as appropriate.

3. Local authority combined mortgage and rent scheme (code 6 at Q17(b))

This scheme is designed for householders who are purchasing a property from a local authority. As in the co-ownership scheme, the householder pays a mortgage and rent on the same property.

Q33 should be coded as 'local authority'.

As in a co-ownership scheme, Q34 may be coded 1 or 2, but it is more likely that the mortgage payment will cover both interest and capital.

The mortgage payment should be entered at the appropriate question (Q35 or Q38) but the rent payment should be deleted. If the rent is not given separately enter the total amount at Q35 or Q38 as appropriate.

4. There are other types of mortgages but these will normally be variations on the above eg interest only mortgages from a solicitor where the principal is covered by income from stocks and shares that are held by the solicitor as a security, or loan from a relative, friend or employer where no interest is charged.

General notes on mortgages

1. More than one mortgage held for purchase of sampled address: If more than one mortgage is held, the source at Q33 and the coverage of the last payment, Q34, should refer to the largest mortgage. All payments in respect of any mortgages should be entered though. This means that it is possible to have entries at both Q35 and Q38.
2. Loan for deposit: Where a loan has been taken out for the deposit on the sampled address, this should be treated as a mortgage. (See note 1).
3. If, in addition to the initial mortgage, one or more top-up mortgages have been obtained for the purchase of the sampled address then, provided they are of the same type, the mortgages should be combined. Adjust for period code differences if necessary, before combining the amounts. This applies to an 'interest only' and an 'interest and capital' mortgage.
4. Mortgage taken out for a purpose other than purchase of the sampled address: If the informant has taken out a second mortgage for house improvement/enlargements, or any other reason, these should not be accepted here but transferred to Q95 (if not already shown there). If this is the only mortgage the informant has then the coding at Q17 should be changed to 7 (owning outright) and all details at Q33-44 deleted and transferred to Q95.
5. A mortgage for a second dwelling or a house to be moved into should be deleted and coded in the Diary (216 and 221 respectively) if paid during the record keeping period.

Question 33 - Source of mortgage

Check that only one of codes 1-5 is ringed.

Code 1 includes cases where the mortgage is financed by a building society, but an endowment policy is taken out to cover repayment of principal.

Code 3 includes cases where the mortgage is financed by a bank, but an endowment policy is taken out to cover repayment of principal.

Code 4 includes cases where an individual receives a loan from an insurance company based on an insurance policy already held.

Code 5 includes mortgages from Friendly Societies, private loans, loans from employers (unless the employer is a building society, local authority, bank or insurance company) and loans from finance companies.

Note: 1. The interviewer may have multi-coded because the informant has more than one type of mortgage. If this is so the code to be entered here is that which covers the largest mortgage. Delete all other codes.

Editing

If code 5 is ringed at Q33 a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4. See notes above.

Question 34 - Type of arrangement covered by last mortgage payment

The type of mortgage arrangements has now been separated into three different codes:

Code 1 covers endowment mortgages ('interest only')

Code 2 covers repayment mortgages ('interest and capital/principal')

Code 3 covers pension mortgages ('interest only')

If the informant's payment normally covers 'interest and capital/principal' but because of unemployment the principal/capital payment has been waived, this should be coded as payment of 'interest only' and Qs 35-37 completed. Q37 should be coded 2.

Editing

Where an informant has more than one type of mortgage there may be answers at both Q35 and Q38. If this is the case the signposting from Q34 will be incorrect but a warning message will be printed. Check that all entries are correct and, if necessary, amend Q34 to show which mortgage is the largest.

Question 35 - Interest payment on mortgage

If the interest payment is paid direct by DSS then it should be accepted at this question, but it should also be added to the income support received at Q51(d), B schedule (provided it has not already been included there) and entered at Q139. Enter it at Q139 if it does not appear there.

If the interest payment is paid direct by someone outside the household (excluding DSS) then Q33 and 34 should be coded as usual but Q35-44 should be left blank and the errors overridden at a later edit. The payment should also be shown at Q139. Enter it if it does not appear at this question.

If the last interest payment includes arrears, accept the actual amount given.

Editing

If the interest payment is not given, impute the payment based on current gross weekly household income and enter it on a K1.

Question 37 - Endowment policy covering repayment of capital/principal of the mortgage

If the endowment policy payment was included in the last interest payment do not abate the interest payment.

If more than one endowment policy has been taken out to cover for the purchase of the accommodation, details of any other payments will be recorded in the margin. Ensure that the total is shown at Q37(a), adjusting the amounts to allow for differences in period code where necessary. At Q37(d) take the date of the earliest endowment policy.

Details of an endowment policy on a second mortgage for a main dwelling should be entered at Q49 only (under code 2).

Editing

If premium to be paid is not given then impute the missing payment based on current gross weekly household income (Life Insurance category), and enter it on a K1.

If there is a duplicate entry for house endowment at Q49 an error message will appear at this question. The entry at Q49 should be deleted if it relates to the same endowment policy as at Q37.

If the year is missing at Q37(d) it should be estimated from the number of years the household has lived at the address (see Q16). For example, if the household has lived at the address for 12 years and the current year is 1991 enter '79' at Q37(d). Refer to R0 only if Q16 is also unanswered.

Question 38 - Interest and capital/principal payment on mortgage

If the mortgage payment is paid direct by DSS then it should be accepted at this question, but it should also be added to the income support received at Q51(d), B schedule (provided it has not already been included there) and entered at Q139. Enter it at Q139 if it does not appear there.

If the mortgage payment is paid direct by someone outside the household (excluding DSS) then Q33 and 34 should be coded as usual but Q35-42 should be left blank. The payment should also be entered at Q139 but do not enter it if it does not appear at this question.

If the last mortgage payment includes arrears, accept the actual amount given.

If the repayment of the principal/capital element has been waived because the person has become unemployed, redundant etc, but the interest element is still being paid, then this should be treated as an 'interest only' mortgage and the payments transferred to Q35-37. Q34 should be recoded to 1 and Q37 should be coded 2.

Editing

If the mortgage payment is not given, impute the payment based on current gross weekly household income and enter it on a K1.

Question 40 - Interest paid in last 12 months for which figures are available

The figure to be entered here should be the amount paid in the last 12 months, so if an informant has only paid, for example, 5 months interest do not enter an annual equivalent figure but accept the 5 month entry.

Editing

If the DK code is not ringed and the interest paid in the last 12 months is not given, ring the DK code.

If the DK code is ringed and the interest paid is given, the DK code will be auto-corrected.

If the interest is not given do not impute it and do not enter any dates at Q40(a).

Question 41-42 - Length of mortgage

Any entries of less than a year should be coded as one year.

Editing

If the DK code is not ringed and the number of years is not given, ring the DK code.

If the DK code is ringed and the number of years is given, the DK code will be auto-corrected.

Question 44 - Mortgage protection policy

All mortgage protection policy premiums should appear at this question only. Any details appearing at Q49 should be deleted, and transferred to Q44.

If the mortgage protection premium was included in the last mortgage payment (code 1 at Q44(d)), do not abate the mortgage payment.

Editing

If the premium on the mortgage protection policy is not given at Q44(a), impute the amount according to the values below, and enter it on a K1.

In cases where the last mortgage payment at Q35 or Q38 is £200 per month or less, an amount of £8.33 per month should be imputed for the mortgage protection policy premium. In cases where the last mortgage payment is over £200 per month, then impute a premium of £13.61.

Question 45 - Insurance on structure, furniture and contents, & personal possessions

Check that there is a spender number for each entry.

If an insurance premium covering structural insurance is missing and Q45(d) and (e) are not answered, then refer to R0 at the checking stage.

If the same premium covers more than one type of insurance (eg furniture and contents and personal possessions) it is necessary to complete only one column. The various combinations of the three main types of insurance will be coded at Q45(a) as follows:

Structure only	Code 1
Structure + furniture and contents	" 2
Structure + personal possessions	" 2
Structure + furniture and contents + personal possessions	" 2
Furniture and contents only	" 3
Personal possessions only	" 3
Furniture and contents + personal possessions	" 3

Insurance on personal possessions

1. TV sets, videos, TV games, home computers, washing machines etc. Check whether insurance is for fire and theft or maintenance. If for fire and theft, it should be coded as personal possessions except for a TV, video or a home computer which is rented. These are coded 784 in the diary if paid during the record-keeping period. If for maintenance, it should be coded in the diary if paid during the record-keeping period.
2. Insurance on deep freezers: If no reference has been made as to whether the premium paid is for contents or maintenance, assume all is for contents and enter at Q45. If a note says that the premium covers contents and maintenance, code 75% to contents, and enter at Q45, and the remainder to maintenance. The maintenance element should be accepted in the Diaries only if it is paid during record-keeping period.
3. Insurance on Caravans/houseboats: If the sampled address is a caravan or houseboat then the premium should be coded as structure insurance at Q45(a). If not the sampled address, accept as insurance on personal possessions at Q45(a).
4. Central heating maintenance contracts should be included at Q101, not Q45.

Editing

1. Imputation

Ensure that as early as possible, all cases where an insurance premium covering structural insurance is missing, and Q45(d) and (e) are not answered, are referred to R0. If no information is forthcoming, then impute values according to 1(i) and (ii) below.

Question 45 - Insurance on structure, furniture and contents, & personal possessions
(continued)

Structure + furniture and contents + personal possessions

- (i) If the combined premium is given.

Delete the insured values at Q45(d) and Q45(e) - if given, as they are not required. The calculation program will split the premium between structure and furniture and contents.

- (ii) If no premium is given but one or both insured values are given.

Do not delete the insured values as they will be used by the calculation program to impute the premium.

- (iii) If neither the premium nor the insured values are given.

The premium for structure and the premium for furniture and contents should be imputed on a K1 using current gross weekly household income. Do not impute a premium for personal possessions as they are regarded as part of furniture and contents.

Note that one or both insured values should be entered only if the premium has not been given at Q45(b).

Structure only

- (i) If no premium is given but insured value is given in margin, then enter the insured value at Q45(d). Do not impute the premium as this will be done by the calculation program.

- (ii) If neither the premium nor the insured value are given

The premium should be imputed on a K1 using current gross weekly household income.

Furniture and contents + personal possessions

- (i) If no premium is given but insured value is given in margin, enter the insured value at Q45(e). Do not impute the premium as this will be done by the calculation program.

- (ii) If neither the premium nor the insured value are given

Delete the entry.

2. Period codes

Interviewers sometimes enter the number of premiums paid per year instead of the period code. For example, if only one premium is paid per year the interviewer may enter 1 (instead of 8) in the period code box.

In order to overcome the problem a print message will appear if the period code is 1 or 2, and in most of these cases a validation warning message will also appear. Refer to supervisor any cases which seem to be incorrect. Amend the period code if necessary.

3. More than one payment for structure insurance

If there is more than one payment for structure insurance or structure insurance combined with furniture and contents, etc (codes 1 or 2 at Q45(a)) an error message will appear.

It is possible that one these records may need to be deleted or recoded to 3, but first refer to supervisor.

Question 46 - Structural insurance premium included in last mortgage payment

This question applies only to the person who is paying for structure insurance only or structure insurance combined with furniture and contents etc (codes 1 or 2 at Q45(a)) and who owns their accommodation with a mortgage, loan or by rental purchase (codes 5 or 6 at Q17(b)).

When Q46 is applicable but has not been coded by the interviewer, refer to RO at the checking stage.

If the structural insurance was included in the last mortgage payment, do not abate the mortgage payment.

Editing

If Q46 has been answered more than once an error message will appear. If, in any of these cases, Q45(a) is coded 3 then the entry at Q46 should be deleted. If, however, more than one of the answers at Q45(a) relates to structure insurance (codes 1 or 2), see paragraph 4 on the previous page.

Question 47 - Community charge benefits

General notes on community charges

1. In Scotland, domestic rates were abolished on 1 April 1989 and replaced by the new community charge which came into effect on that day. Similarly, in England and Wales, domestic rates were abolished on 1 April 1990.
2. The various types of community charge are given below:
 - (i) Personal community charge
 - (ii) Collective community charge
 - (iii) Standard Community charge
 - (iv) Personal community water charge
 - (v) Collective community water charge
 - (vi) Standard community water charge

(i) Personal community charge (see Q47-A schedule)

(a) General

With the exception of those paying collective community charge everyone aged 18 and over will be liable to pay this charge in the area of his/her sole or main residence. Each person receives a separate bill which he/she is responsible for paying.

The normal method of payment will be by 12 monthly instalments in Scotland, and 10 monthly instalments in England and Wales, though other arrangements may be available. In the case of local authority tenants, it is possible for community charge payments to be included in the gross rent.

(b) Rebates/reduced community charge

Persons on income support will get the maximum rebate of 80% but their income support may be increased to help them pay the remaining 20%. Persons who are above income support levels receive a rebate based on a sliding scale related to income and capital.

Students in full-time higher education at a recognised educational establishment pay 20% of the charge. This is called a reduced community charge not a rebate.

Persons who consider themselves eligible for a rebate must apply for one. Similarly, students also need to apply for a reduced community charge, so it is possible that some students may be paying the full community charge at the time of interview.

Note that student nurses are not eligible for reduced community charge.

(c) Exemptions

There are certain categories of people who are completely exempt from community charge. These include:

- anyone aged 18 and over, whose parents are still receiving child benefit for them
- volunteers working on low pay for charities eg community service volunteers.
- severely mentally handicapped people
- long stay hospital patients.

(ii) Collective community charge (see Q47 - A schedule)

The community charges registration officer may designate certain types of premises (eg lodging houses and houses in multiple occupation) for a collective community charge. The purpose of this is to ensure that people who are constantly on the move also pay a community charge. These people will not pay a personal community charge.

The charge will be payable by the landlord and will be based on the number of people normally resident at the address.

Each resident has to pay the landlord a daily contribution, but rebates are available on these contributions.

The contributions are collected as part of the rent but the landlord is required to identify the community charge component.

(iii) Standard community charge (Diary only)

These charges apply to people with second homes ie a home which has no one as a sole or main resident. They are payable by the owner or by the tenant, if the tenancy lasts for 12 months or more.

Contributions can be recovered from short term tenants, such as holiday makers, who use the house.

Owners of second homes also have to pay a personal community charge at their main home.

No rebates are available on these charges.

These 'standard' charges do not apply to caravans or holiday chalets which are not suitable for, or do not have permission for, all the year round occupation.

Note that the three community charges described as paras 2(iv) to 2(vi) apply to Scotland only. In England and Wales, water rates have not been replaced by a community water charge.

(iv) Personal community water charge (Diary only)

Everyone who pays the community charge also pays the community water charge provided the accommodation is connected to a mains water supply.

No rebates are available, but if a person is on income support then the level of benefit will take account of the charge.

Students in full-time higher education again pay 20% of the charge.

(v) Collective community water charge

Everyone who pays a collective community charge also pays a collective community water charge, provided the accommodation is connected to a mains water supply. This charge may also be included in the gross rent.

The remarks at para 2(ii) also apply to the collective community water charge except that rebates are not available on these contributions.

(vi) Standard community water charge (Diary only)

Everyone who pays a standard community charge also pays a standard community water charge, provided the accommodation is connected to a mains water supply.

The remarks at para 2(iii) also apply to the standard community water charge.

Question 47 - Reduced community charge, community charge rebate, transitional relief, or exemption

General notes

1. Informants are asked whether they have been allowed or received any of the benefits associated with the community charge. They are not being asked whether they have actually paid the charge.
2. Informants will not necessarily understand the meaning of the various terms used in relation to the community charge eg personal/collective community charge, reduced community charge, community charge rebate/benefit, transitional relief, etc. It is possible therefore that some answers will be rather vague and difficult to code accurately.
3. It is important, therefore, that the information given at this question (including any interviewer notes) is examined very carefully at the checking stage. This should ensure that any problems are dealt with quickly either by the supervisor or the RO and, if necessary, enable informants to be contacted without delay.
4. If community charge payments occur in the diary they should be coded as follows:

Personal community charge	-	903
Collective " "	-	903
Standard " "	-	216
Personal community water charge	-	904
Collective " " "	-	904
Standard " " "	-	216

This question applies to all persons aged 18 or over who are liable to pay a personal community charge. It will also apply to persons living in rented accommodation where a collective community charge is paid through a landlord.

Persons who are exempt from the community charge should be coded 1 at Q47(a) and will not be asked any further questions about the charge.

The codes for the various community charge benefits at Q47(a) have changed order, but essentially, the whole question is the same as in 1990 (2nd quarter onwards)

Question 48 - Private Personal Pension

Check that there is a spender number for each entry.

A private personal pension may also be called a 'personal pension' or a 'private pension'.

These pensions may be taken out by self-employed persons or by employees who either do not have a company pension scheme or have opted out of it to set up their own 'personal pension'.

If a personal pension is set up on behalf of someone else it should be transferred to Q49.

If a lump sum is paid or a lump sum plus regular payment, accept the total amount given.

If an informant is contributing to a pension plan which is designed to pay off his mortgage on retirement (ie a pension mortgage), then this should be written beside the entry. (See Q33-44 - Mortgages).

Editing

If the amount of the last premium is not given impute the amount, on a K1 using current gross weekly household income (Life Insurance category).

If there is a duplicate entry for a personal pension at Q49 an error message will appear at Q48. The entry at Q49 should be deleted if it relates to the same policy as at Q48.

Question 49 - Life, death, endowment policies

Checking

Check to see whether there are any entries at Q49. If yes check that there is a spender number for each entry and code the Office Use Box as follows:

House endowment (where house is specifically mentioned)	2
Endowment (including endowment savings plan)	3
Life (excluding fixed term) or death	4
Fixed term life (including retirement policy, capital accumulation plan)	5
Others	6

The code for mortgage protection policies has been deleted. The mortgage protection policies should be entered at Q44 only. Any details appearing at Q49 should be deleted and transferred to Q44 if not already shown there.

1. Any kind of endowment insurance (eg life and endowment, death and endowment or education endowment but excluding house endowment) should be coded 3 at the OFF USE box.
2. An endowment policy for a mortgage on a second dwelling should be coded 216 in either the Diary or at Q120. Delete any entry at this question.
3. If a life assurance policy includes an element for personal accident and the two components are given separately then the life assurance component should be coded 4 at this question and the personal accident component transferred to Q50 (code 1). If the two components are not given separately, the total amount should be coded 6 at this question.
4. If the amount invested in a Unit Trust savings plan (eg Save and Prosper) includes an element for life assurance and the two components are given separately then the life assurance component should be coded 4 at this question and the remainder should be coded as 803 in the diary if paid during the record keeping period (or as 803 at Q120 if paid by standing order, etc.). If the two components are not given separately, the total amount should be deleted from Q49 and either coded 803 in the diary if paid during the record keeping period or, if not paid during record keeping, then transferred to Q120 and coded 803. The same applies to Personal Equity Plan (PEP) savings.
5. If superannuation and widows' and orphans' insurance is deducted from salary, it should not be entered at this question.
6. If informant states that he normally pays insurance but has a "free year" this year accept last payment irrespective of when it was paid.

Editing

If code 6 is entered in the Office Use box a print message will appear. Check the 'type of policy' to see if this should be recoded as 2 to 5 or transferred to another question. See paragraphs 1 to 5 above.

Missing payments are to be imputed on a K1 using current gross weekly household income (Life Insurance category).

If there is a duplicate entry for house endowment at Q37 or a personal pension at Q48 an error message will appear. The entries at Q49 should be deleted if they relate to the same policies.

Question 50 - Other insurance policies

Checking

Check to see whether there are any entries at Q50. If yes code the Office Use Box as follows:

Personal accident	1
Private medical	2
Friendly Societies and Sick clubs	3
Other insurance	4

Check that there is a spender number for each entry.

Personal accident (code 1) includes:

- i. Personal accident and fire
Transfer half the recorded amount to Q45 and code to furniture and contents. Code the remainder at this question.
- ii. Private accident policy for a pedal cycle (accident and theft)
Transfer half the recorded amount to Q45 and code to personal possessions. Code the remainder at this question.
- iii. Personal consolidation policy.
- iv. Police group insurance.

Private medical (code 2) includes:

BUPA, HCS, PPA, PPP, WPA

Friendly societies and sick clubs (code 3)

Friendly Societies are mutual benefit insurance societies. They include:

Benevolent fund (unless stated to be a charity)
Burial club
Civil Service Sanatorium
Crematorium fund
Death Levy
Dock distress fund
Family service unit
Firemen's benevolent fund
HAS (Hospital Savings Association)
Medical aid
Mutual aid
Oddfellows
Penny in the £ hospital fund
Saturday fund
Sick clubs

Question 50 (continued)

Other insurance (code 4) includes:

- i. Insurance to cover loss of salary whilst in hospital
- ii. Medical defence union - if informant is an employee. If informant is self-employed it is accepted as a business expense and should be deleted.
- iii. Credit card protection insurance (eg Cardwise)
- iv. Animal insurance
- v. Rentokil insurance
- vi. Private school fees plan
- vii. (Loss of) license insurance.

The following should be excluded from the question:

- i. Insurance on TV sets, videos, TV games, home computers, washing machines, deep freezers etc (see Q45).
- ii. Insurance on personal goods such as furs, jewellery, cameras etc (see Q45).
- iii. Insurance on caravans/houseboats (see Q45).
- v. Holiday insurance, green card insurance and AA insurance: This should be coded in the Diary if paid during the record keeping period.
- vi. Insurance for repayment of loans: This should be included in the loan payment or HP instalment at Q95(c) or Q97(h) respectively.

Editing

If code 4 is entered in the Office Use box a print message will appear. Check the 'type of policy' to see if this should be recoded as 1 to 3 or transferred to another question. See description above of codes 1 to 4.

If the premium is not given refer to supervisor for an estimate. Enter this on a K1.

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Questions 51-61 - General notes on telephone payments

1. Telephone account PAID DIRECT by employer

If all of the account is paid direct, code 2 should be ringed at Q52 and no further questions answered.

If a part of the account is paid direct then code 1 should be ringed at Q52 the part paid by the informant entered at Q53 and code 3 ringed at Q59.

If all or part of the account is paid direct delete any entry for telephone expenses at Q137.

2. Telephone expenses REFUNDED by employer

If all or part of these expenses are refunded, code 1 should be ringed at Q52, the whole account entered at Q53 and code 3 ringed at Q59.

Check that the amount refunded is entered against 'telephone' at Q137.

3. Telephone account PAID DIRECT by someone outside the household

If all of the account is paid direct, code 2 should be ringed at Q52 and no further questions answered.

If a part of the account is paid direct, code 1 should be ringed at Q52, the part paid by the informant entered at Q53 and code 3 ringed at Q59.

If all or part of the account is paid direct, the contribution made from outside the household should appear at Q139. If it does not appear there, enter it.

4. Telephone expenses REFUNDED by someone outside the household

If all or part of these expenses are refunded, code 1 should be ringed at Q52 and the whole account entered at Q53.

If all is refunded Q59 should be coded 1, but if a part is refunded Q59 should be coded 2 and the informant's share entered at Q59(a).

If all or part of the expenses are refunded the contribution made from outside the household should appear at Q138. If it does not appear there, enter it.

5. Telephone expenses claimed by a self-employed informant

If a self-employed informant claims for telephone expenses as a business expense the whole account should be entered at Q53 and code 3 ringed at Q59. Check that there is a claim against 'telephone' at Q45 - B schedule.

6. Shared telephone

Where a telephone, and therefore the account, is shared among more than one household the following action should be taken:

- a. Code as Yes at Q51 the household in whose name the telephone is installed ie the household that receives the British Telecom account or who is the British Telecom subscriber. All other households will be coded No at Q51 and 3 at Q52(a).
- b. If coded Yes at Q51, the full amount of the bill should be entered at Q53 or at Q55 and 57 as appropriate with the amount paid by this household entered at Q60.
- c. If coded No at Q51, the amount paid by this household should be entered at Q53. In this case the continuity is not correct but is acceptable.

Notes:

1. Account not yet paid at sampled address

The last account paid at the previous address should be accepted. If this is not known it should be imputed at the editing stage.

If the household has not occupied a previous address (eg in the case of a newly married couple), impute an amount at the editing stage.

2. If the telephone rental is paid by Social Services, only the amount paid for the calls that are made should be entered at Q53/57.
3. Installation charges should be accepted at Q53/57 as well as payment for a telephone alarm line.
4. Coin operated telephones: Payments through these should only be shown here if the informant is responsible for paying British Telecom. Otherwise they should be coded in the Diaries (see 752) if payments are made during the record-keeping period.
5. If the informant has purchased a telephone this will be coded in the Diary (see 414) if purchased during the record keeping period.
6. For 1991, Q59 is asked if either Q51 or Q52 is coded 1 (yes).

Editing

1. If code 3 is ringed at Q52(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 or 2.

2. Imputation

(i) If the last account payment (Q53) is not known:

Impute a value based on current gross weekly household income. Enter the imputed amount and the appropriate period code at Q53 and Q54 respectively.

- (ii) If the last payment (Q55) is not known but the charge on the last advice (Q57) is given:

Enter the amount and period code for the 'last advice' (Q57 and Q58) at the 'last payment' questions (Q55 and Q56).

- (iii) If the last payment is given but the charge on the last advice is not known:

Enter the amount and period code for the 'last payment' at the 'last advice' questions.

- (iv) If both the last payment and the charge on the last advice are not known:

Impute a value based on current gross weekly household income. Enter the imputed amount and the appropriate period code at both the 'last payment' and the 'last advice' questions.

Note that all amendments and imputations should be entered on a K1.

3. Abatement

- (i) If the last account payment (Q53) is abated then the informant's share of the account (Q60) must also be abated by the same amount or proportion. If one variable is abated but not the other, an error message will appear.
- (ii) Similarly, if the last payment (Q55) is abated then the charge on the last advice (Q57) and the informant's share of the account (Q60) must also be abated by the same amount or proportion. If only one or two of these variables is abated an error message will appear.

Questions 62-77 - General notes on Electricity and Gas supplies

1. These questions cover all supplies which are "piped" from Electricity or Gas Boards, irrespective of whether the supply is direct to the informant or whether it is re-sold to the informant by a landlord, eg through a privately installed meter, or in some other way.

The following are excluded from these questions:-

- a. Electricity generated in a private plant.
- b. Gas bought in containers, eg calor or Butane gas.

Any payments covering these items should be shown in the Diaries if made during the record keeping period.

2. A Board Budgeting scheme is one where the consumer pays a regular amount the electricity/gas board and settles up the balance of his account once a year. It is possible however that the consumer pays a regular amount to the electricity/gas board which is collected by the meter inspector and the account is balanced at the end of the year. Although collection may be made weekly, fortnightly or over a longer period this variation should nevertheless be treated as a Board Budgeting account.
3. Account payments with meters. If the consumer is supplied with a slot meter of which he has the key and can remove the money at will but a meter-reader periodically reads the meter and renders an account which is paid in the normal way, this should be treated as an account payment, and should be coded 4 at Q62(a). Any payments made during the record keeping period should be coded to account payment, code 914 for gas and 917 for electricity.
4. Account not yet paid at sampled address

The last account paid at the previous address should be accepted. If this is not known it should be imputed at the editing stage.

If the household has not occupied a previous address (eg in the case of a newly married couple), impute an amount at the editing stage.

The imputation procedure is described at Q64/72 or Q66/74 and Q68/76.

5. Account in credit
If the account is in credit, the last payment should be accepted. If this is not known, it should be imputed at the editing stage.
6. Accounts are usually paid quarterly but they may also be paid monthly or bi-monthly. In Scotland accounts are usually paid bi-monthly.
7. "Primary charge" is the same as 'standing charge' and should be included in the account.
8. Collecting fee (where regular budget payments are shown) should be included in any amount paid for electricity/gas.
9. Installation charges should be accepted if included as part of the account. If a separate bill is issued for installation, disconnection, repair, etc., it should be coded in the diary if paid during the record keeping period.

10. Account paid direct by someone outside the household (excluding DSS)

- (i) If all of the account is paid direct code 1 should be ringed at Q62/70 and code 4 at Q62(a)/70(a). All other questions should be blank.
- (ii) If a part of the account is paid direct Q62-77 should be completed in the normal way but remember, only that part of the account paid by the informant should be entered at Q64/72.

If all or a part of the account is paid direct the contribution made from outside the household should appear at Q139. If it does not appear there, enter it.

11. Payments made direct by DSS

Payments made direct by DSS are deducted from the informant's income support and are called 'fuel direct' payments.

- (i) If electricity or gas are paid in this way, code 1 should be ringed at Q62/70 and code 4 at Q62(a)/70(a). The whole account (including the part paid direct by DSS) should be entered at Q64/72.
- (ii) Add the amount paid by DSS to the income support received at Q51(d) - B schedule, provided it has not already been included there.
- (iii) If all or part of the account is paid direct, the contribution made by DSS should appear at Q139. If it does not appear there, enter it.
- (iv) If the amount paid by DSS is not known and the informant does not pay anything, code 1 should be ringed at Q62/70, code 4 at Q62(a)/70(a) and no further questions answered. If, however, the informant pays part of the account then this should be entered at Q64/72.

12. Local authority budgeting schemes

Some local authorities run a budgeting scheme for their tenants in which a proportion of their electricity and/or gas charges are included in the rent payments. Note that these are not the same as the board budgeting schemes run by the electricity and gas boards.

If an element for fuel has been included in the services (Q23) it should be deducted from this question and also from the rent (Q19) and transferred to Q64/72. Code 4 should be ringed at Q62(a)/70(a). If an amount has already been entered at Q64/72 the fuel element at Q23 should still be transferred unless it is clear from an interviewer's note that it has already been included at these questions or the two amounts are the same. (See also note 5 at Q23).

If a fuel element has been included at Q23 but the amount is not known, it should be imputed using current gross weekly household income. The imputed amount should be deducted from Q19 and Q23 and transferred to Q64/72 (as described in the previous paragraph) unless it is clear that it has already been included at these questions. Code 4 should be ringed at Q62(a)/70(a).

13. Gas/electricity charges included in rent or service charge (Q19 and 23)
(excluding budgeting schemes run by a local authority - see paragraph 12)

(i) Heating

If heating is supplied from a central source, as in a block of flats, and it is included in the rent (Q19 and Q23), do not delete the amount shown at these questions. This is where these charges should be entered. If the amount is not known leave the question blank - do not impute it. (Note - if heating is included in the rent or service charge it will usually be supplied by gas).

Check that the relevant code is ringed at Q79(a). If the type of fuel is not known then check that code 6 is ringed (Other/DK fuel).

(ii) Cooking/lighting etc

If the amount is known

If cooking or lighting charges are included in the rent (Q19 and 23), delete the amount shown at these questions and enter it at the questions on electricity/gas supply (Pages 20-21 or 22-23 respectively). Amend the main questions (Q62 or Q70) if necessary. If the charge was included in the rent deduct this amount from the rent payable (Q19 and Q23).

If the amount is not known and DK has been entered

If the amount is not known (ie 'DK' has been entered) impute the amount based on current gross weekly household income and enter it at the questions on electricity/gas supply (Pages 20-21 or 22-23 respectively). Amend the main questions (Q62 or Q70) if necessary. If the charge was included in the rent deduct the imputed amount from the rent payable (Q19).

If the amount is not given and no 'DK' has been entered.

Refer to R0.

Questions 62(a)/70(a) - Method of payment of electricity and gas

If the method of payment is unclear, then refer to RO.

Editing

If code 4 is ringed at Q62(a)/70(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 3 (or 5 if it is in an electricity payment and the household is in Northern Ireland). See notes below.

Code 4 (some other method) includes:

- (i) Payments made direct by DSS and deducted from the informant's income support.
- (ii) Local authority budgeting schemes where the rent payment includes a proportion of the electricity and/or gas charges.
- (iii) Account payments by meter ie where the person has his own key.
- (iv) Where two or more methods of payment are shown at Q62(a) or Q70(a).

Code 5 applies to Northern Ireland only. They should be asked Q68 only.

Question 63/71 - Slot meter rebate

Power cards, slot cards, power keys, budget keys, discs and tokens

Other names are: budget cards, electricity cards, white and pink cards, pre-payment cards, charge keys, and electronic keys.

Little is known to date about the variety of methods which are now available for paying electricity and gas. It appears that their main purpose is to make it easier for people to pay their bills and also to make the collection of their payments more efficient.

Many of these methods are similar, in principle, to the slot meter idea except that a card or key is inserted into a meter instead of cash.

All these methods should be treated as slot meter payments and coded 1 at Q62(a)/70(a) and 2 at Q63/71.

If a payment occurs in the diary, code as 254 (gas) or 255 (electricity).

Rebate not yet received at sampled address

The last rebate received at the previous address should be accepted, provided the informant pays by meter at this address. If this is not known it should be imputed at the editing stage.

If the household has not occupied a previous address, impute an amount at the editing stage.

No rebate received when slot meter emptied

If no rebate was received, code No at Q63/71.

If no rebate was received because the money in the meter box was stolen, code No at Q63/71.

If a payment was made because the amount in the meter box was insufficient, this should be coded 254 or 255 in the diary if paid during the record keeping period.

Deductions from a rebate

If an amount was deducted from a rebate for rental, maintenance, HP etc, then this should be added back to the amount of rebate received.

Editing

If the amount of rebate received last time is not known impute an amount, based on current gross weekly household income, and enter it on a K1.

Question 64/72 - Last account payment

Imputation

If the last account payment is not known, impute a value based on current gross weekly household income. Enter the imputed amount and the appropriate period code at Q64/72 and Q65/73 respectively.

Note that all imputations and amendments should be entered on a K1.

Question 66/74 - Last payment - board budgeting scheme

Question 68/76 - Charge on the last advice - board budgeting scheme/COCD

If the last payment was a 'correcting' payment, it should still be entered.

Maintenance charges should be excluded from these questions and entered at Q101.

Editing

1. Imputation

- (i) If the last payment (Q66/74) is not known but the charge on the last advice (Q68/76) is given:

Enter the amount and period code for the 'last advice' (Q68/69 and Q76/77) at the 'last payment questions (Q66/67 and Q74/75).

- (ii) If the last payment is given but the charge on the last advice is not known (or is a credit):

Enter the amount and period code for the 'last payment' at the 'last advice' questions.

- (iii) If both the last payments and the charge on the last advice are not known:

Impute a value based on current gross weekly household income. Enter the imputed amount and the appropriate period code at both the 'last payment' and the 'last advice' questions.

- (iv) COCD (code 5 at Q62(a))

The imputation procedure described at (i) to (iii) above does not apply to those paying by COCD as they are asked Q68/69 only.

In this case, if the charge on the last advice is not known, impute a value based on current gross weekly household income.

Enter the imputed amount and the appropriate period code at Q68/76 and Q69/77) respectively.

Note that all imputations and amendments should be entered on a K1.

2. Abatement

If the last payment (Q66/74) is abated then the charge on the last advice (Q68/76) must also be abated by the same amount or proportion. If one variable is abated but not the other, an error message will appear.

Questions 78-80 - Durables and central heating

General Notes

1. Communal washing machines: If a block of flats has washing machines available in the basement or wash room for use by the tenants, this does not count as a washing machine continuously available.
2. Washing machine in a shared kitchen: This should be coded Yes on the schedules of all the households sharing, provided that the machine is owned by one of the households in the accommodation.
3. Refrigerator and/or freezer in a shared kitchen: This should be coded Yes on the schedules of all the households sharing irrespective of whether the item is owned by one of the households.
4. Central heating: A central supply system includes any types of central heating that can be controlled from within the household. Where the supply comes from a central source outside the home or household code the type of fuel if known, otherwise code DK fuel.
5. If a charge for oil central heating is included in the rent (Q19 or Q23), no entry should be made at Q80(a).
6. In a multi-household rateable unit where the source of heating is situated in one of the households, the coding of the type of central heating as reported by the informant should be accepted.
7. If the central heating is supplied by bottled gas eg calor gas, code 5 at Q79(a) should be ringed.
8. Do not accept durable items which are beyond repair or cannot be used, eg central heating that has been disconnected.
9. Maintenance contracts for central heating should not be included at Q80(a) but at Q101.

Editing

If Q80(a) is blank an error message will appear whether the DK code is ringed or not. Impute the amount of expenditure on oil for central heating, based on current gross weekly household income, and enter it on a K1. If the DK code is ringed, and any value is entered at Q80(a), the DK code will be auto-corrected.

Question 81 - Television sets, video recorders, home computers, cable TV, satellite dish

Checking

Check that there is a spender number for each entry.

If a single rental payment covers more than one item (eg TV and video), then there should be a column for each item but the amount paid at Q81(b)(ii) will be entered in one column only.

As it will not be possible to distinguish between amendments and imputations in 1991, any rental payment covering more than one item should be split into its components at the checking stage. Instructions for splitting are given under 'Editing'.

- Notes:
1. Rent of TV aerial included in TV rental should be accepted as part of the rental at Q81(b)(ii)
 2. Set needing repair: If a TV licence (see Q82) is held for the set even though it is broken and not working it should be accepted. If no TV licence has been purchased in the last 12 months delete any TVs that are not working.
 3. Where part of the licence fee is included in the television rental: Abate the rental by this amount and enter the whole TV licence fee at Q82(a).
 4. Cable TV must be rented. It is possible either to rent or to own the TV to which the cable is attached.
 5. Satellite TV must be rented but the dish can be rented or owned. The TV set(s) used to receive the programmes should be entered in a separate column. Rental of satellite decoder should be coded to 799 in the diary if payment occurs during the diary keeping period, or else transfer details to Q120 and code 799.
 6. Shared TV sets: If the set is in a communal room then it should be shown on the schedules of all the households who have access to the TV. If however, one of the householders has a set (which he may own or rent) in his own private accommodation but allows people in other households to watch it, then it should be shown only on the schedule of the owner or renter.

Editing

If code 3 is ringed at Q81(b)(i) a print message will appear. Check the answer given to see if the question should be recoded as 1 or 2.

If the amount of rental paid for a television, video etc is missing then impute, on a K1, using current gross weekly household income.

Question 81 - Television sets, video recorders, home computers, cable TV, satellite dish (continued)

For combined TV and video rental

- a. If the payment is greater than £20 per month then accept £10 for the TV and the remainder for the video.
- b. If the payment is £20 per month or less then split on the basis of 1/3 for TV and 2/3 for video.

For any combination other than one TV and one video, refer to supervisor.

Combined TV and cable TV/satellite TV rental

If the individual rentals cannot be separated refer to RO.

Question 82 - TV licence

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

If an amount for TV licence is included in the rent deduct this from the rent at Q19 and also from Q23 and transfer an annual equivalent figure to this question.

Editing

If the amount spent on a TV licence is not known then impute the current cost of a licence and enter it on a K1. Unless 'black and white' is stated, assume a colour TV licence was purchased and that it was bought at the time of interview. The cost of a TV license in 1991 is as follows:

	Till March 31st	From April 1st
Colour	£71.00	£77.00
Black and White	£24.00	£24.00 (no change)

Question 83 - Ownership or continuous use of motor vehicle (at present or in last 12 months)

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.

Note that if the answer to Q83 is 'No' then Q84-90 are not asked.

The grid on page 27 in the A schedule is designed to help interviewers account for each motor vehicle a spender owns, has owned, uses or has used in the last 12 months. It should also help checkers and editors to sort out problems which occur at the 'car' questions (Q84091). The information in the grid is not being keyed.

Question 84/88 - Ownership or continuous use of motor vehicle

Check that there is a spender number for each entry.

These questions apply to those coded 1 at Q83.

Check that road fund tax and insurance are not duplicated between Q84 and Q88. If an insurance is carried over from one car to another it should only appear in the one place (probably Q88 but not necessarily). If a top up has been paid, it should appear at Q84.

Check that vehicles sold in the last 3 months (Q90) which are not part of a business are accounted for at Q88.

The questions at Q84/88 asking for the dates of the most recent payment of road fund tax have been deleted.

- Notes:
1. Car includes three wheel cars and normal cars converted for invalid use.
 2. Van includes lorries, pick-ups, land rovers, jeeps, motor caravans, caravanettes.
 3. Moped includes invalid tricycles.
 4. A spender may own or have the use of a vehicle which is either not taxed or insured or is "off the road" for repair and these should be included. Company cars used exclusively for company business should be excluded.
 5. A vehicle registered in a husband's name but used continuously by his wife should be coded as owned by husband.
 6. 'Continuous use' includes car supplied by an employer, spouse's employer etc but does not include hire cars used from time to time eg for holidays. Cars purchased from employer are also excluded.
 7. Exclude any vehicles bought or sold as part of a business. If an informant buys and sells vehicles as a business treat him as self employed.
 8. Include insurance for damage to windscreen in vehicle insurance.
 9. Under the motability scheme, recipients of motability allowance may hire or purchase a car.
 - i. Hire of car: car should be coded as being in 'continuous use' at Q84(f), and Q85 coded 3.
 - ii. Purchase of car: car should be coded as 'owned' at Q84(f), and details should appear at the HP question (Q96-97), the rate of motability allowance at the beginning of the agreement being paid to Motability Finance.
 10. If the informant owns a car under a lease contract, payments (coded 556) should appear at Q120 (standing order) or the diary.

Question 84/88 - Ownership or continuous use of motor vehicle (continued)

Editing

1. Imputation

If an entry for motor vehicle insurance is not known impute a value, on a K1, based on current gross weekly household income. If an amount for road fund tax is not known then enter the appropriate amount on a K1. In both instances check whether the amount has not been entered because it is paid by an employer or firm. If this is the case then leave the question blank.

2. Vehicle type

If code 5 is ringed at Q84(a) or Q88(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4 (See Notes 1 to 3). Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to R0.

3. Period codes

A print message will occur if any of the period codes have values 1 to 6. If a monthly or quarterly period code has been entered it is possible that the person has actually paid only a month's or quarter's road tax/insurance during the last 12 months in which case the amount should be accepted and the period code changed to 8.

If it appears that road tax/insurance is being paid each month or quarter then this will need to be grossed up to an annual figure and the period code changed to 8. Read carefully and interviewer notes before making any adjustment to the figures.

Question 85 - Car provided for continuous use

This question applies only to those who at present have continuous use of car, ie those coded 1 at Q84(a) and 2 at Q84(f).

Editing

An error message will appear if a self-employed person, who does not have a subsidiary job as an employee, has continuous use of a car provided by his employer (code 1 at Q85). If there are no interviewer notes indicating the action to be taken, Q84(f) should be recoded to 1 and the entry at Q85 deleted. It is, of course, possible for a car to be provided by his spouse's employer (code 2 at Q85) or a friend or relative code (3 at Q85).

Similarly, a self-employed person cannot have continuous use of a car provided by his own business. For example, if Q84(f) is coded 2 and Q85 is coded 3 a print message will appear. If there is a note at Q85 saying 'own business' then Q84(f) should be recoded to 1 and the entry at Q85 deleted.

If a self employed person does contract work for a firm which provides a car for his continuous use, Q85 should be coded 3.

Question 86 - Car engine size

This question applies only to those who at present have continuous use of a car provided by their employer or spouse's employer ie those coded 1 at Q84(a) and 2 at Q84(f) and 1 or 2 at Q85.

Editing

If the DK code is ringed and the engine size is given at Q86, delete the DK code.

If neither the engine size at Q86 nor the estimated engine size at Q86(a) are given, refer to R0.

If Q86 is coded DK and code 4 (DK) is ringed at Q86(a), then accept.

If Q86 is coded DK and Q86(a) is blank, then code 4 (DK) at Q86(a).

Question 87 - Petrol provided by employer for private motoring

This question applies only to those who at present own or have continuous use of a car.

Editing

An error message will appear if a self-employed person, who does not have a subsidiary job as an employee, is provided with petrol by an employer (codes 1 or 2 at Q87). If there are no interviewer notes indicating the action to be taken, recode Q87 to 3.

Question 89 - Vehicles purchased (in last 3 months)

This question applies only to those who own or who have owned a vehicle in the last 12 months.

Check that there is a spender number for each entry.

This question covers only vehicles purchased with cash or with a loan from a friend or relative or a bank overdraft.

Check that any road fund tax or insurance has not been duplicated at Q84 or Q88. If it has, then delete that element at Q84 or Q88. Do not abate the cash price at Q89(d) because of inclusion of road fund tax, insurance or part exchange.

Check that vehicles included at this question and at Q97 are accounted for at Q84 or Q88.

- Notes:
1. Cars bought on HP or by loan from an organisation should not appear here but Q95 and Q96/97. Transfer details if this is the case. Note that motor vehicles purchased in the last 3 months using a loan given by an employer who does not provide loans to the general public, should be accepted as being bought outright and should therefore appear at this question.
 2. Delete any car bought on the day of the interview.

Editing

If code 5 is ringed at Q89(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4. (See Notes 1 to 3 at Q84/88). Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to R0.

Where it is known that the purchase price includes road fund tax but no amount is shown then, if possible, estimate an amount based on the number of months between purchase of vehicle and next payment for road fund tax. If this is not possible then enter a 6 month value for second hand vehicles and a 12 month value for new vehicles.

An error message will appear if the amount allowed in part exchange for the purchase of a vehicle is equal to that received from the sale of a vehicle, ie if the amount at Q89(f)(i) is equal to the amount at Q90(c)(i). If it is clear that the amounts entered at these questions relate to the same vehicle, the whole entry (ie record 95) at Q90 should be deleted.

Question 90 - Vehicles sold (in last 3 months)

This question applies only to those who own or have owned a vehicle in the last 12 months.

Check that there is a spender number for each entry.

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

Check that vehicles included at this question which are not part of a business are accounted for at Q88.

Editing

If code 5 is ringed at Q90(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4. (See Notes 1 to 3 at Q84/88). Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to RO.

Question 92 - Season tickets

Checking

check to see whether there are any entries at Q92. If yes then code the Office Use Box as follows:

Train only	1
Tube only	2
Train and tube	3
Bus only	4
Bus and tube	5
Bus and train	6
Bus, tube and train	7
Other	8

Check that there is a spender number for each entry.

Include

- (i) 'Season' tickets covering a period of two days or more.
- (ii) Travel tickets covering a specified number of journeys.
- (iii) Passes that enable a person to obtain reduced fares on buses or trains. These are not season tickets.
- (iv) OAP concessionary bus passes, permits, tokens or tickets - see Q67 - B Schedule.
- (v) Railcards.
- (vi) Bus clipper cards.
- (vii) State school bus and train passes (see Q125).

If a season ticket is obtained on credit it should also be shown at the credit questions 95-97.

Season tickets for state school and private school children are sometimes entered at both Q92 and Q125. The table on the next page shows the procedure for dealing with the various situations which are likely to occur. This results in an element of 'double counting' but this is acceptable.

Question 92 - Season tickets (continued)

Season tickets

				If occur in diary Use code:
State school children	-	Accept at both	Q92 and Q125	
		If entered at	Q92 only	950, 951 or 954
		" "	Q125 only	977
		" "	Q92 and Q125	977
Private school children	-	Accept at	Q92 delete from Q125	950, 951 or 954
School Bus				
State school children	-	Delete from	Q92 accept at Q125	977
Private school children	-	Accept at	Q92 delete from Q125	950, 951 or 954

Editing

If code 8 is entered in the Office Use box, a print message will appear. Check the 'mode of transport' to see if this should be recoded as 1 to 7.

Question 93 - Credit, charge, shop or store card account on which interest can be charged

This question covers all credit, charge, shop and store card accounts on which the person states that interest can be charged.

Each person who has a card on which interest can be charged should be entered once only and the total number of cards held given in the box below.

A 'joint' card should appear under the person who pays the account so it should only be included once.

Cash point cards, bankers cheque cards and cards such as 'Abbey Link' should be excluded.

Question 94 - Credit, charge, shop or store card account on which an annual standing charge is made

Holders of charge cards (eg American Express, Diners Club) are required to pay an annual subscription or standing charge, as do holders of many credit cards (eg Lloyds Access, Barclaycard). It is anticipated that other banks will introduce annual charges in due course.

If a person has a credit, charge, shop or store card account on which an annual standing charge is payable then this question should be coded 1 (Yes).

Cash point cards, bankers cheque cards and cards such as 'Abbey Link' should be excluded.

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Question 95 - Loans

Code 1 Finance House (direct)

Money borrowed from a finance house can be arranged either direct or, through an agent or vendor. If the money was borrowed from a finance house but the instalments are being paid direct to the endor this is an HP agreement. The information should therefore be transferred to Q96/97.

Code 2 Credit Union

A loan from a credit union organisation is usually for a specific item costing a relatively small amount. Credit unions operate on similar lines to a savings club so it is possible for a borrower to receive interest as well. This type of loan seems to occur more frequently in Northern Ireland than GB.

Code 3 Second mortgage

Second mortgage is a loan acquired by using the informant's accommodation as security. The amount of money borrowed is usually considerable and is used for major items of expenditure, eg home improvements, purchase of a car. (A second or top up mortgage used to purchase the sampled accommodation should be entered at Q33-42 (A schedule) if it has not already been included there).

Second mortgages are sometimes referred to as 'personal loans' or 'bank loans' but if the accommodation is used as security then it is a second mortgage.

Codes 4 and 5 Bank or Building Society (direct)

The most common form of loan direct from a bank or building society is a personal loan. It may cover the full price of an article or service or it may cover only part depending on the borrower's circumstances. (NB In this case the cash price would still be the total price of the item if it had been bought outright).

Code 6 - Loan from employer

If the employer is an organisation that grants credit to the public as a part of its business (eg finance house, bank, building society, insurance company etc) then Q95(a) should be recoded 1-5 as appropriate.

eg: if the employer is an insurance company, and is the source of the loan to an employee, then recode the source of the loan to finance house (code 1).

If the employer is an organisation that does not grant credit direct to the public as part of its business then code 6 is correct at Q95(a), so do not delete the loan.

Code 7 - Loan from DSS Social Fund

Since April 1988, lump sum payments for items such as furniture, clothing, cookers etc have been made in the form of a loan to be repaid either by direct payments or deduction from benefit, usually income support.

Question 95 - Item being bought by a loan

Grid at top of page 36 - A schedule

The grid is to assist interviewers (as well as checkers and editors) to account for all the various loans which a person may have obtained, particularly when a single loan covers several items. Note that the information in the grid is not being keyed.

Checking

Check that there is a spender number for each entry.

If more than four items are purchased by a loan then additional pages ('continuation sheets') should be added and the column numbers changed to 5, 6, etc.

Do not enter any qualifier codes at Q95(f).

Refer to R0 if either loan (Q95(b)) or instalment payment (Q95(c)) is missing.

1. Apportioning the loan

If more than one item is purchased with a loan each item should be entered in a separate column. The amounts shown at the following questions should then be apportioned on the basis of the cash price (Q95(I)) of the items purchased:

Q95(b)	-	amount of loan
Q95(c)	-	last payment ie instalment
Q95(k)	-	down payment

Code the items purchased in the first Office Use box at Q95(f).

Note that the amount allowed in part exchange at Q95(j) should not be apportioned. If one of the items purchased is a car and an amount has been allowed in part exchange, refer to supervisor before apportioning.

After apportioning, check that the total value of each loan has been accounted for, considering each item under that loan as follows:

Loan	=	Cash price	-	Part exchange	-	Down payment
Q95(b)	=	Q95(i)	-	Q95(j)	-	Q95(k)

In the above equation, although all values are to be given in '£ only', there will remain an edit check to allow for a difference of plus or minus £1, for each item.

2. Loan for purchase of motor vehicle

(i) All organisations coded 1-5 at Q95(a)

(This includes employers that normally grant credit direct to the public as they should have been recoded as 1 to 5).

The item code to be entered at Q95(f) will depend on the type of vehicle.

New car/van	-	501	)	See diary item
Second hand car/van	-	502	)	codes for
Motorcycle/scooter/moped (new and second hand)	-	503	)	fuller description

Do not transfer the details to Q89.

Question 95 - Item being bought by a loan (continued)

(ii) Employer coded 6 at Q95(a)

(This relates only to employers that do not normally grant credit direct to the public).

The item code to be entered at Q95(f) will depend on the type of vehicle:

New car/van	-	942	)	see diary item
Second hand car/van	-	943	)	codes for
Motorcycle/scooter/moped (new and second hand)	-	944	)	fuller description

If the vehicle was purchased within 3 months of the interview date, transfer the details to Q89, provided they have not already been entered at this question.

3. Loan for purchase of season ticket

All organisations coded 1-6 at Q95(a) - (including all employers)

Enter item code 950, 951 or 954 at Q95(f). If the season ticket was purchased within 12 months of the interview date, transfer the details to Q92, provided they have not already been entered at this question.

The reason why season tickets should be transferred in all cases where they were purchased within 12 months of the interview date, is that the only diary codes which can be allocated to them at the loan question are '900' codes. Therefore the data would be lost if it were not recorded at Q92.

4. Loan for purchase of all other goods and services

(Excluding motor vehicles and season tickets).

All organisations coded 1-7 at Q95(a) - (including all employers)

- (i) If all the money has been spent and the item(s) purchased is/are known, code the loan entry to the item(s) purchased.
- (ii) If it is clear from interviewer notes that none of the money has been spent, whether or not the informant has stated the purpose for which it is to be used, code as 999. Do not refer to R0.
- (iii) If all the money has been spent but the item(s) purchased is/are not known, refer to R0 at the CHECKING stage, R0 will then decide whether to write to the informant, but if no further information becomes available, code as 999.

5. Residual Sum

The instructions at 4(ii) and 4(iii) apply not only to the whole of a loan but also to a part of a loan or 'residual sum'. If it is clear from interviewer notes that a part of a loan has not been spent, follow the instructions at para 4(ii), ie code 999.

If a part of a loan cannot be attributed to any particular item (eg money spent on 'general living expenses' or 'miscellaneous goods and services'), follow the instructions at para 4 (iii) when the cash price is £500 or greater, ie refer to R0. If less than £500, code 999.

Question 95 - Item being bought by a loan (continued)

Other types of loan

1. Bridging loan for the purchase of a property

If the bridging loan is used for the purchase of a main dwelling, code as 221.

2. Loan to pay off other loans

If a loan is obtained to pay off a number of other loans, code as 787.

3. Overdraft

Code all overdrafts as 999.

If an overdraft is used to purchase a motor vehicle which was bought within 3 months of the interview date, transfer the details to Q89 provided they have not already been entered at this question.

4. Loan from relatives or friends

This type of loan should not appear at this question as none of the codes at Q95(a) is appropriate. If such a loan does occur, code as 999.

If the loan was used to purchase a motor vehicle which was bought within 3 months of the interview date, transfer the details to Q89 provided they have not already been entered at this question.

5. The following types of loan should be coded as 999:

(i) Overdrafts (see also paragraph 3).

(ii) Loans from friends or relatives (see also paragraph 4).

(iii) Business loans - if in doubt as to whether the loan relates to the informant's business, refer to supervisor.

(iv) Flexi-loans

(v) Continuous credit schemes - credit is extended to cover additional items so the original loan is never paid off.

- Notes:
1. If there are two loans from separate sources in respect of the same article, both loans should be coded as two separate agreements. The cash price should be apportioned between the two.
 2. If an interviewer's note indicates that a mortgage has been taken out to modernise or decorate a property (code 3 at 95(a)), check that the loan payment has not also been included at Q35 or Q38. If it has, then the amount of the payment should be deleted from Q35 or 38. If in doubt, refer to RO.
 3. Repayment of all mortgages on second dwellings (as well as second mortgages on main dwellings) should appear at this question only (code 3 at Q95(a)). (See note 2).
 4. If 'insurance for repayment of loan' is mentioned either at this question or at Q50, it should be apportioned between the relevant items and added to the loan payments.

Question 95 - Item being bought by a loan (continued)

5. If the informant has agreed to pay £X in instalments but prefers to pay variable amounts, accept amount paid last time at Q95(c).
6. If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.
7. Where the informant acted as a guarantor for an item bought using a loan and is now paying off the instalments, the entry should be deleted and a weekly amount entered in each week of the diary - code as 799.
8. Car leasing - delete the entry and enter a weekly amount in each week of the diary - code as 556.
9. If a TV and video are purchased together and the individual prices are not given, refer to RO.

Editing

1. A print message will appear if Q95(a) is coded 6. If the informant's employer grants credit direct to the public as part of its business then the question should be re-coded 1-4 as appropriate, otherwise it should be left as code 6.
2. A print message will appear if Q95(1) is coded 1. The amount shown at Q95(c) should be added to the appropriate benefit (usually income support) provided it has not already been included at that question. Adjust the amount for period code differences if necessary. If in doubt, refer to supervisor.
3. If the last payment (Q95(c)) is not given and there is an interviewer note indicating that the informant has not actually made any payments, the whole record should be deleted and Q95 recoded if necessary. Do not refer to RO.

If the last payment is not given and there is no interviewer note or it is not clear whether the informant has made any payments, refer to RO.

4. If the loan amount (Q95(b)) is abated then all the other monetary entries (ie loan payment, cash price, part exchange and down payment) must be abated by the same amount or proportion.
5. Checks have been introduced at LITEMPUR (Q95F1) linking the loan question with the retrospective recall questions 100-108.

If there is a loan, and the loan was taken out (Q95(e)) within the last 3/12 months (depending on the question), then there should be an entry at that corresponding question. This check covers central heating installation/maintenance, capital improvements and repairs (contractors), moving house expenses, furniture, carpets, and holidays.

Eg with a loan taken out in the last 3 months for furniture, there should be an entry covering those items at Q106.

Question 96-97 - Items being bought under HP or credit sale agreement

Hire purchase is normally arranged by the shop where goods are purchased, and the instalments are repaid to the shop ie the vendor. If the instalments are being paid direct to a finance house instead of the vendor this is not an HP agreement, so the informant should be transferred to Q95 and coded 1 at Q95(a).

Note that with HP the customer does not own the goods until the last instalment is paid. If he defaults and has paid less than 1/3, the goods can be repossessed. A credit sale agreement gives the purchaser ownership of the goods at once.

Checking

Check that there is a spender number for each entry.

If more than four items are purchased by HP or credit sale agreement, then additional pages should be added and the column numbers changed to 5, 6 etc.

Do not enter any qualifier codes at Q97(a).

Apportioning the HP agreement

If more than one item is purchased under the same agreement each item should be entered in a separate column. The amounts shown at the following questions should then be apportioned on the basis of the cash price (Q97(d)) of the items purchased:

Q97(g)	-	down payment
Q97(h)	-	instalment

Code the items purchased in the first Office Use box at Q97(a).

Note that the amount allowed in part exchange at Q97(f) should not be apportioned. If one of the items purchased is a car and an amount has been allowed in part exchange, refer to supervisor before apportioning.

- Notes:
1. Where the hire purchase price (ie cash price plus interest) is given but the cash price itself is not known, refer to RO for an estimate.
 2. If the informant has agreed to pay £X in instalments but prefers to pay variable amounts, accept the amount paid last time at Q97(h).
 3. If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.
 4. Where the informant acted as a guarantor for an item bought by HP or credit sale and is now paying off the instalments, the entry should be deleted and a weekly amount entered in each week of the diary - code as 799.
 5. Car leasing - delete the entry and enter a weekly amount in each week of the diary - code as 556.
 6. If a TV and video are purchased together and the individual prices are not given, refer to RO.

Editing

1. If no down payment or instalment paid

There should either be a down payment (Q97(g)) or instalment (Q97(h)) or both.

If neither are given and there is an interviewer note indicating that the informant has not actually paid any money although he may be in possession of the goods, the whole record should be deleted and Q96-97 recoded if necessary. Do not refer to RO.

If neither are given and there is no interviewer note or it is not clear whether the informant has paid any money, refer to RO.

2. Abatement

If the cash price (Q97(d)) is abated then all the other monetary entries (ie part exchange, down payment and instalment) must be abated by the same amount or proportion.

3. Checks have been introduced at HPITEMA (Q97A1) linking the HP question with the retrospective recall questions 100-108.

These checks follow the same principle as at the loan question (see Q95, 'Editing' note 5).

Question 98 - Budget/option accounts, mail order clubs, top up student loans etc

Code 1 Budget or option account

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.

Holders of budget or option accounts are often issued with a plastic card similar to a bank credit card. This is NOT TO BE TREATED AS A BANK CREDIT CARD BUT AS BUDGET OR OPTION ACCOUNT. This card can be used sometimes in a number of shops, eg. Readycredit card can be used in Rymans and Top Shop.

Code 2 Club run by a shop

Clubs are usually run by small shops principally for clothing, toys 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. Note that Xmas clubs, savings clubs, etc. are excluded.

There are various schemes run by different co-operative retail societies. These should be coded 3 unless they are HP or credit sale agreements when they are coded at Q96/97 or loans when they are coded 1 at Q95(a).

Code 3 Mail Order Agent

This includes all payments made to the mail order agent, or direct to the mail order club, acting on behalf of a mail order firm (eg Littlewoods, Great Universal etc). If the informant is an agent and also makes purchases for herself, her instalments should be coded to Mail Order Agent, while any postage on behalf of the club is business expenditure and should be deleted. Any purchases made for customers should also be deleted.

Code 4 Any other mail order organisation

This is where an informant deals direct with the mail order firm and includes direct payments to firms that advertise in the press. All goods are ordered by post and no commission is paid.

This person will not receive an income as a mail order agent in respect of these transactions.

Mail order firms also arrange HP and credit sale agreements. An indication that it is an HP agreement is if interest is paid on the purchase. Such arrangements should be coded at Q96/97.

Code 5 Check trader

Here the customer pays for goods by check. Usually a check trader calls on the customer to sell checks (eg Provident check arrangement) which can then be used to buy goods such as clothing, textiles and small household goods in a number of shops. Some retailers also issue checks. The largest check trading organisation in the country is the Provident. This type of trading is most prevalent in the North of England. Check traders also provide HP and credit sale facilities which should be coded at Q96/97 and loans which should be coded 1 at Q95(a).

Question 98 - Budget/option accounts, mail order clubs, top up student loans etc
(continued)

Code 6 Top up loans for students

It will not be necessary for goods and services acquired with the loan during the month prior to interview to be recorded at this question. If any goods and services are acquired during the record-keeping period, they will be shown in the diary.

Code 7 Loan from other person or organisation (except credit cards)

Include Loans from relatives or friends

 Legal fees or legal aid being paid in instalments, but if legal fees appears in the diary as a 'once only' payment - code as 799.

Exclude Arrangements with trade unions or social clubs etc, which allow goods to be bought at reduced prices. These are not credit arrangements.

This code is for any doubtful or unusual schemes which should be accepted, transferred or deleted as necessary. If in doubt, refer to supervisor.

Question 98 - Items being bought with credit arrangements coded 1-7

Checking

Check that there is a spender number for each entry on page 41 A schedule.

If more than 15 items are purchased under one or more of these arrangements, then additional pages should be added and the line numbers changed to 16, 17, etc.

Code the items purchased in the first Office Use box at Q98(d).

Do not enter any qualifier codes at Q98(d).

If food has been purchased but not itemised, code the total amount to 199. If alcoholic drink is included in the total, refer to R0.

The following should be deleted from this question and coded in the diary if paid during the record-keeping period:

Christmas club hamper	-	code 199
Christmas club payments	-	code 803
Book club payments	-	code 721

Editing

1. If Q98 is coded 7 (loan from other person or organisation), a print message will appear. Check whether this should be reclassified to one of the other codes at Q98 or whether it should be deleted. Refer to the notes on the individual codes.
2. Items purchased within a calendar month of the date of interview are acceptable. For example, if the date of interview was 10 January then any item purchased between 10 December and 9 January inclusive is 'valid'.

An error message will appear if an item was bought on the day of interview or more than a calendar month prior to the interview date. If the date is suspect (eg the item was purchased three months ago) or is not clear, refer to supervisor. Otherwise delete the entry.

3. Checks have been introduced at CLUBIPUT (Q98D4) linking the 'Club' question with the retrospective recall questions 106-108 (furniture, carpets, holidays).

These checks follow the same principle as at the loan question (see Q95, 'Editing' note 5).

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Question 99 - Second dwelling

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

EXCLUDE as SECOND DWELLING a permanent second dwelling outside UK (ie outside England, Scotland, Wales and Northern Ireland. Exclude old or new homes in UK and Timeshares in UK or abroad.

In addition to the accommodation in which the household is living, a MAIN DWELLING includes any accommodation to which the household or a household member may be moving (eg on marriage) or has moved from.

A 'temporary' dwelling (eg a flat where a council tenant is being temporarily rehoused) should also be treated as a MAIN dwelling.

A MAIN dwelling, therefore, includes all MAIN dwellings occupied by the household during the last 12 months.

Questions 100-103 - Expenditure on main and second dwellings (in last 12 months)

Questions 100 and 101 apply only to households with central heating in their main dwelling (coded 1 at Q79) or with a second dwelling in UK (coded 1 at Q99(a)).

Questions 102 and 103 apply to all households.

For a description of main and second dwelling see Q99.

With the exception of Q100(b) the subsidiary questions asked at Q100-103 are identical.

Checking

Check that code 1 in the OFFICE USE boxes at the top of each page has been ringed where appropriate and also the main and/or second dwelling codes at Q100(a) to Q103(a).

1. Amount to be entered at Q100-103

The amount entered at Q100(c), 101(b), 102(b) or 103(b) should be the amount the informant has actually paid during the last 12 months to a contractor or 'someone else' (eg: builder, electrician).

(i) Loan payments

If a loan of say, £3000 is obtained to pay for an extension to the home but only £2,000 of this was paid to a contractor during the last 12 months, then £2000 should be entered at Q102(b). The instalment payments on a loan should not therefore be included at Q100-103.

(ii) Instalment credit or HP payments

In an HP agreement the purchaser pays for the goods by instalments and these are paid direct to the vendor not to a bank or finance house as in the case of a loan. In an HP agreement therefore, it is the total amount paid in instalments during the last 12 months which should be entered at Q100-103.

(iii) Grants from a local authority and refunds from an insurance company

A grant from a local authority paid direct to the household should be included in the payment at these questions, but a grant paid direct to the contractor should be excluded.

For the time being insurance claims are to be totally disregarded, whether the claim has been settled or not.

Again, it is the amount which the informant has actually paid to the contractor, etc, during the last 12 months which should be entered at these questions.

Questions 100-103 - Expenditure on main and second dwellings (continued)

2. Methods of payment

- (i) If instalment credit occurs in combination with any other method of payment then code 4 should be ringed and all other codes deleted.
- (ii) If any method of payment other than those shown at codes 1-4 is used (eg part cash/part credit card, part cash/part loan, part credit card/part loan) then code 5 should be ringed.
- (iii) Home improvement grants should be coded 5; they are not to be coded as loans.

3. Checking back to the loan/HP question (Q95-97)

If the goods are paid for by loan (code 3) or instalment credit (code 4), interviewers are asked to check whether instalments are still being paid. This involves a new question in 1991 which will be keyed (Q100(d)(i), Q101(c)(i), Q102(c)(i), and Q103(c)(i)).

It is therefore no longer necessary to check back manually to the loan/HP question at the checking stage (see 'Editing').

However, it will still be necessary to check the loan/HP questions if code 5 has been ringed and the method of payment specified includes either 'loan' or 'instalment credit'. If the information is not given at the loan or HP question, refer to RO.

Notes:

- 1. Central heating installation (Q101)
Include initial installation as well as total replacement of a central heating system.
- 2. Central heating repairs (101)
Include maintenance contract payments eg Gas Board schemes.
- 3. These questions are no longer experimental, so any entries elsewhere in the A schedule (Q95-97 and Q120) or in the diary should be coded to the 900 series.

Questions 100-103 - Expenditure on main and second dwellings (continued)

Editing

If the amount paid in the last 12 months is not known, refer to RO for an estimate. The estimated amount should be entered on a K1.

Do not abate the amount paid if any of it is being claimed as a business expense.

Checks introduced at DWCHHWPY (Q100D), DCHRHPY (Q101C), DEXTHWPY (Q102C), and DMNTHWPY (Q103C) link these retrospective recall questions with the loan and HP questions (Q95-97).

Example 1: If DWCHHWPY (Q100D) = 3 and DWCHINST (Q100D1) = 1, then there must be an entry at the loan question (Q95) for central heating installation, and the loan must have been taken out in the last 12 months.

Example 2: If DWCHHWPY (Q100D)=4 and DWCHINST (Q100D1)=1, then there must be an entry at the HP question (Q96-97) for central heating installation. There is no date limit set on an HP agreement because it is the total paid in instalments and deposit during the last 12 months which should be entered here.

Retrospective Questions 100-118 - Amount paid in the last 12/3 months

If payment was by loan, the payment to be entered will be the total amount paid to the contractor, etc, in the last 12 months (Q100-105) or 3 months (Q106-118). The instalment payments on the loan should be entered.

However, if payment was by instalment credit/HP the amount entered should be the total instalment payments made to the vendor in the last 12 or 3 months.

Questions 100-103 and 106-118 - Method of payment not coded

If the amount spent is less than £1000 and the interviewer has not coded the method of payment, treat as a cash payment and code 1 at that question provided that there is no load/HP arrangement at Q95-97 (or at Q98 for the furniture, carpets or holiday questions).

If the amount spent is £1000 or more, refer to RO.

Question 104 - Expenditure on purchase or sale of property (in last 12 months)

Check that there is a spender number for each entry.

1. This question collects data about conveyancing, estate agents' and surveyors' fees incurred in respect of purchase or sale of property, failed property transactions, remortgaging, second mortgages and top-up mortgages. Only residential property transactions should be included.
2. If the transaction was in respect of a second dwelling overseas, expenditure is acceptable at Q104 provided that the money was paid in sterling in the UK. However, expenditure on conveyancing, estate agents' and surveyors' fees for timeshares, both in the UK and overseas, must be excluded from Q104.
3. If the informant has given the exact amounts spent on conveyancing fees, estate agents' fees or surveyors' fees then each should be entered in a separate column and the amounts shown at Q104(b). Ring the appropriate code at Q104(a).
4. Do not accept estimates for conveyancing fees, estate agents' fees or surveyors' fees. If estimates are given enter the combined fees at Q104(b) and ring code 4 at Q104(a).
5. If codes 1 or 2 or 3 at Q104(a) are multi-coded but only the combined fees are given then ring code 4 at Q104(a) and delete the other codes.
6. Stamp duty, land registry fees and local authority search fees should be excluded. If there is an interviewer's note indicating that one or more of these fees are included in the amount given at Q104(b), refer to RO, whether the purchase price of the dwelling is given or not.
7. Fees which do not specifically relate to the sale or purchase of a property or a remortgage etc should also be accepted and coded 4 at Q104(d), eg solicitors' and surveyors' fees incurred in respect of repairs to a property or the building of an extension.
8. The 'other dwelling' code at Q104(d)(i) relates to transactions involving someone else's property eg where the informant sells an inherited house.

- Notes:
1. Exclude fees incurred in respect of property which is used only for business.
 2. This question is no longer experimental, so any entries elsewhere in the A schedule (Q95-98 and Q120) or in the diary should be coded 959.

Editing

If the amount paid in the last 12 months is not known, refer to RO for an estimate. The estimated amount should be entered on a K1.

Do not abate the amount paid if any of it is being claimed as a business expense.

Although there is a forwards check linking the loan/HP questions with Q104, there is no backwards link from Q104 to the earlier questions (see note under Q105 'Editing').

Question 105 - Expenditure on moving and storage of furniture (in last 12 months)

Check that there is a spender number for each entry.

1. This question is no longer experimental, so any entries in the A schedule (Q95-97) or in the diary should be coded 959 (ie: same code as for Q104).
2. If insurance payments covering storage or moving of furniture are identified separately, they should be included at this question. If there is a note indicating that the amount at Q105 is for a second or other dwelling (ie: not for a main dwelling), refer to R0.

Editing

Although there is a forwards check linking the loan/HP questions with Q105, there is no backwards link from Q105 to the earlier questions. This is because questions covering the method of payment and whether instalments are still being paid are not being asked (see also Q104).

If the amount paid in the last 12 months is not known refer to R0 for an estimate. The estimated amount should be entered on a K1.

Do not abate the amount paid if any of it is being claimed as a business expense.

Question 106 - Expenditure on furniture (in the last 3 months)

This question applies to new and secondhand furniture.

This question is no longer experimental, so any entries elsewhere in the A schedule (Q95-98 and Q120) or in the diary should be coded 957.

Editing

If the amount paid in the last 3 months is not known, refer to RO for an estimate. The estimated amount should be entered on a K1.

As at Q100-103, a check has been introduced at FURNHWPY (Q106(b)) linking this question with the loan and HP questions. It is therefore no longer necessary to check back to Q95-98 at the checking stage.

Question 107 - Expenditure on carpets and carpeting (in the last 3 months)

Include: soft carpeting only and fitting charges.

Exclude: hard flooring items like vinyl/plastic/wooden floor coverings, tiles, lino, etc.

Due to an oversight, in the 1st quarter, Q107 still asks for a total expenditure of over £50 for the last 3 months. This £50 limit will now be abolished from the 2nd quarter onwards when any amount of expenditure shown at this question will be accepted.

For the 1st quarter only, delete the amount at Q107(a) if it is £50 or less, and recode the main question to 'No'.

This question is no longer experimental, so any entries elsewhere in the A schedule (Q95-98 and Q120) or in the diary should be coded 958.

All hard-flooring items should be coded 402 in the A schedule or diary.

Editing

If the amount paid in the last 3 months is not known, refer to RO for an estimate. The estimated amount should be entered on a K1.

As at Q100-103, a check has been introduced at CPETHWPY (Q107(b)) linking this question with the loan and HP questions. It is therefore no longer necessary to check back to Q95-98 at the checking stage.

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Questions 108-118 - Expenditure on holidays (in last 3 months)

Q110-112 apply to package holidays including self-catering package holidays. A package holiday is one where travel to the holiday point and accommodation are charged for jointly and cannot be paid separately. Insurance cover may also be included as part of the package cost.

Q113-115 apply to non-package holidays at a hotel or boarding house.

Q116-118 apply to non-package self-catering holidays.

Checking

Check that there is a spender number for each entry.

- (i) If the goods are paid for by loan (code 3) or instalment credit (code 4), the interviewers are asked to check whether the loan has been paid off. If it has, they will ring code Y in the box beside the question. If code Y is ringed, it is not necessary to check back to the loan or HP question, but if code Y is not ringed it will still be necessary to check whether the information has been entered and if not, refer to RO.
- (ii) It will also be necessary to check the loan or HP question if code 5 has been ringed and the method of payment specified includes either 'loan' or 'instalment credit'. (NB - Interviewers have not been asked to refer back in these cases so code Y will not be ringed). Again, if the information is not given at the loan or HP question, refer to RO.

This no longer applies to Q100-103 and Q106-107.

Notes

1. These questions are concerned with expenditure made during the last 3 months irrespective of whether the holiday has been taken or not and regardless of the length of the holiday taken, so the holiday can be of any length.
2. Holidays taken in the Channel Islands or Isle of Man should be coded 3 at Q111, Q113, Q116. These islands are not part of the UK.
3. Holidays taken at the informant's home or holiday home or with relatives where there is no payment on a commercial basis should be excluded. Money paid to a friend/relative for board and lodgint in the UK should be coded 757 in the A schedule or in the diary.
4. Timeshare holidays in UK and abroad should also be excluded.
5. If holiday insurance is included in the total cost of the holiday and the cost of the insurance is known, then it should be deleted and coded 755 in the diary if paid during the record-keeping period. If it is not known then it should be left in the total cost of the holiday.

Questions 108-118 - Expenditure on holidays (continued)

6. These questions are no longer experimental, so any entries elsewhere in the A schedule (Q95-98 and Q120) or in the diary should be coded either to 955 or 956.

Editing

If the amount is not known refer to RO for an estimate. The estimated amount should be entered on a K1.

A print message will appear if the 'method of payment' questions are coded 3 or 4. This should have been dealt with at the checking stage but, as it is particularly important to ensure that all loan/instalment credit (HP) agreements are entered at the appropriate question, it should be checked again at the editing stage.

This print message still exists because there are no backward checks linking these questions with the loan/HP questions.

Question 119 - Current/budget accounts and bank service charges (in last 3 months)

Check that there is a spender number for each entry.

Bank current accounts which yield interest (eg Lloyds Classic a/c, Midland Vector a/c) should be included but bank deposit or savings accounts and building society current accounts should be excluded from this question.

The following items should be excluded from Q119(b)(i):

- (i) Charges on bank credit cards
- (ii) Counter charges for cashing cheques - these should be coded as 799 in the diary if paid during the record-keeping period.
- (iii) Interest charged on loans, overdrafts and bank budget accounts.

Editing

If the amount at Q119(b)(i) is not given but a 'DK' has been entered then impute, on a K1, using current gross weekly household income.

If the amount is not given and no DK is entered, recode Q119(b) to 2.

If a joint account is held there should be a separate entry for each informant. Any service charges should be divided equally between the joint account holders.

Do not abate the amount paid if any of it is being claimed as a business expense.

Question 120 - Payments by standing order or direct debit

Check that there is a spender number for each entry.

Standing orders/direct debits may be arranged through a bank account, bank budget account, national (Post Office) Giro account or a Building Society account.

Payments made through bill-paying firms should also be entered, but management charges included must be deducted and coded separately from the monthly/weekly payment.

Homewise (management charge - £5.00 per month - code 799)

Secure Homes (management charge - £1.50 per month - code 799)

Code the items being paid for in the Office Use box using diary codes. Items covered at Q120 should not be duplicated in the diary schedule.

Use the '900' series for coding any A or B schedule items which occur at this question. Do not delete any items appearing elsewhere in the A and B schedules.

Do not enter any qualifier codes at Q120.

Editing

Error messages

There is a large number of checks (error messages) linking the 900 codes with their corresponding variables in the A and B schedules. Some checks relate to the household (eg rent, mortgage) but most relate to the person (eg life insurance, personal pensions, loans, educational fees).

All these checks relate to payments which are, generally speaking, 'continuous' (eg rent, mortgage, gas, electricity, insurances, loan instalments).

The purpose of these checks is to determine whether there is a corresponding entry in the A or B schedule. For example, if a person pays a premium for a personal pension (Q48) by standing order and there is no corresponding entry at Q48, an error message will appear. If a person is paying for an item by standing order then, even if it is the first payment, there should still be a corresponding entry in the A or B schedule. It would appear, therefore, that the amount has either been omitted in error or it has not been keyed.

Action to be taken

If an error message appears, proceed as follows:

- (i) Check whether an amount has been entered at the relevant question. If so, enter this on a K1.
- (ii) If no amount has been entered at the question, refer to any interviewer notes and also to any related questions to see if they explain why the data is missing.
- (iii) If it is still not possible to discover why the amount is missing, refer to RO.

Question 121 - Prescriptions - items acquired free of charge

Check that there is a person number for each entry.

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. This is a ticket which is bought by persons who are not entitled to free prescriptions but who require regular medication.

Question 122 - Free Welfare Milk

This question applies only to persons under 61.

Check that there is a person number for each entry.

Exclude powdered milk and milk tokens.

Question 123 - Free School Milk

This question applies only to persons with children under 16 at State schools.

Check that there is a person number for each entry.

Free school milk is supplied to children up to their seventh birthday (11th birthday in some LEA's) at registered day nurseries, playgroups, state primary schools or to approved child minders. The normal amount is one bottle or carton per day.

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

Bottles or cartons usually contain one third of a pint.

Question 124 - State School Meals

This question applies only to persons with children under 19 at state schools.

Check that there is a person number for each entry.

Include school cafeteria and fixed price meals only.

Exclude 'tuck shop' purchases.

The total amount paid in the last seven days (Q124(d)(i)) should be accepted irrespective of the period it covers.

Question 125 - Travel to State School

This question applies only to persons with children under 19 at state schools, where the children travel to school by bus or train. If the child travels by taxi the entry should be deleted although if the taxi is provided in lieu of a bus or train then accept the entry.

Check that there is a person number for each entry.

Include state school bus and train passes.

Exclude private season tickets for children. These should be entered at Q92.

The total amount paid in the last seven days (Q125(c)(i)) should be accepted irrespective of the period it covers.

See instructions at Q92 concerning duplication of 'season ticket' entries for state school and private school children.

Questions 126-136 - General notes on education questions

These questions are asked of all spenders in respect of full and part-time education including leisure classes.

1. Courses up to and including 'A' level include:-

- National diploma
- National certificate
- 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
- BTEC First Diploma
- SCOTVEC: National Certificate
- Scottish Certificate of Education - ordinary grade
 - standard grade
 - higher grade
- Certificate of six years study (CSYS) (Scotland)
- City and Guilds - Level 1 general education
 - " 2 industrial competence
 - " 3 leading to supervisory roles
- RSA courses (most)
 - Pre-vocational
 - Office/secretarial skills
 - Advanced Diploma
- State Registered Nurse (SRN)
- Registered General Nurse (RGN)

Courses above 'A' level include:-

- First degree
- Teacher Training
- Higher Degrees
- Higher National Certificate
- Higher National Diploma
- BTEC Continuing Education Certificate
- BTEC Continuing Education Diploma
- SCOTVEC Higher National Certificate
- SCOTVEC Higher National Diploma
- Diploma in Higher Education
- City and Guilds - Career Extension Level - Master technician registration
 - Licentiateship of the C & G - Professional degree
- A variety of professional courses

2. State grants will exclude fees, these are paid direct to the educational establishment by the state. Grants from overseas governments or private sources in the UK or overseas will include fees.
3. Private grants include grants from employers, and also HM Forces and the nationalised industries (when they are employers).
4. Fees for children attending Grammar Schools in N. Ireland should be coded 'private' at Q126, Q128 or Q132, Q133.
5. Exam fees should be accepted at the relevant question.

Questions 126-136 - General notes on education questions (continued)

6. Accept grants for items such as books, stationery, clothing, (exc clothing vouchers) travelling expenses, instruments and maintenance of relatives.
7. If a grant is made by an employer for the children of an employee, it should be added to the salary of the parent at Qs 12, 18(a) and (b) (B Schedule) on a proportional basis. For example, if the salary was paid monthly then 1/12 of the total value of the grant should be included in the salary. Delete any entries at Q126 or Q133 but include the grant (as a payment) at Q128, Q129 or Q132.
8. If fees are paid direct by an employer for the children of an employee, these should be accepted at Q128, Q129 or Q132 and should also be added to the salary of the parent (see paragraph 7).
9. If all the fees are paid direct or refunded by an employer for an employee, delete the entries at Q128, Q129 or Q132. If only a part of the fees are paid direct or refunded then only that part paid by the informant should be entered at Q128, Q129 or Q132.
10. Parental contributions towards a grant should be included at Q128 or Q132 under the parent's person number and at Q65 (B schedule) under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at Q129, if, for example, the child takes a leisure course as a part of his/her educational course. Note that cash gifts above the value of the grant should be excluded. Overseas grants should also be shown at Q65 (B schedule).
11. Gifts of money, including pocket money, over and above the amounts required for education should be excluded from Q126-136 and shown in the diary if given during the record-keeping period - code 801 if the person is under 16 and 802 if 16 or over (see Section N of diary instructions).
12. Anyone receiving full-time education but engaged in a vacation job at the time of interview should be shown as receiving full-time education at Q7.

Question 126 - Attending a course for which an education grant, maintenance grant or scholarship is received

Check that there is a person number for each entry.

Do not transfer any data to the pay questions in the B schedule except in the case of a grant or fees paid by an employer (see paragraphs 7 and 8 at: 'General notes on education questions').

Editing

1. If the amount of the grant at Q126(c) (state) or Q126(d) (private or overseas) is not known, do not impute.
2. If Q126(b) is coded 1 and an amount has been entered at Q126(d), transfer it to 126(c).
3. If Q126(b) is coded 2 or 3 and an amount has been entered at Q126(c), transfer it to Q126(d).
4. If both Q126(c) and Q126(d) have been completed, accept the figure which follows the correct continuity from Q126(b) and delete the other.
5. If Q126(e) is 0.00, blank or DK, enter the amount given at Q126(c) or Q126(d). If both these questions are blank then Q126(e) should be left blank.

Question 127 - Attending a course for which a top-up student loan is received

Check that there is a person number for each entry.

1. The loans will be additional to the student grant and will be repayable over ten years. They will be offered by banks or building societies at below market rates. The government will guarantee bad debts and subsidise the cost of interest charges.
2. The 'academic' year starts in September and ends in May-June of the following year.
3. The amount students can borrow will vary, but the maximum loan will be as follows:

	In a full year of study (£)	In the final year of study (£)
London	460	340
Elsewhere	420	310
Home	330	240

If the amount entered is greater than £460, refer to RO.

It is unlikely that any person under 16 will receive a top-up loan.

Question 128 - Fees or maintenance for education courses (in last 3 months)

Check that there is a person number for each entry.

All educational or vocational courses except those where private tuition fees are paid (see Q129) should be entered at this question. The distinction between an educational or vocational course and a recreational course may not be entirely clear, so it may be necessary to transfer entries from Q128 to Q129 and vice versa.

Editing

1. If the amount of fees or maintenance paid in the last 3 months is not known, refer to R0.
2. If fees or maintenance for educational or vocational courses (except those where private tuition fees are paid) are entered in the diary (code 980), a warning message will appear if there is no corresponding entry at Q128(b) for at least one person in the household.

If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q128(b) and if no details are given, refer to R0. (See also Note 1 on P.13 of the diary instructions).

3. If the DK code is ringed at Q128(d) a print message will appear. Check the answer given at Q128(d)(i) to see if Q128(d) should be recoded as 1 or 2.

Question 129 - Fees or private tuition for leisure courses (in last 3 months)

Check that there is a person number for each entry.

All leisure or recreational courses should be entered at this question. If, however, any private tuition fees are paid for a course then this should also be entered here even if the course appears to be more vocational than recreational (eg mathematics). It may be necessary, therefore, to transfer entries from Q129 to Q128 and vice versa.

Recreational Education includes all part-time educational activities which cannot be identified as 'vocational', including evening classes (unspecified) unless attended by apprentices, together with any doubtful cases. In general, this covers:

Cooker, homemaking, handicraft, needlework, 'do-it-yourself' classes,
Dancing, music classes
Driving lessons
Fencing, riding, swimming lessons
Training in sport and athletics
Course of lectures, including those given by the WEA
Courses in arts of the literary arts
One-day schools, weekend schools, summer schools, "Teach-ins"

Correspondence courses taken in UK (Delete if taken abroad)
Language courses, whether on tape or records (eg Linguaphone)
Playschools and nursery schools (Note Q7 at the household box should be coded 2).

The following should be excluded from these questions:

- (i) Fees for playgroups and private or local authority day nurseries. These should be coded as 780 in the diary if paid during the record-keeping period.
- (ii) Membership subscriptions to a trades union, professional association, society or club. These should be coded as 796 or 797 in the diary if paid during the record-keeping period.
- (iii) Driving tests. Deduct the driving test fee (£15) if it is included in the cost of driving lessons. This should be coded as 770 in the diary if paid during the record-keeping period.

Editing

1. If the amount of fees or private tuition paid is not known, refer to R0.
2. If fees or private tuition for leisure or recreational courses are entered in the diary (code 981), a warning message will appear if there is no corresponding entry at Q108(b) for at least one person in the household.
3. If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q108(b) and if no details are given, refer to R0. (See also Note 1 on PD14 of the diary instructions.)

Note, if one of these courses occurs in the diary, it is possible to check whether the particular course had been entered at Q129 by referring to the question: 'What is the subject being studied?'

Question 130 - Attending a part-time course at a state educational establishment

Check that there is a person number for each entry.

Editing

If the DK code is ringed at Q130(b) a print message will appear. Check the answer given at Q130(b)(i) to see if Q130(b) should be recoded as 1 or 2.

Questions 131-136 - Grants received by and fees paid for children outside household

Check that there is a person number for each entry.

These questions apply to children (including married children) aged 16-24 who are not members of the household but are the children of household members. They can also apply to grand-children, nephews, nieces, foster children etc. If there is any doubt as to whether a person should be entered at these questions, refer to R0.

Code the relationship to HOH at Q131(b) for each person entered. Use the coding frame at Q2, A schedule.

See notes at Q127 for further information on top-up student loans.

Editing

1. Q131

If the relationship to HOH has not been completed a validation error message will appear.

2. Q132

(i) If the amount of fees or maintenance paid is not known, do not impute.

(ii) If fees or maintenance for these courses are entered in the diary (code 984), a warning message will appear if there is no corresponding entry at Q132(a)(i).

If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q132(a)(i) and if no details are given, refer to R0. (See also Note 1 on P.13 of the diary instructions.)

3. Q133

(i) If the amount of the grant at Q133(b) (state) or Q133(c) (private or overseas) is not known, do not impute.

(ii) If Q133(a) is coded 1 and an amount has been entered at Q133(c), transfer it to Q133(b).

(iii) If Q133(a) is coded 2 or 3 and an amount has been entered at Q133(b), transfer it to Q133(c).

(iv) If both Q133(b) and Q133(c) have been completed, accept the figure which follows the correct continuity from Q133(a) and delete the other.

Questions 131-136 - Grants received by and fees paid for children outside household
(continued)

4. Q134

- (i) If the DK code is not ringed at Q134(a) and the amount they are entitled to borrow is not known, ring the DK code.
- (ii) If the DK code is ringed at Q134(a) and the amount they are entitled to borrow is given, the DK code will be auto-corrected.
- (iii) The instruction at (i) and (ii) also apply to Q134(b).

5. Q136

If the DK code is ringed a print message will appear. Check the answer given at Q136(a) to see if Q136 should be recoded as 1 or 2.

Note that Q134-136 apply in 1991 regardless of the answer given at Q133.

General Notes on Business Refunds - Employees

These notes refer to Q137, A Schedule and to Qs 19-21, and 27, B Schedule.

A. PURPOSE

The purpose of the question is:-

1. To identify and abate all refundable expenditure.
2. To adjust pay details so that they do not contain refunds (or allowances) for business expenditure.
3. To adjust pay details so that they do contain refunds (or allowances) for 'private' expenditure. These are regarded as a 'perk' and are, in effect, an addition to salary.

B. TYPE OF REFUND/ALLOWANCE

To achieve the purpose, it must first be decided whether the refund or allowance relates to business expenditure or private expenditure.

1. The following types of refund/allowance should be classed as business expenditure:
 - (i) Car expenses
 - (ii) Telephone expenses
 - (iii) Lodging allowance for a household member (living part of the week away from the household on business (but check carefully that he/she is a household member)
 - (iv) Subsistence allowance
 - (v) Entertainment, stationery, postage and other items which could be used in connection with the informant's work.
 - (vi) An occasional meal (otherwise see 2(ii))
 - (vii) Expenditure on transport (rail or bus etc) provided it is for travelling on the job, or getting to work where the place of work varies (eg building trade) (otherwise see 2(iii))
 - (viii) Household expenditure provided part of the rateable unit is used for business (otherwise see 2(iv)).
2. The following types of refund/allowance should be classed as private expenditure ('perks'):
 - (i) Rent allowance for firemen, police or prison officers
 - (ii) Regular meals (as opposed to 1(vi))
 - (iii) Expenditure on transport (other than on cars) to get to work (as opposed to 1(vii)).
 - (iv) Household expenditure provided no part of the rateable unit is used for business (as opposed to 1(viii)).

C. ACTION TO BE TAKEN

1. If a refund/allowance relates to BUSINESS expenditure

(i) A Schedule

Adjust the allowance for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

(ii) B Schedule

a. If business allowance included in pay details (Q11-18)

Do not delete the allowance from pay questions but add it to Q19-21 or Q27 if not recorded there.

b. If business allowance not included in pay details (Q11-18)

Do not add the allowance to the pay questions but if it is recorded at Q19-21, it is possible that it has been included in the pay details. Refer this to supervisor.

2. If refund/allowance relates to PRIVATE expenditure (ie 'perks')

(i) A Schedule

No action is required.

(ii) B Schedule

a. If private allowance included in pay details (Q11-18)

Do not delete the allowance from the pay questions but delete it from Q19-21 or Q27 if recorded there. Amend the 'lead' questions if necessary.

b. If private allowance not included in pay details (Q11-18)

Adjust the allowance for period code differences and add it to the:

- net pay at Q12
- gross pay (if given) at Q18(a)
- usual net pay at Q26(a) - if Q26 code 1
- usual gross pay at Q26(b) - if Q26 code 1

Delete it from Q19-21 or Q27 if recorded there.

Amend the 'lead' questions if necessary.

Assume the private allowance (Or perk) is tax free so do not calculate Tax or NI on the allowances.

(iii) D Schedule

- a. If a private allowance mentioned at Q137, A Schedule or Q19-21 or Q27, B Schedule is already included in pay, delete any claims at P.36 of the diary, but check that these items are also listed on pages 2-35. This is because the allowance is already shown as income in the B Schedule, so when it is spent, it should also be shown as expenditure in the diary. Any entries at Q19-21 or Q27 should also be deleted.
- b. Refer any doubtful cases to supervisor.

Note:

It is assumed that these refunds/allowances are not taxed, and therefore the same amount can be added to both net and gross pay, but if the interviewer has noted that a refund/allowance is taxed, or that its net and gross values are different, refer to supervisor.

Question 137 - Refunds of household expenditure by an employer

Check that there is a spender number for each entry.

This question applies to spenders who have worked as an employee at any time during the last 3 months ie all who are currently employed and also those who have been unemployed for up to 3 months (13 weeks).

Only business expenses of those who have been an employee during the last 3 months should appear here. Any entries relating to self-employment or to those who have been unemployed for more than 3 months should be deleted.

All abatements should be carried out at the editing stage.

Editing

If Q137(a) is coded 1 a print message will appear. This indicates that there is a refund by an employer.

First decide whether each item to be refunded should be classed as business or private expenditure. See 'General Notes on Business Refunds - Employees' for the definition of business and private expenditure and also the action to be taken.

1. If classed as BUSINESS expenditure then:

- (i) Adjust the amount to be refunded for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

The 'A' Schedule items which may be refunded are listed below:

	Question
Rent	19
Community charge	47
Rates (N Ireland)	26(b)
Water/sewerage rates	30/31 (England & Wales only)
Mortgage payment	35 and 38
Insurance on structure	45(b)
Gas	72 or 74 and 76
Electricity	64 or 66 and 68
Telephone	53 or 55 and 57
Road Fund Tax	84(b), 88(b)
Vehicle insurance	84(d), 88(d)
Vehicle purchase	89, 95-98

- (ii) If expenditure on rates (or rent including rates) is abated, the NRV and GRV (Q141 and Q142) must also be abated by the same proportion.
 - (iii) If the interest on the mortgage (Q35) is abated, the endowment premium (Q37(a)) must also be abated by the same proportion.
 - (iv) If the mortgage payment (Q38) is abated, the interest (Q40) must also be abated by the same proportion.
2. If classed as PRIVATE expenditure then:
- (i) Delete the entry from Q137.
 - (ii) Do not abate any of the A Schedule questions.
 - (iii) Add the amount to be refunded to the informant's pay details on an equivalent period basis.
3. In addition to the print message when Q137(a) is coded 1, checks have been introduced at Q137 which link refunds for telephone (account and budgeting scheme), road fund tax, and vehicle insurance with their corresponding variables in the A schedule, indicating that these variables should be abated (by the amount entered at this question).

Question 138 - Money given for items of household expenditure by someone outside the household

Check that there is a spender number for each entry.

This question refers to cases where an informant is given money (cash or cheque etc) by a private individual to pay for items of household expenditure.

The following should be excluded from this question:

- Money given by a private individual for 'one-off' items.
- Money given by an employer, government agency or any other organisation.
- Money refunded by a business.

Editing

1. If Q138 is coded 1 a print message will appear. Check that the money given to the household is also shown at the relevant A Schedule questions. This is because the money has to be shown as income and expenditure since the household did not necessarily spend the money on the item for which it was given.
2. If there is a note at any of the A Schedule questions indicating that either the whole or a part of the amount was refunded by someone outside the household, enter the amount refunded at this question if it has not already been given.

Question 139 - Items of household expenditure paid direct by someone outside the household including DSS

Check that there is a spender number for each entry.

This question refers to cases where the informant has items of household expenditure paid direct on his behalf by a private individual or the DSS.

The following should be excluded from this question:

- Direct payments by a private individual for 'one-off' items.
- Direct payments by an employer, government agency (except for DSS) or any other organisation.
- Direct payments by a business.
- Income in kind.

Editing

1. If Q139 is coded 1 a print message will appear. Delete the amount paid direct if it is shown at the relevant A Schedule questions. This is because they would be shown as items of expenditure by the household who has actually made the payments.
2. The only exception to the rule given in the previous paragraph is in the case of direct payments made by the DSS on behalf of informants who are receiving income support or some other benefit. The amount paid direct should therefore be added back to the benefit and should also be shown at the relevant A Schedule questions. So in the B Schedule it will count as income and in the A Schedule as expenditure.
3. Note that, if rent and/or rates are paid direct by the DSS in the form of a rebate, the amount paid direct should not be shown at this question. Rent rebates should be entered at Q22(a), and rates rebate (N Ireland) at Q27(a)(i), (A schedule).
4. If only a part of an item of expenditure is paid direct, then the part paid by the informant should be shown at the relevant A Schedule questions and the part paid direct at this question.
5. If the amount paid direct is not known delete the entry at this question and if there is an entry at the relevant 'A' Schedule question, this should also be deleted.
6. Some 'regular' items do not occur in the A Schedule (eg cooker rental) so they are, in effect, diary items. If one of these items is paid direct then it should be included at this question but deleted from the diary.
7. 'One-off' items (eg cooker installation) should occur in the diary if they are paid during the record-keeping period. If one of these items is paid direct, however, it should be excluded from this question but should not be deleted from the diary.
8. If there is a note at any of the A Schedule questions indicating that either the whole or a part of the amount was paid direct by someone outside the household, enter the amount paid direct at this question if it has not already been given.

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Question 140 - Maintenance or separation allowance

Check that there is a spender number for each entry.

This question balances Q65 (B Schedule) which asks about the receipt of an allowance.

Question 141-142 - Gross and net rateable values

Checking

Do not abate because of shared rateable unit or business refunds or claims.

Although the rating system was abolished in April 1990, the GRV and NRV will still be required. If both GRV and NRV are missing, refer to RO.

Editing

Abatement

If GRV and NRV are abated because of business expenditure, enter abated values on a K1. See Q137, A Schedule and Q45, B Schedule for instructions on abating business expenditure. If rooms are used partly or solely for business or the description (at Q143) indicates business expenditure but no claims are made then refer to supervisor.

If GRV and NRV are abated because of multi-households, enter abated values on a K1 using the following procedures:

1. Where there is a budget for the owner of the rateable unit (RU)
 - a. Use this budget to calculate the total number of rooms in the RU. This is the total number of bedrooms, kitchens, other rooms used for cooking, living rooms, rooms used partly and solely for business, bathrooms and garages.
 - b. To calculate the number of rooms occupied by each household in RU.
 - (i) 3 households or less: Number of rooms per household is the number of bedrooms, kitchens, other rooms used for cooking, living rooms, rooms used partly and solely for business, bathrooms and garages plus a proportion of any of these rooms which are shared.
 - (ii) If there are 4 or more households in RU then shared bathrooms and garages are ignored in calculating number of rooms used by household.
2. Where there is no budget for the owner of the RU.
 - a. Total number of rooms in RU is the total number of bedrooms, kitchens, other rooms for cooking, living rooms, rooms used partly and solely for business, bathrooms and garages and any other rooms shown at Q15.
 - b. To calculate the number of rooms occupied by each household in RU.
 - (i) 3 households or less: Number of rooms per household is the number of bedrooms, kitchens, other rooms used for cooking, living rooms, rooms used partly and solely for business, bathrooms and garages plus a proportion of any of these rooms which are shared.
 - (ii) If there are 4 or more households in RU then shared bathrooms and garages are ignored in calculating number of rooms used by household.
3. The GRV and NRV are then abated by calculating
$$\frac{\text{NRV (or GRV)} \times \text{No. of rooms occupied by household}}{\text{No of rooms in RU}}$$

Question 141-142 - Gross and net rateable values (continued)

Imputation of NRV

If the NRV is not given (eg Married Service Quarters) impute on a K1, on the basis of £40 for each room occupied by the household.

If the sampled address is a caravan on a caravan site, impute the NRV by dividing the total NRV for the site by the number of caravans on the site. If the NRV for the site is not known enter an estimate of £25.

Imputation of GRV

If the NRV is given or has been imputed, the GRV can be imputed from it, also on a K1. (See Table of Net Rateable Values).

If both the NRV and GRV are missing, refer to RO - see 'Checking'.

Imputation of GRV for Northern Ireland budgets

In Northern Ireland, properties do not have a gross rateable value.

The GRV therefore needs to be imputed (on a K1) but only for the 'Northern Ireland - UK sample' not for the 'Northern Ireland - Main Sample'.

In 1991 the CI numbers for:

NI - UK budgets start from 118001

NI - Main budgets start from 119001

An error message will appear for all 'NI-UK' budgets and any GB budgets where the GRV is zero.

Question 144 - Concessionary bus travel for Old Age Pensioners

In GB this question applies to men aged 65 or over and women aged 60 and over but in Northern Ireland it applies to men and women aged 65 or over.

Concessions are also granted to handicapped people, but if they are under the ages given above the entries should be deleted.

If an OAP gets a bus pass from a neighbouring borough, this should be accepted.

Any weekly or season tickets entered at Q92, A Schedule should be deleted if they appear at this question.

Some local authorities provide an alternative to concessionary bus fares in the form of TV/telephone/food vouchers or refunds.

See also instructions at Q67, B Schedule.

Code 4, 'a pass or permit for bus travel at some other reduced fare' is new in 1991. There is no corresponding code at Q67 in the B schedule.

Editing

If Q144 is coded 6 a print message will appear. Check the answer given to see if the question should be recoded as 1 to 5.

If there is no concessionary bus travel in the area, Q144 should be coded 7 and Q67 (B schedule) should be coded 3.

Multi-coded answers should be recoded as 6.

Question 145 - Special circumstances

If no code has been ringed and there are no interviewer notes, ring code 2 otherwise code as 1.

If code 1 has been ringed but no notes are given recode to 2 unless there are any notes in the back of the Diary indicating that special circumstances have occurred during the record keeping period.

If code 2 has been ringed and there are notes indicating that special circumstances have occurred recode to 1.

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INCOME SCHEDULE

General instructions

1. Person numbers

There is space for three spenders on each income schedule - one in each of the three columns. Normally person numbers are entered in consecutive order: 01, 02, 03 etc. It is acceptable, however, for person numbers not to be entered in consecutive order (eg 02, 01, 03) provided that they appear in the same order throughout the schedule. It is also acceptable for, say, person 01 and 02 to be entered in the first schedule and persons 03 and 04 in the second.

Person numbers must be entered on the first page of the schedule and, ideally, they should appear on each page where there is information, but if they appear on a page where there is no information, they should not be deleted.

2. Joint income, investment, interest etc.

The interviewer should have made a note of any joint income, investment or interest etc so this should be dealt with at the checking stage.

Joint incomes etc should be divided equally between the recipients unless the interviewer has indicated that some other arrangement applies.

3. Continuation sheets

These should only be used for:

- | | | |
|--------|---|---|
| Q74(a) | - | 'Odd jobs' question |
| Q75-76 | - | If there are more than 3 children under 16 in the household |
| Q78 | - | If there are more than 4 persons in the household with assets |
| Q79-87 | - | 'Assets' questions |

Main lead questions and dependent questions

Interviewers are required to ring the Yes or No codes at the main lead questions and the Yes codes at each dependent question where an amount is given but they need not ring the No codes at the dependent questions if no amount is given.

For example, if an informant receives a mobility allowance (Q47(b)) but does not receive any of the other allowances at Q47, then Q47 and Q47(b) should be coded 1 but Q47(a), Q47(c) and Q47(d) should be blank.

This procedure applies to the following questions only:

Main lead question	Dependent questions
46	(a) - (d)
47	(a) - (d)
48	(a) - (c)
51	(a) - (d)
52	(a) - (d)
53	(a) - (d)
56	57 - 59
60	(a) - (h)
61	(a) - (h)
62	(a) - (f)
76	(a) - (g)

The Yes and No codes are printed at the main lead questions but only the Yes codes are printed at the dependent questions.

Note for editors

An error message will appear:

- (i) If the Yes code is ringed at a dependent question but the amount or period code etc are blank
- (ii) If the Yes code is not ringed at a dependent question but the amount or period code etc are given

No error message will appear:

- (i) If a dependent question is blank, provided the amount and period code etc are blank
- (ii) If the main lead question is coded Yes, No or is left blank even if one of the dependent questions is coded Yes. This is because the checks linking the main lead questions with their dependent questions have been deleted.

Question 1-2 - Employment status questions

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.

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 |

Question 1 - Attending a government training programme

Checking

1. The question applies to the same age group as Q50 (question on government training programme) ie men under 66 and women under 61.
2. No distinction should be made between informants who are at college full-time and those who are on a 'placement' with an employer. Their allowance should not be treated as a wage but as an allowance and entered at Q50.
3. If an informant is on a government programme and also has a paid job (code 1 or 2 at Q2(a)) then the allowance should be entered at Q50 and details of the job at Q3-45.
4. If an informant receives an Enterprise Allowance, he should be excluded from this question and treated as self-employed (code 2 at Q2(a)).

Editing

A validation error message will appear if code 6 is ringed. As the only government training programmes currently in existence are listed at codes 1 to 5, any cases where code 6 is ringed should be referred to R0. If, however, the informant receives an Enterprise Allowance, see paragraph 4 above.

Questions 2(a) and 2(b) - Definitions of codes

Code 1 Employee

An employee is someone who, at the time of interview has an arrangement with an employer (another person or an organisation) to work for a wage or salary.

This definition does not incorporate a time limit so it applies irrespective of the interview between the time of interview and the date when the informant starts work again. It therefore includes anyone who is:

- i. on holiday
- ii. on strike
- iii. locked out
- iv. "laid-off"
- v. on short-time working
- vi. unable to work through illness/injury
- vii. unemployed but who is doing work on the side as an employee.

The above applies only if the informant has a job to return to with the same employer.

It does not apply where employment has been terminated before the date of interview, nor does it apply if the informant is unemployed at the time of interview but has an arrangement to start a new job.

Outworkers - All people who work at home should be treated as employees.

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.

Shop assistants including demonstrators, should be coded as an employee, but if the description of their occupation in a retail outlet is doubtful, refer to supervisor.

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, despite the fact that payment would be made by another member of the same household. (The HOH's or housewife's diary should show the wages paid as an item of expenditure - code 780). Note that payment of wages to agricultural workers "living in" with the farmer's household should be deleted if shown in the diary, as they constitute business arrangements).

Working students, including sandwich course students, should be coded at Q2 according to the situation at the time of interview ie if working they should be coded as "employees"; if at college and not receiving a wage/salary they should be coded as "none of these". However if a student is attending college at the time of interview but is also being paid a wage/salary, he should be coded as an employee, although he should also be shown as a student at Q7, A schedule.

Questions 2(a) and 2(b) - Definitions of codes (continued)

Working directors or managers of a private or limited company should be coded as employees.

Wives who are on the books of their husband's firm for tax purposes, should be coded as employees regardless of the number of hours worked. If the wage or salary is not given, accept the single person's personal tax allowance, as the gross pay.

Persons who are employed abroad should be treated as employees.

Persons who are employed in the UK but are paid in a foreign currency should be treated as employees.

Clergy may be self-employed or employees. In general, code as given below, although there may be some exceptions:-

1. Roman Catholic Priests - refer to supervisor
2. Church of England clergy - treat as employees
3. Non-conformist Ministers - treat as employees
4. Jehovah's Witnesses - treat as self-employed.

Persons who work at a therapy centre etc for the physically or mentally handicapped should not be coded as employees but as 5 or 7 depending on the degree of sickness etc. The benefit from the centre should be entered at Q65 and treated as an allowance from an organisation (code 2).

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 2 - Self-employed

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).

Self-employment can be for any number of hours (eg as little as one hour a week) provided the job is regular.

Self-employed includes:

1. a sole owner or part owner of a business
2. a partner in business or private practice
3. a manager who is the owner of a business which is not a private or limited company
4. landlords who manage their own property
5. persons who rent out their bedrooms to hotels as an annexe
6. persons who are temporarily sick but have a self-employed job
7. persons who are unemployed but are working as self-employed on the side
8. persons who receive an Enterprise Allowance
9. persons who have recurring freelance jobs, eg musicians, journalists
10. farmers working on their own account
11. doctors in private practice
12. building workers on the 'lump'
13. child-minders
14. Jehovah's witnesses

Self-employed does not include:

1. Working directors or managers of a private or limited company
2. Mail order agents (income details should be accepted at Q68)
3. Baby sitters (" " " " " ")
4. Pools Collectors (" " " " " ")

Building workers on the lump

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.

Persons receiving an Enterprise Allowance

All the relevant self-employed questions should be asked and the allowance received should be regarded as profit and included in the calculation of self-employed income at Q40. These individuals should also be included at Q50, and coded 3 at Q50(a).

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 3 - Out of employment, seeking work within last 4 weeks and available to start a job

This code applies to informants who, at the time of interview, do not have an arrangement with an employer to work for a wage or salary but who, (in their own view) have been actively seeking work in the four weeks before the interview and are available to start a job.

Actively seeking work includes those registered at a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs etc.

Informants who (in their own view) are not actively seeking work, even if they are claiming unemployment benefit, should be coded 7 at Q2(b).

If an informant falls into this category but has not worked before, (eg school leavers) then Q3 to Q45 should not be answered.

Code 4 - Out of employment, waiting to start a job already obtained

This code applies to informants who have already obtained a job and are waiting to begin work.

If an informant falls into this category but has not worked before (eg school leavers) then Q3 to Q45 should not be answered.

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 5 - Sick or injured

An informant 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.

Code 6 - Retired

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 should not be included in this category but should be coded 7.

Informants who are receiving unemployment benefit (Q51(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.

If an informant is retired and is receiving rent from property (Q63) do not recode him as self-employed.

Code 7 - None of these

This code includes:

1. Informants out of employment (or never in 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. They may also be receiving unemployment benefit.
2. Informants out of employment for more than 10 years (520 weeks) and not retired.
3. Women with no paid occupation (including those who are mail order agents or paid babysitters).
4. Continuing students over 16 who are not employed at the time of interview.
5. Informants whose only remuneration is income in kind, eg free accommodation, but no wage or salary.
6. Informants who are at Handicapped Training Centres. Note that any money they earn should be transferred to Q65. If they receive free meals, the imputed value should be entered at Q65 and also in the diary as "Meals Out".
7. Informants of independent means.
8. Prisoners
9. Absent spenders (see next page).

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 7 None of these (continued)

Absent Spenders - (persons coded 1-2 at Q2(a) or 3-6 at Q2(b))

If the absent spender is a non-spouse, any allowance sent should be entered at Q65 under the person number of the parent or some other responsible adult.

If the absent spender is a spouse, any allowance sent should be entered at Q66 under the person number of the spouse who is present.

If no allowance is received the interviewers have been instructed to complete the pay questions for the absent spender and to leave Q65 and Q66 blank.

The following procedure applies where no allowance has been entered at Q65 or Q66 (ie where the pay questions should have been completed).

- a. Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q45.
- b. Ring code 7 at Q2(b) and also code 2 at Q7, Q7(a) and Q8.
- c. If Q71 is applicable, see instructions at this question.

If the absent spender is a spouse or non-spouse and an employee (coded 1 at Q2(a))

Transfer the net pay from Q12 to Q65 (if a non-spouse) or Q66 (if a spouse).

If the absent spender is a spouse or non-spouse and self-employed (coded 2 at Q2(a))

Transfer the profit (Q40) or, if no profit, the withdrawals (Q41(a)) to Q65 (if a non-spouse) or Q66 (if a spouse).

If there is no profit and no withdrawals, do not impute an amount. Leave Q65/66 blank.

If the absent spender is a spouse or non-spouse and is coded 3-6 at Q2(b)

Do not transfer any net pay, profit or withdrawals etc to Q65/66. Leave these questions blank.

The following procedure applies where an allowance has been entered at Q65 or Q66 (ie whether the absent spender is a spouse or a non-spouse).

- i. If Q2(a) is coded 1-2 or Q2(b) is coded 3-6
 - a. Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q45.
 - b. Ring code 7 at Q2(b) and also code 2 at Q7, Q7(a) and Q8.
 - c. If Q71 is applicable, ring code 2.
- ii. If Q2(b) is coded 7
 - a. Check that the sign-posting for this code has been followed correctly.
 - b. If Q71 is applicable, ring code 2.

Questions 2(a) and 2(b) - Definitions of codes (continued)

Notes

1. If an informant:
 - (a) has more than one job it is the status of the MOST REMUNERATIVE which should appear at Q2(a). If the schedule shows that the informant's other job is the more remunerative, then Q2(a) should be recoded in accordance with his status in this other job. Subsequent questions may need amending as a result.
 - (b) is retired or out of work from his 'main job' he should be recoded 1 or 2, which ever is applicable, if it is apparent from elsewhere in the schedule that he has done some other job at which he is currently working. Code 1 or 2 applies even if the person is receiving unemployment benefit.
2. 'At present' means on the day of the interview.
3. Hours worked. An informant should always be accepted as "working" irrespective of the number of hours worked or the regularity of the job.
4. Change of employment status. Refer all cases where this is necessary to your supervisor.
5. Married informants who are not working and whose last employment was abroad. Refer to R0.
6. If an informant has been sick for more than a year but is being paid a retainer and has a job to return to, refer to R0.

Question 3 - Regular paid work in the last 12 months

This question applies only to those coded 1 or 2 at Q2(a).

Work must be regular, odd jobs should therefore be excluded (see Q74).

Include paid holidays, paid sick leave and periods on statutory sick pay.

Exclude periods when on strike.

Question 4 - Employees temporarily away from work

This question applies only to those coded 1 at Q2(a).

4(a)(i) - Reason for absence

If Q4(a)(i) is coded 4 a print message will appear. Check the reason for absence and where possible recode as 1 to 3.

If the reason for absence is maternity leave then ring code 4. If the informant is male and he is on paternity leave then ring code 2.

4(a)(ii) - Pay

If the informant is receiving statutory sick pay only then code as 'no pay' from the employer. If the informant is receiving statutory sick pay and pay from the employer then code as 'part pay, or made up pay'.

4(a)(iii) - Number of weeks away from work

If the period is less than a week, code as 1 week.

If the number of weeks is more than 520 (10 years) then:

- Delete code 1 at Q2(a) and delete all entries up to and including Q45.
- Ring code 7 at Q2(b) and also code 2 at Q7, Q7(a) and Q8.
- If Q71 is applicable, see instructions at this question.

Question 5 - Date last worked

This question applies only to those coded 3 or 4 at Q2(b) except those who have not worked before (eg school, college and university leavers), in which case Q3 to Q45 should not be answered.

If a person has been unemployed for more than 10 years then:

- Delete code 3 or 4 at Q2(b) and delete all entries up to and including Q45.
- Ring code 7 at Q2(b) and also code 2 at Q7, Q7(a) and Q8.
- If Q71 is applicable, see instructions at this question.

Question 7 - Looking after a sick or aged relative/permanently unable to work

For the purpose of this question, a relative is a legal or blood relation eg husband and wife, mother and daughter etc.

An adopted child is a legal relation but a foster child is not.

A couple who are cohabiting, are not considered to be legally related (for the purpose of this question only).

Editing

If Q7(a) is coded 1 a print message will appear. Check that the reason given is a valid health reason. Valid reasons include "my health" whereas invalid reasons are "my children". If the reason given is not acceptable, recode Q7(a) as 2. If no answer is given then leave blank.

Question 9 - Details of most remunerative employment

Checking

1. One job only

An informant should be coded as having one job only if he/she:

- (i) does the same type of work for more than one employer eg domestic duties, gardening, teaching.
- (ii) has two jobs but is paid one salary only for both jobs.
- (iii) is changing jobs or is going to change jobs, so that not more than one job is held concurrently.

2. If an informant has recently changed jobs, it is the details of his new job that are required.

3. Occupation

A new system for coding occupation called the Standard Occupational Classification (SOC) is being introduced in 1991. The occupations are listed in alphabetical order in a publication entitled:

STANDARD OCCUPATIONAL CLASSIFICATION - VOLUME 2 (1990) - CODING INDEX

If the occupation has not been coded then enter the correct code in the 'Code Occupation' box. The code should be based on the job title given at Q9(a). The job description given at Q9(b) should be used for clarification purposes only.

If the informant is a director, check that code 1 is ringed at Q9(d).

Note: Mail order agents, pools collectors and babysitters should be included at Q68.

4. No occupation details given

If no occupation details are given or it is not possible to code the occupation from the information that is given, refer the budget to RO at the checking stage so that a letter can be sent to the informant as soon as possible after the interview. If no reply is received to the letter then the following action should be taken, subject to RO's agreement.

If informant is the HOH:

- RO may decide to reject the budget.

If the informant is another spender:

- Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q45.
- Ring code 7 at Q2(b) and also code 2 at Q7, Q7(a) and Q8.
- If Q71 is applicable, see instructions at this question.

Question 9 - Details of most remunerative employment (continued)

Editing

1. Main job as employee less remunerative than subsidiary job as employee

As the main job should be the most remunerative job, it follows that the gross pay for the main job (Q18(a)) should be greater than the gross pay for the subsidiary job (Q39(a)). If this is not the case, an error message will appear. See instructions at Q11-18 - Editing (para 5). If the pay details for the main and subsidiary jobs need to be exchanged then the occupation details for the two jobs must also be exchanged.

2. Director coded as 'self-employed'

If a director is coded as 'self-employed' at Q2(a), an error message will appear. Recode Q2(a) as 'employee' and transfer the pay details from the self-employed questions (Q40-45) to the employee questions (Q11-32). (See instructions at Q11-18 - Checking (para 11(iii))).

3. Invalid combination of SUPERVIS, SIZEEST and SEEMPLOY (Q9(f) to (h))

The variables SUPERVIS, SIZEEST and SEEMPLOY in combination with occupation (OCCUP91) are used in the calculation of Social Class and Socio-economic Group (SEG).

In 1991, if the combination of SUPERVIS, SIZEEST and SEEMPLOY is invalid, one of three different checks will appear for that person.

CHECK 1

```
"PERSON nn HAS INVALID COMBINATION OF SUPERVIS, SIZEEST AND SEEMPLOY  
THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED  
EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"
```

If this check appears it means that:

SUPERVIS, SIZEEST and SEEMPLOY are all zero

or SUPERVIS, SIZEEST and SEEMPLOY are all greater than zero

or SUPERVIS and SEEMPLOY are both zero

or SIZEEST and SEEMPLOY are both zero

(Do not amend the occupation code at Q9(b)).

If SUPERVIS, SIZEEST or SEEMPLOY are missing but the information is given in an interviewer note or in the occupational details at Q9(a) to (c), enter the appropriate code on a K1.

For example, if the employment status is missing (ie SUPERVIS is zero) but the person supervises staff at Q9(b), code as foreman/supervisor (code 2). If reference is made to the person being a manager, code as manager (code 1).

Question 9 - Details of most remunerative employment (continued)

If there is no interviewer note and no information is given at Q9(a) to (c), enter the code which seems to be most appropriate.

It is not possible to give any hard and fast rules as to how these questions should be coded (if they are blank), as it is largely a matter of looking at each case individually. If, however, there is any doubt, refer to supervisor.

CHECK 2

"PERSON nn HAS VALUES IN SUPERVIS, SIZEEST OR SEEMPLOY FROM WHICH THE EMPLOYMENT CATEGORY CANNOT BE DETERMINED THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"

This check should never appear, if it does refer to Denis Lewis.

CHECK 3

"PERSON nn HAS OCCUPATIONAL DETAILS WHICH HAVE NO ENTRY IN THE MATRIX THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"

The Matrix referred to in the check is entitled:

1991 CENSUS

OCCUPATION COMPONENT, EMPLOYMENT STATUS AND SIZE OF ESTABLISHMENT MATRIX (F14)

The columns in the Matrix which are relevant to the FES are numbered from 1 to 9 (see specimen copy on P. B22). Note that these column numbers will not appear on the copies of the Matrix which will be handed out to editors.

Column 1 - Shows the occupation or SOC code. This is the first of the two numbers which appear for each occupation. (The second number should be ignored as this is the old occupation code).

The SOC codes range from 100 to 999 although not all numbers within this range are valid. They are listed in numerical order throughout the Matrix.

Columns 2, 3, 7, 8 and 9 apply to employees

Column 2 - Employee (SUPERVIS - code 3)
" 3 - Foreman/Supervisor (SUPERVIS - code 2)
" 7 - Manager (small establishment)
(SUPERVIS - code 1 and SIZEEST - code 1 or 2)
" 8 - Manager (large establishment)
(SUPERVIS - code 1 and SIZEEST - code 3 or 4)
" 9 - Manager (extra large establishment)
(SUPERVIS - code 1 and SIZEEST - code 5)

Question 9 - Details of most remunerative employment (continued)

Columns 4, 5 and 6 apply to self-employed

- Column 4 - Self-employed employing others (small establishment)
(SEEMPLOY - code 1)
- " 5 - Self-employed employing others (large and extra large establishment)
(SEEMPLOY - code 2)
- " 6 - Self-employed not employing others
(SEEMPLOY - code 3)

These values of SUPERVIS, SIZEEST and SEEMPLOY are also shown at the bottom of the specimen copy of the Matrix (see P. B22).

If Check 3 appears it means that there is no entry in the Matrix which corresponds to the values of:

OCCUP91, SUPERVIS and SIZEEST - if an employee

OCCUP91 and SEEMPLOY - if self-employed

The following procedure should be adopted:

- (i) Check that the occupation is correctly coded, using the

STANDARD OCCUPATIONAL CLASSIFICATION - VOLUME 2 (1990) - CODING INDEX

Look up the 'job title' given at Q9(a) in this Index (only use the job description at Q9(b) if the title is not clear) and amend the original code if necessary.

- (ii) If the occupation code is correct or it has been amended as a result of action taken at (i), look up the code in the Matrix to see whether the combination of occupation etc is valid.

If the combination is not valid and the person is an employee then either the employment status (SUPERVIS) or the establishment size (SIZEEST) or both will need to be amended. If the person is self-employed then the number of people employed (SEEMPLOY), will need to be amended.

- (iii) Check 3 may also appear if:

SUPERVIS = 0, SIZEEST GT 0 and SEEMPLOY GT 0
OR SUPERVIS GT 0, SIZEEST = 0 and SEEMPLOY GT 0.

In none of these cases will there be a corresponding entry in the matrix.

These are in fact continuity errors so a credibility error message should also appear.

If SUPERVIS or SIZEEST are missing, see instructions at Check 1.

Question 9 - Details of most remunerative employment (continued)

Notes

1. Only columns which contain an entry apply to that particular SOC code. For example, SOC code 100 has an entry in the last two columns only, so a general administrator (Assistant Secretary) can only be a manager in large or extra large establishment.
2. Social Class and SEG depend upon the size of the establishment only if the person is a manager or is self-employed employing others. Thus, in the case of an employee or foreman/supervisor, Social Class and SEG remain the same whatever the establishment size.

Question 9 - Details of most remunerative employment (continued)

Examples of combinations with no matching entry in the Matrix

(See specimen copy of Matrix on the next page).

1. SOC code 103

A general administrator - national government (HEO) is coded as a foreman/supervisor of a small establishment

(SUPERVIS = 2 and SIZEEST = 2)

A Matrix shows that he cannot be a supervisor or an employee nor can he be a manager in a small establishment so recode to manager in a large establishment.

Amend SUPERVIS to 1 and SIZEEST to 3.

2. SOC code 250

A chartered accountant is coded as a manager in a large establishment

SUPERVIS = 1 and SIZEEST = 3

The Matrix shows that he cannot be a manager or a foreman/supervisor so recode to employee.

Amend SUPERVIS to 3 but do not amend SIZEEST.

3. SOC code 160

A farmer is coded as self-employed employing others in a large establishment.

SEEMPLOY = 2

The Matrix shows that he cannot be a farmer in a large establishment, so recode to small establishment.

Amend SEEMPLOY to 1.

4. SOC code 581

A butcher is coded as self-employed employing others in a small establishment.

SEEMPLOY = 1

The Matrix shows that a butcher cannot be self-employed or a manager. He can only be an employee or a foreman/supervisor.

If it is necessary to change a person's status from self-employed to employee (or vice versa) always refer to supervisor.

SPECIMEN COPY OF MATRIX SHOWING EXAMPLES 1 TO 4

1991 CENSUS

OCCUPATION COMPONENT, EMPLOYMENT STATUS AND SIZE OF ESTABLISHMENT MATRIX (F14)

1991 GCC COMP CODE	a	SOC CO80 NM	Description	EMPLOYMENT STATUS X SOCIAL CLASS, SOCIO-ECONOMIC GROUP AND CO80 UNIT GROUP										
				1 Employee n e c ,	4 Foremen/ Supervisor	2 Self-employed employing others SIZE OF ESTABLISHMENT			3 Self-employed not employing others SIZE OF ESTABLISHMENT			5 Managers SIZE OF ESTABLISHMENT		
						1 small <25	2 large 25-499	3 extra large 500+	1 small <25	2 large 25-499	3 extra large 500+	1 small <25	2 large 25-499	3 extra large 500+
012	a	103	General administrators, national government (HEO to Senior Principal/Grade 6)	-	-	-	-	-	-	-	-	-	II 1 2 007 2	II 1 2 007 2
	b	NM 021	General administrators- national government (HEO to Senior Principal level)											
105	a	250 NM	Chartered & certified accountants	I 4 002 1	-	I 3 002 1	I 3 002 1	I 3 002 1	I 3 002 1	-	-	-	-	-
	b	002	Chartered & certified accountants											
047	a	160 NM	Farm owners & managers, horticulturists	II 13 040 0	-	II 13 040 0	-	-	II 14 040 0	-	-	II 13 040 0	II 13 040 0	II 13 040 0
	b	107	Farmers, horticulturists, farm managers											
278	a	581 N	Butchers, meat cutters	IIIM 9	IIIM 8	-	-	-	-	-	-	-	-	-
	b	186 pt	Butchers, meat cutters	092 1	090 2									
SUPERVIS				3	2	-	-		-			1	1	1
SIZEEST				1-5	1-5	-	-		-			1-2	3-4	5
SIEMPLOY				-	-	1	2		3			-	-	-

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EXAMPLE

1

2

3

4

M - Manual
NM = Non-manual

Question 10 - Details of subsidiary employment

This question applies to those who are coded 1 or 2 at Q2(a) or 3 or 4 at Q2(b).

More than one job

If an informant has arrangements to work with two (or more) different employers concurrently (even if one relates to casual work), he should be coded as having more than one job at Q10.

If the informant has two jobs, details of the most remunerative job should be entered at Q9(a) to (h) and the subsidiary job at Q10(a) to (e).

If the informant has three or more jobs, details of the main (ie the most remunerative) subsidiary job should be entered at Q10(a) to (e) and the other subsidiary job(s) at Q10(f) to (j).

If the informant is a director, check that code 1 is ringed at Q10(d) and Q10(i).

1/B:INCMSCHD.1

Jan 91

Questions 11-18 - Pay details (most remunerative job as employee)

These questions apply to those currently employed and to those out of employment whose last job was as an employee.

Anticipated pay (Q11)

If an informant is currently working but has not yet been paid because he has recently started a new job, the pay he expects to receive may be entered at Q12-18. In this case, code 1 for anticipated pay should be ringed at Q11.

Checking

1. No pay details given

If the informant is currently employed (code 1 at Q2(a)), the details of the current job are required. Details of the previous job should be accepted only if the relevant information cannot be obtained from the informant.

If the informant has been out of employment for up to a year (code 3 or 4 at Q2(b)), the details of the last job as an employee are required.

If no pay details are given or the pay details relate to the previous job, refer the budget to RO at the checking stage so that a letter can be sent to the informant as soon as possible after the interview.

2. Deductions from pay (Q18)

If there are any deductions from pay, check that the relevant codes 1 to 5 have been ringed.

If there are any entries under 'other deductions' from pay, these should be reclassified, where possible, to codes 1 to 4. Delete code 5 if necessary.

If there are any deductions which cannot be reclassified, enter the appropriate diary code in the Office Use box. (Note - all qualifiers have now been deleted from the 'B' Schedule).

3. SSP or SMP included in last pay

If there is any indication that either statutory sick pay (SSP) or statutory maternity pay (SMP) were included in the last pay:

- For SSP check that 1 or 2 are ringed at Q25

- For SMP check that 1 or 3 are ringed at Q25

4. Informant has main and subsidiary job with same employer

For example, the informant may be a school teacher and an evening class lecturer. In such cases, all deductions from pay eg tax, NI etc, are usually deducted from the salary for the main job. In this case the deductions should not be apportioned between the two jobs.

Questions 11-18 - Pay details (most remunerative job as employee) (continued)

5. Workers who periodically work away from home

(eg In the armed forces, merchant navy or on oil rigs).

Such workers may make an allowance to their spouse which is shown as a deduction on their pay slip.

If the informant is at home at the time of the interview the total pay, including the allowance, should be shown at Q11-18 and Q66 should be left blank. If the informant is an absent spender then follow the instructions given at Q2 (code 7).

6. Informant employed in UK but paid in foreign currency

The income remitted to the UK should be converted to UK currency using the exchange rate applicable to the date on which the pay was received (See Financial Times).

7. Pay date

If the month and year are given but the day is missing, enter '15' in the 'day' box.

8. Pay period

This should be the actual period which is not necessarily the usual one. For example, if an informant receives 3 weeks wages in one week including 2 weeks holiday pay, the period that should be entered is 3. Note that periods of less than one week should be coded as one week.

9. Tax refund received and tax paid

Usually, if a tax refund is received, no tax is actually paid in that pay period. Occasionally however, tax is paid (presumably less than the usual amount) even when a refund is received.

10. Compulsory tax for a company car or luncheon vouchers

This should be included at Q15.

11. Directors or managers of a private or limited company

Directors should be coded as employees and their pay details entered at Q11-32.

Any undistributed profits of the company should be deleted as they are not a part of income.

Directors sometimes pay tax and NI direct to the Inland Revenue as lump sum payments, so these figures may be missing from the pay questions (Q11-18) and in some cases the pay details may be entered at the self-employed questions (Q40-45).

If tax and NI payments are not given at the pay questions there should be an interviewer note giving further information.

Questions 11-18 - Pay details (most remunerative job as employee) (continued)

The procedure to be followed is described at paras (i) to (iii) below.

i. If pay details are given at Q11-18 (employee questions).

If net pay, tax and NI and all other pay details are given then these should be accepted and no action needs to be taken.

If, however, tax and/or NI are not shown at Q15 and Q16 then proceed as follows:

- a. Impute the tax and NI from the gross pay at Q18(a) if given, otherwise impute from the net pay. Enter these amounts at Q15 and Q16 respectively.
- b. If net pay and gross pay are given, check that the net pay plus all deductions adds up to the gross pay.
- c. If only gross pay is given, enter the remainder (gross pay minus the imputed tax and NI and all other deductions) as net pay at Q12.
- d. Deduct the imputed tax as an annual equivalent from any tax paid at Q69.
- e. Deduct the imputed NI from any regular NI contributions at Q71 after adjusting for any period code differences. If no regular contribution is paid then it should be deducted as an annual equivalent from any lump sum payment at Q72.

ii. If pay details are given at Q40-45 (self employed questions).

These details should be transferred to Q11-18 as weekly amounts. The procedure is described as follows:

- a. Enter the date of interview at Q11 as the last pay date.
- b. Convert the profit at Q40 or, if no profit is given, the amount drawn from the business at Q41(a) to a weekly amount and enter this as gross pay at Q18(a).
- c. Impute the tax and NI contributions and enter these amounts at Q15 and Q16 respectively.
- d. Enter the remainder (gross pay minus the imputed tax and NI) as weekly net pay at Q12.
- e. Deduct the imputed tax as an annual equivalent from any tax paid at Q69.
- f. Deduct the imputed NI from any regular NI contributions at Q71 after adjusting for any period code differences. If no regular contribution is paid then it should be deducted as an annual equivalent from any lump sum payment at Q72.

iii. If a director is coded as 'self-employed' at Q2(a)

If a director is coded as 'self-employed' at Q2(a), an error message will appear. Recode Q2(a) as 'employee' and transfer the pay details from the self-employed questions (Q40-45) to the employed questions (Q11-18) as weekly amounts. See instructions at para (ii) above.

Questions 11-18 - Pay details (most remunerative job as employee) (continued)

Notes on deductions from pay (Q18)

1. Composite entries

If the informant has given the total amount of deductions and the items this covers, but has been unable to split the amount between the items, estimate the proportions as realistically as possible. For example, if a figure covers superannuation and the firm's sports club then most of the deduction should apply to superannuation and only a small portion, say 5p-25p for the sports club. If there is no basis on which to apportion, divide the amount equally between the items. Staff pension/superannuation is normally about 5-6% of gross pay.

2. Loans

If the deduction is for a loan, details should be shown at Q95 (A Schedule). If the loan is for a car purchased during the last 3 months and the employer does not grant loans to the general public, then the details should be entered at Q89 (A Schedule). If the loan was for a season ticket, Q92 (A Schedule) should be completed. In both cases diary code 960 should be entered at Q18.

3. Widows and orphans

If the amount deducted is small (ie up about 20p per week) it should be treated as contributions to a benevolent fund (ie charity). Delete the entry from 'Other deductions' (Q18 - code 5) and complete Q17. Enter the amount itself at Q17(b)(i) - 'other charity schemes'.

If the amount deducted is fairly large it is most probably an insurance in which case it should be treated as superannuation (for 'widows and orphans' this is usually about 1½% of gross pay). Delete the entry from 'Other deductions' (Q18 - code 5) and enter it in the superannuation box (Q18 - code 1).

If the informant is in the police force or fire service the entry should be treated as life insurance and coded 924 at Q18 - code 5. The details should also be entered at Q49 (A Schedule).

4. RAF Dependent's Fund

This should be treated as a charity and transferred to Q17(b)(i).

5. Fatal Accident Scheme and PO Insurance Society

The former is for miners and police. Both should be treated as life insurance, code as 924.

6. 'Housekeeping' or 'wife's allowance'

If an informant regards a 'housekeeping allowance' as a deduction from pay, add this the net pay at Q12, if it has not already been included there.

7. Using company bus or coach

Code as 954. Check that details are entered at Q92 (A Schedule).

Questions 11-18 - Pay details (most remunerative job as employee) (continued)

Notes on deductions from pay (Q18) (continued)

8. Overalls

Code as 301, but if cleaning or laundering mentioned, code as 791.

9. Item deducted not known

If it is not known what the deduction is for, code as 799.

10. Rounding up or down

Code as 999.

Editing

1. If the DK code is not ringed and the amount is not given at Q17(a)(i) or Q17(b)(i), ring the DK code.
2. If the DK code is ringed and the amount is given at Q17(a)(i) or Q17(b)(i), delete the DK code.
3. If schedule reference Q018 14 (DEDTHRAM) has been completed a print message will appear. Check whether there are any other deductions from pay given in the margin. If so, refer to supervisor.
4. The sum of the components of pay (ie last net pay plus all deductions minus any tax refund) should equal the gross pay at Q18(a), if given. If the difference between the gross pay and the sum of these components is more than £2.00, an error message will appear.

Check whether there is an amount missing eg tax, NI or even net pay. If so, refer to any interviewer notes and impute if the amount is not given. If the net pay and all deductions are correct, amend the gross pay so that it equals the sum of these components. If in doubt as to what to do, refer to supervisor.

5. As the main job should be the most remunerative job, it follows that the gross pay for the main job should be greater than the gross pay for the subsidiary job. The weekly value of the main gross pay (Q18(a)), must be greater than the weekly value of the subsidiary gross pay (Q39) minus 20 pence, otherwise an error message will appear. For example, if the main gross pay is £148.70 per week then an error message will appear if the subsidiary gross pay is greater than or equal to £148.90 per week.

Add up the components of pay for the main job (Q12-18) and subsidiary job (Q34-39) to obtain the gross pay figure for each job. Amend any figures which are incorrect and convert the gross pay figures to weekly values. If after any amendments have been made, the weekly value of the main gross pay is greater than the weekly value of the subsidiary gross pay minus 20 pence, accept the gross pay figures.

If the weekly value of the main gross pay is still not greater than the weekly value of the subsidiary gross pay minus 20 pence, the pay details for the main and subsidiary jobs may need to be exchanged, but first refer to supervisor.

Questions 11-18 - Pay details (most remunerative job as employee) (continued)

Editing

6. If the informant has been out of employment for more than one year (see Q5) and was employed in his last job then Q12-45 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted but do not delete the pay date at Q11.
7. If the informant has been out of employment for more than ten years and was employed in his last job, see instructions at Q5.

General Notes on Business Refunds - Employees

These notes refer to Q137, A Schedule and to Qs 19-21, and 27, B Schedule.

A. PURPOSE

The purpose of the question is:-

1. To identify and abate all refundable expenditure.
2. To adjust pay details so that they do not contain refunds (or allowances) for business expenditure.
3. To adjust pay details so that they do contain refunds (or allowances) for 'private' expenditure. These are regarded as a 'perk' and are, in effect, in addition to salary.

B. TYPE OF REFUND/ALLOWANCE

To achieve the purpose, it must first be decided whether the refund or allowance relates to business expenditure or private expenditure.

1. The following types of refund/allowance should be classed as business expenditure:
 - (i) Car expenses
 - (ii) Telephone expenses
 - (iii) Lodging allowance for a household member living part of the week away from the household on business (but check carefully that he/she is a household member)
 - (iv) Subsistence allowance
 - (v) Entertainment, stationery, postage and other items which could be used in connection with the informant's work.
 - (vi) An occasional meal (otherwise see 2(ii))
 - (vii) Expenditure on transport (rail or bus etc) provided it is for travelling on the job, or getting to work where the place of work varies (eg building trade) (otherwise see 2(iii)).
 - (viii) Household expenditure provided part of the rateable unit is used for business (otherwise see 2(iv)).
2. The following types of refund/allowance should be classed as private expenditure ('perks'):
 - (i) Rent allowance for firemen, police or prison officers
 - (ii) Regular meals (as opposed to 1(vi))
 - (iii) Expenditure on transport (other than on cars) to get to work (as opposed to 1(vii)).
 - (iv) Household expenditure provided no part of the rateable unit is used for business (as opposed to 1(viii)).

General Notes on Business Refunds - Employees (continued)

C. ACTION TO BE TAKEN

1. If a refund/allowance relates to BUSINESS expenditure

(i) A Schedule

Adjust the allowance for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

(ii) B Schedule

a. If business allowance included in pay details (Q11-18)

Do not delete the allowance from the pay questions but add it to Q19-21 or Q27 if not recorded there.

b. If business allowance not included in pay details (Q11-18)

Do not add the allowance to the pay questions but if it is recorded at Q19-21, it is possible that it has been included in the pay details. Refer this to supervisor.

2. If refund/allowance relates to PRIVATE expenditure (ie 'perks')

(i) A Schedule

No action is required.

(ii) B Schedule

a. If private allowance included in pay details (Q11-18)

Do not delete the allowance from the pay questions but delete it from Q19-21 or Q27 if recorded there. Amend the 'lead' questions if necessary.

b. If private allowance not included in pay details (Q11-18)

Adjust the allowance for period code differences and add it to the:

- net pay at Q12
- gross pay (if given) at Q18(a)
- usual net pay at Q26(a) - if Q26 coded 1
- usual gross pay at Q26(b) - if Q26 code 1

Delete it from Q19-21 or Q27 if recorded there.

Amend the 'lead' questions if necessary.

Assume the private allowance (or perk) is tax free so do not calculate Tax or NI on the allowances.

General Notes on Business Refunds - Employees (continued)

(iii) D Schedule

- a. If a private allowance mentioned at Q137, A Schedule or Q19-21 or Q27, B Schedule is already included in pay, delete any claims at P36 of the diary, but check that these items are also listed on pages 2-35. This is because the allowance is already shown as income in the B Schedule, so when it is spent, it should also be shown as expenditure in the diary. Any entries at Q19-21 or Q27 should also be deleted.
- b. Refer any doubtful cases to supervisor.

Note: It is assumed that these refunds/allowances are not taxed, and therefore the same amount can be added to both net and gross pay, but if the interviewer has noted that a refund/allowance is taxed, or that its net and gross values are different, refer to supervisor.

Questions 19-21 - Refunds of expenses included in last net pay

These questions apply to those currently employed and to those who have been out of employment for up to 3 months ie 13 weeks (see Q5) but were employed in their last job.

Do not abate any expenses because of amounts shown at these questions. Also do not abate the last net or gross pay.

Q19

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 how much the vehicle is used.

A mileage allowance may be claimed by a member of the household who uses a car which is owned by another household member.

Q20

This covers refunds for expenses such as parking fees, repairs etc. If noted in the margin, check whether these expenses should be included here.

Q21

This covers refunds of household expenditure which occur in the A schedule and any other refunds for business expenditure. Only the amounts actually refunded should be included.

If a subsistence allowance is received, only the amount actually spent on food and lodgings etc should be included.

If a rent allowance is received by a fireman, police or prison officer, it should not be entered at this question but treated as a 'perk' and included in net pay.

Editing

If Q19 and Q21 are coded 1 a print message will appear.

Q19

If mileage allowance or fixed allowance is included in the net pay a car sheet should be completed.

Q20

No car sheet is required for this question.

Q21

Check whether these expenses are private or business. Most business entries should appear at Q137. If there are any entries which should appear here but do not, refer to supervisor.

Definitions of business and private expenses together with the action to be taken at the pay questions and at Q19-21 are given under 'General notes on business refunds - employees' (see previous three pages). These notes are identical to those which precede Q137, A Schedule. Additional information about refunds of household expenditure is also given at Q137.

Jan 91

Questions 22-23 - Usual hours worked

This question applies to those currently employed and also to those who have been out of employment for up to 12 months (see Q5) but were employed in their last job.

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.

Round fractions of hours to the nearest whole number. If the fraction is $\frac{1}{2}$ then round to the nearest even number.

Editing

If no hours are given refer to supervisor.

Question 25 - Items affecting last wage/salary

If 25(a)(i) is coded 6 check that NI benefit is not shown as a deduction from last pay at Q18 nor included in the gross pay at Q18(a).

If there are interviewer notes which could affect the coding of Q26 (usual pay), refer to supervisor.

Editing

If Q25(a)(i) is multi-coded it will not be keyed so an error message will appear. Ring code 11 and delete the other codes.

Question 26 - Wage/Salary usually received (usual net pay and usual gross pay)

The term "usually receive" in this context is, of course, subjective and the answer to the question will depend largely on what the informant understands the term "usual" to mean. In general the informant's answer should be accepted.

However in cases where it is in the nature of the employment to receive for a number of weeks each year a different rate of pay than for the other weeks of the year, then an average weekly (monthly, etc) pay should be calculated at Q26 based on one year's income. The most common examples of this are ancillary workers at educational institutions (eg school meals attendants) who receive 41 weeks full pay and 11 weeks part pay and supply teachers who usually receive a higher rate of pay than ordinary teachers whilst working but no pay in the holidays.

If there are any interviewer notes at Q25 or Q26 indicating that Q26 is incorrectly coded, refer to supervisor.

Editing

1. An error message will appear if the weekly value of the usual net pay is within plus or minus 20 pence of the weekly value of the last net pay (Q12).

If this message appears, it means that the usual net pay and the last net pay figures are considered to be "equal" when they should be different. Refer to any interviewer notes given at the pay questions (Q11-18) or at this question and check the answers given at Q25 and Q25(a)(i). (Note that it may not be necessary to carry out all these tasks in each case).

If either the usual net pay or the last net pay are found to be incorrect, they should be amended. If, however, there is no explanation as to why the usual net pay and the last net pay figures are "equal", delete the entries at Q26(a) and Q26(b) and recode Q26 to 1, but first refer to supervisor.

2. As the main job should be the most remunerative job, it follows that the usual gross pay (main job) should be greater than the gross pay for the subsidiary job. The weekly value of the usual gross pay (Q26(b)) must be greater than the weekly value of the subsidiary gross pay (Q39(a)) minus 20 pence otherwise an error message will appear. For example, if the usual gross pay is £150.00 per week then an error message will appear if the subsidiary gross pay is greater than or equal to £150.20 per week.

Add up the components of pay for the main job (Q12-18) and subsidiary job (Q34-39) to obtain the gross pay figure for each job. Amend any figures which are incorrect and convert the gross pay figures to weekly values. If after any amendments have been made, the weekly value of either the main gross pay or the usual gross pay is greater than the weekly value of the subsidiary gross pay minus 20 pence, accept the gross pay figures and override the error if the usual gross pay is still not greater than the subsidiary gross pay minus 20 pence.

If the weekly values of both the main gross pay and the usual gross pay are still not greater than the weekly value of the subsidiary gross pay minus 20 pence, the pay details for the main and subsidiary jobs may need to be exchanged, but first refer to supervisor.

Question 27 - Motoring allowance included in usual net pay

This question applies to those whose last pay was not usual.

Editing

No car sheet is required for this question.

Question 28 - Bonuses received in last 12 months (including profit-sharing bonus)

Profit-related pay

Under a qualifying scheme, 50% of the bonus is tax free and 50% is taxable. This type of bonus can be described by a variety of terms:

- tax-relieved profit-related pay
- tax exempt profit
- profit-related payment not subject to tax

Only actual money income (cash, cheques etc) should be shown here.

Include

- (i) Directors' fees and profits to working directors
- (ii) Fireman's and First Aid bonus
- (iii) Honoraria - an horarium is a voluntary fee paid for professional services
- (iv) Money received by a minister of religion for carrying out a wedding, funeral etc - if he is an employee. (If self-employed, this money should be shown as a part of his profit at Q40 provided that he retains it himself).

Exclude

- (i) Shares in the company
- (ii) Cash values of vouchers for spending in a shop
- (iii) Income in kind
- (iv) Income from 'windfalls'

Editing

If the informant does not know whether the bonus is before or after tax an error message will appear. This must be recoded to 'before' or 'after'. If in doubt, refer to supervisor.

In order to reduce the number of print messages which usually occur at this question, a print message will now appear only if the bonus is greater than £500.00. Check whether the bonus should be entered at this question, transferred to another question or deleted. Use the notes given above as a guide.

Question 29 - Bonus or profit-related pay included in usual net pay

This question applies to those whose last pay was not usual and who received a bonus.

If there are any interviewer notes at this question, refer to supervisor, otherwise accept the answer given.

If the bonus at Q28 is included in the 'usual net pay', this implies that the bonus is received on a regular basis, but do not abate the usual net pay if it does not include a bonus.

Editing

Some informants may answer 'Yes' to this question because they believe that the question is asking whether a bonus was included in their last net pay (Q12) instead of their usual net pay (Q26).

An error message will appear, therefore, if the weekly value of the last net pay minus the weekly value of the usual net pay differs from the weekly value of the bonus (entered at Q29) by £1.00 or less.

If this error message occurs, refer to supervisor. If supervisor decides that the bonus is included in the last net pay instead of the usual net pay, delete the bonus entered at Q29(a) and recode Q29 to 2, otherwise accept the answer given.

Question 30-32 - Tax relief for expenses, luncheon vouchers and free meals

These questions apply to those currently employed and to those who have been out of employment for up to 3 months ie 13 weeks (see Q5) but were employed in their last job.

Question 30 - Tax relief for expenses incurred as an employee

Note that the amount required here is the amount on which tax relief is allowed, not the actual amount of tax relief received.

Editing

If the amount is not known, impute the amount, using a K1, from the following frame:

Item being claimed	Per annum 2
Clothing (including footwear - either on its own or together)	£24.00
Tools	£37.00
Professional societies	£20.00
Clothing/tools combined	£43.00
Boots	£38.00
Others	£38.00

Notes: 1. Do not use amounts shown at this question to abate any other entries in the budget.

2. Employed persons tax allowance for car expenses

It is unusual for a tax allowance for car expenses to be claimed at this question but if this occurs the following action should be taken:

- (i) Prepare a car sheet and abate annual car expenditure on the basis of the amount shown at Q30.
- (ii) Refer to supervisor for income tax and net wage to be adjusted ie the tax allowance will be reduced and hence the amount of tax paid increased and the net pay decreased.
- (iii) Delete the element for tax relief for car expenses from Q30.
- (iv) The procedure described above has to be carried out manually.

2 The previous figures were increased by 32% in January 1988. This was the approximate increase in the index of retail prices between January 1982 (when it is believed they were last updated) and January 1988.

In January 1990 they were increased again by 15%. This was the approximate increase in the index of retail prices between January 1988 and January 1990.

Question 31 - Luncheon vouchers

Only luncheon vouchers issued free by the informant's employer should be entered here. Any items purchased using luncheon vouchers should be entered in the Diary with the full cost of the item.

Question 32 - Free meals

Only free meals received from the informants' employer in the last 7 days should be entered here.

The following items should be deleted:

- (i) Free cups of tea/coffee or sandwiches.
- (ii) Free meals to resident employees such as au pair girls or farm-workers.
- (iii) Free meals to persons on Youth Training schemes etc. The imputed value of these meals (see CSO list) should be added to any benefit received at Q50(c) and a weekly amount entered in each week of the diary - code as 840.
- (iv) Free food supplied by employers to employees, eg milk, eggs or potatoes.

Question 33-39 - Pay details for subsidiary job as employee

These questions apply only to those coded 1 at Q10(e) or 1 at Q10(j).

If a person has a subsidiary job as an employee Q33-39 should be completed not Q11-18.

The layout of the subsidiary employment questions is very similar to the layout of the main employment questions (Q11-18).

Checking

1. No pay details given

If no pay details are given, refer the budget to RO at the checking stage so that a letter can be sent to the informant as soon as possible after the interview.

2. Deductions from pay

If there are any deductions from pay, check that the relevant codes 1 to 5 have been ringed.

If there is an entry under 'other deductions' this should be reclassified, where possible, to codes 1 to 4. Code 5 should then be deleted. If it cannot be reclassified, enter the appropriate diary code in the Office Use box.

If it is not known what the deduction is for, code as 799.

3. Informant has main and subsidiary job with same employer

For example, the informant may be a school teacher and an evening class lecturer. In such cases, all deductions from pay eg tax, NI etc are usually deducted from the salary for the main job. In this case the deductions should not be apportioned between the two jobs. Enter the net income for the subsidiary job at Q34.

4. Pay date

If the month and year are given but the day is missing, enter '15' in the 'day' box.

5. Pay period

This should be the actual period which is not necessarily the usual one. For example, if an informant receives 3 weeks wages in one week including 2 weeks holiday pay, the period that should be entered is 3. Note that periods of less than one week should be coded as one week.

6. Army Reserve

Should be treated as a subsidiary job.

7. Informant has more than one subsidiary job as an employee

If an informant has more than one subsidiary job, details of the other subsidiary jobs should have been entered in the margin. Add the amounts together and enter them at the relevant questions after adjusting for any period code differences.

Questions 33-39 - Pay details for subsidiary job as employee (continued)

Editing

1. If the DK code is not ringed and the amount is not given at Q38(a)(i) or Q38(b)(i), ring the DK code.
2. If the DK code is ringed and the amount is given at Q38(a)(i) or Q38(b)(i), delete the DK code.
3. If schedule reference Q03910 (SUBONEAM) has been completed a print message will appear. Check whether there are any other deductions from pay given in the margin. If so, refer to supervisor.
4. The sum of all the components of pay (ie last net pay plus all deductions) should equal the gross pay at Q39, if given. If the difference between the gross pay and the sum of these components is more than £2.00, an error message will appear.

Check whether there is an amount missing eg tax, NI or even net pay. If so, refer to any interviewer notes and impute if the amount is not given. If the net pay and all deductions are correct, amend the gross pay so that it equals the sum of these components. If in doubt as to what to do, refer to supervisor.

5. If the informant has been out of subsidiary employment for more than one year then the pay date (Q33) as well as Q34-39 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted.

Question 40-45 - Self employment

Please also refer to the notes at Question 1 (code 2).

Checking

No profit given (Q40) and no money drawn from business (Q41(a))

If an informant has a main self-employed job but no profit has been given at Q40 and no money has been drawn from the business at Q41(a) an error message (check 12) will appear. Refer the budget to RO at the checking stage. RO will then decide what action needs to be taken eg whether to write to the informant, impute the information or reject the budget.

If an informant has a subsidiary self-employed job but no main self-employed job and there is no profit at Q40 and no money is drawn from the business at Q41(a), then do not impute an amount or refer to RO. (Check 12 will not appear).

If imputation is required, the RO will identify any diary items which need to be excluded. The procedure used previously should be adopted and all calculations recorded on the appropriate form. The imputation should then be referred back to the RO for clearance and finally entered on the database, using a K1. In all cases, the money drawn from the business (Q41(a)) should be imputed not the profit (Q40).

Note on imputation

Anyone who is self-employed should be drawing money from their business to live on unless they are living on capital or savings. If this figure is missing the RO may ask for it to be imputed as a proxy for profit (see previous paragraph).

The items to be included in the imputation are listed on a form designed for this purpose. Briefly, the money drawn from the business (as a proxy for profit) is the gross annual household expenditure less any current income received by the household, provided this appears to be a realistic figure for the type of job the informant is doing.

- Notes:
1. If an informant has:
 - a main self-employed job or
 - a main job as an employee and a subsidiary self-employed jobthen the details of the self-employed jobs should be entered at Q40-45.
 2. If an informant has two self-employed jobs (main and subsidiary) then the details of the main job should be entered at Q40-45 and the profit from the subsidiary job recorded at the Office Use box at Q40. No other details for the subsidiary job are required.

If a loss has been made on the subsidiary job, the Office Use box should be left blank. Delete the code at Q10(e) or (j), whichever is applicable, and amend Q10 if necessary.

Question 40-45 - Self employment (continued)

3. Occasional letting or sub-letting of rooms (See also Q63)

Informants who deal in the occasional letting of rooms must be treated according to the merits of the case. Generally, if occasional lets are regarded by the informant as a business, they should be accepted as such and the information entered at the self-employed questions.

Treatment may then vary according to income and diary expenditure, eg if the income is very small, ignore diary expenditure as it will not reflect a major business. A Schedule questions should be amended accordingly, eg if there are no rooms used for business abate by ½ a room, or according to claims against tax if any, at Q45. Lettings for part of the year only should always be referred to a supervisor.

4. Any money received for a wedding/funeral etc by a Minister of religion should be entered here as an annual amount if the informant is self-employed.

Editing

1. Imputation

No imputation should be carried out unless requested by the RO (See 'Checking').

2. Dates (Q43)

(i) If one or both dates are missing an error message will appear. Unless there is a note indicating that the business has been running for less than 12 months, use the month of interview for the end date and the corresponding month a year ago as the start date. Both dates must always be completed.

(ii) If both dates are the same an error message will appear. If the business has been running for only a month then this is acceptable, otherwise one of the dates should be amended. The date to be amended will depend on the interview date and any notes indicating the length of time the business has been running. For example, if the two dates are 'Mar 91' and 'Mar 91', the date of interview is May 91 and there is no indication as to how long the business has been running, assume that the period covered is Mar 90 to Mar 91. If in doubt, refer to supervisor.

(iii) Do not amend the DK code at Q43.

3. Enterprise Allowance

Informants receiving an Enterprise Allowance should not be included at Q1 but should be coded as self-employed at Q2(a). If, after excluding the allowance, the informant does not make a profit, refer to RO.

There is a separate 'Enterprise Allowance' category - code 3 at Q50(a). A print message will appear if Q50(a) is coded 3. Any allowance shown at Q50(c) should be deleted and included in the profit at Q40, but the amount must first be adjusted to correspond with the dates shown at Q43.

Question 40-45 - Self employment (continued)

4. Two self-employed jobs

If an informant has two self-employed jobs and the profit from the subsidiary job has not been entered in the Office Use box at Q40, an error message will appear. Enter the profit (which should be given in the margin) in the Office Use box and also on a K1. If the profit is not given, refer to R0.

If a loss has been made on the subsidiary job the Office Use box should be left blank. Delete the code at Q10(e) or (j), whichever is applicable, and amend Q10 if necessary.

5. More than two self-employed jobs

If the Office Use box at Q40 has been completed, indicating that the informant has two self-employed jobs, a print message will appear. Check whether there is a profit shown in the margin for any other self-employed jobs. If so, add the profit for these jobs to the amount already given in the Office Use box.

6. Out of employment for more than one year

If an informant has been out of employment for more than one year (see Q5) and was self-employed in his last job then Q40-45 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted.

7. Out of employment for more than 10 years

If an informant has been out of employment for more than 10 years and was self-employed in his last job, see instructions at Q5.

Question 45 - Self employment - Business expenses claimed against tax

1. These questions apply to those currently self-employed and to those who have been out of employment for up to 3 months (See Q5) but were self-employed in their last job.
2. Any expenses which are claimed must relate to the accommodation at the sampled address only.
3. Do not abate any expenditure at the checking stage.
4. If any claims are made check that the relevant code is ringed (eg vehicle expenses - code 1). Round any fractions to the nearest whole number.
5. If neither a percentage nor an amount is given leave the coding column blank. Check that the appropriate code is ringed (eg telephone - code 9).
6. If a claim is made for more than one vehicle delete code 1 and any percentage which may have been entered in the coding column, and then ring code 10. The abatement will be dealt with at the editing stage.

Editing

1. Credibility checks have been introduced linking each of the items 1 to 9 with their corresponding questions in the A Schedule. So if a claim is made at any of these items and the item has not been abated, a credibility error message will appear.
2. As it is essential that business expenditure is excluded from the FES, all abatements should be carried out at the first edit and checked at subsequent edits when the print message reappears.
3. All abatements should be carried out manually according to the instructions given under "Actions 1 to 3".
4. Enter the abated values on a K1. Do not abate the '900' series.
5. If code 10 is ringed a print message will appear. It may be ringed for a variety of reasons eg the informant is making a single claim covering all expenses (see para 10) or he is claiming for expenses not covered by codes 1 to 9, or he is claiming for more than one vehicle. Always refer to supervisor.
6. Vehicle expenses

If a claim is made for vehicle expenses (code 1) a print message will appear whether these expenses have been abated or not.

If both a print and a credibility error message appear, vehicle expenses must be abated.

If only the print message appears, check that the vehicle expenses have been abated correctly.

As it may be necessary to abate entries at several different questions, the abatement of vehicle expenses requires careful checking - hence the reason for introducing a print message.

Question 45 - Self employment - Business expenses claimed against tax (continued)

7. Cars

- (i) If more than one car is owned, assume that only one car (ie the car with the largest expenditure against it) is used for business. If the informant claims for more than one car refer to supervisor.
- (ii) If an informant owns a car but another household member claims business expenses on it, proceed as follows:-
 - a. the owner's car expenditure in the 'A' Schedule should be abated by the amount stated by the claimant at Q137 (A schedule) or Q45 (B schedule).
 - b. the claimant's car expenditure in the 'D' book should be abated by the amount claimed.

8. Amount claimed instead of a percentage (one item only)

If an amount is claimed instead of a percentage, adjust the amount claimed (as this will be an annual figure) to the same period as that shown at the appropriate A schedule question. Check that the relevant code is ringed at Q45.

If the amount claimed (after adjustment) is less than the expenditure shown at this question, abate the expenditure by the adjusted amount and enter the difference (ie the amount after abatement) on a K1.

If the amount claimed (after adjustment) is equal to or greater than the expenditure shown at the A schedule question, follow the instructions at Action 2.

Note that if the claim is for gas, electricity or central heating oil, the amount claimed should be adjusted for period code differences and then converted to a percentage. If the percentage is 90% or less, follow the instructions at Action 1, if 91% or more, follow the instructions at Action 2. Check that the relevant code is ringed at Q45 but do not enter the percentage in the box.

9. Amount claimed instead of a percentage (more than one item)

If an amount is claimed instead of a percentage and this covers more than one item eg rent, rates etc, a procedure similar to that described under 'Use of home as office' (see para 9) should be used.

10. Use of 'home as office' (This should be coded 10 at Q45)

If an annual figure covering all expenses for the year is given, the following procedure should be used (but refer to supervisor before proceeding):

- (i) Calculate the annual expenditure for rent, mortgage payments (excluding endowment policies), rates, water and sewerage rates, structural insurance, gas and electricity payments. The expenditure should be calculated from the amounts given at the appropriate A Schedule questions.
- (ii) Exclude vehicle and telephone expenses and any item for which a specific percentage or amount has been claimed at Q45.

Question 45 - Self employment - Business expenses claimed against tax (continued)

- (iii) Add up the annual expenditure for each item to obtain the total annual expenditure for all the items.
- (iv) Calculate the percentage to be abated by dividing the total amount claimed (the 'home as office' figure) by the total annual expenditure.
- (v) Check that the relevant code is ringed at Q45 for each of the items to be abated but do not enter the percentage calculated at (iv) in the boxes.
- (vi) If the percentage is less than 100, abate each of the A Schedule items by this figure. See instructions given at 'Action 1 - Where less than 100% of expenditure is claimed for tax'. (NB - If rates are abated then GRV and NRV must also be abated).
- (vii) If the total amount claimed (the 'home as office' figure) is greater than or equal to the total annual expenditure, then abate each of these items according to the instructions given at 'Action 2 - Where 100% of expenditure is claimed for tax'.

11. All expenses paid by the business

If a self-employed informant states that all his expenses are paid by the business, so telephone etc are shown as nil in the A Schedule the following procedure should be adopted (if in doubt refer to supervisor):

- (i) Impute these amounts (eg telephone etc) manually using other evidence given on the schedule or based on current gross weekly household income.
- (ii) Enter the imputed amounts at the relevant A schedule questions and the total weekly amount, covering all these expenses at Q41(a).
- (iii) Check that the relevant code is ringed at Q45 for each of the imputed items but do not enter the percentage (ie 100) in the boxes.
- (iv) Abate each of the A Schedule items which have been imputed according to the instructions given at 'Action 2 - Where 100% of expenditure is claimed for tax'. This is because the informant is claiming that all his expenses are paid by the business. (NB - If rates are abated then GRV and NRV must also be abated).

ACTION 1 - WHERE LESS THAN 100% OF EXPENDITURE IS CLAIMED FOR TAX

1. Rent, Mortgage, rates, water rates etc, structural insurance

Abate the appropriate entries in the A schedule by the percentage given at Q45. Delete the original entry and enter the abated amount immediately above it. Make a note beside the entry when the amount has been abated.

Make sure that the mortgage claim refers only to the business element and not to personal tax allowance.

Water rates etc for agricultural establishments are normally too high for the usual method of abatement to result in a true domestic element. Abatement should, therefore, be in two stages:

- (a) Multiply Net Rateable Value by Water Rate poundage
- (b) Abate the answer to (a) by the percentage at Q45 and enter the abated answer at the appropriate question.

Note that where rates or rent including rates are abated, the Gross Rateable Value (GRV) and Net Rateable Value (NRV) at Qs 141 and Q142, A Schedule should also be abated by the same proportion.

2. Cars

All car expenses shown in the 'A' or 'D' Schedules should be abated by the percentage shown at Q45 (eg car tax, insurance, petrol, parking fees, repairs, ie diary codes 538, 539, 542 and 549). Refunds of road fund tax (Q91 - A Schedule) and the sale of vehicles (Q90 - A Schedule) should be abated and also all monetary values at Q95 or Q97 (A Schedule) if the car was purchased using a loan or HP.

Note that the abatement of car expenditure for self-employed persons is based on Q45, so any car expenses occurring on P36 of the diary should be deleted (see Section (F) of the Diary instructions).

3. Fuel (Gas, electricity and central heating oil)

Where 90% or less of expenditure is claimed, abate by the percentage given at Q45. Treat 91% or more as if 100% is claimed. See Action 2 (para 3).

Slot meter payments for gas and electricity in the D books and also the rebate at Q63/71 (A schedule) should be abated by the percentage at Q45.

In the case of a budgeting scheme, both the last payment and the charge on the last advice should be abated.

4. Telephone

Abate the appropriate entries by the percentage given at Q45.

If the bill is paid by account abate:

last account payment
household's share of the account (where relevant)

If the bill is paid by a budgeting scheme abate:

last payment
charge on the last advice
household's share of the account (where relevant).

ACTION 2 - WHERE 100% OF EXPENDITURE IS CLAIMED FOR TAX

1. Rent, mortgage, rates, water rates etc, structural insurance

Where an informant makes a 100% claim for any of the above items, the expenditure recorded at the appropriate A Schedule questions should not be abated by 100% but by an adjusted amount as indicated below:

Note that instructions (a) and (b) apply where the rateable unit is occupied solely by one household. If the rateable unit covers more than one household, refer to supervisor.

(a) Mixed premises excluding farms (eg shop/flat/house)

If any of the above items are claimed as a business expense they should be abated according to the number of rooms used solely or partly for business (see section following Action 3).

Note that where rates or rent including rates are abated, the Gross Rateable Value (GRV) and Net Rateable Value (NRV) at Q141 and Q142, 'A' Schedule should also be abated by the same proportion.

Example

A man claims 100% for rent and rates and uses 2 out of 8 rooms for business. Hence the following items should be abated by $2/8 = 25\%$.

	Amount before abatement	Amount after abatement
Rent (pa)	£1000	£750
Rates (pa)	£ 200	£150
GRV	£ 360	£270
NRV	£ 300	£225

ACTION 2 - WHERE 100% OF EXPENDITURE IS CLAIMED FOR TAX (continued)

(b) Farms

Any amounts given for rates, RV and structural insurance at the appropriate 'A' Schedule questions should be abated by 1/3.

Where 100% claim is made for water rates etc, the two-stage abatement procedure described at Action 1 (para 1) should be followed, except that at the second stage the abatement should be by 1/3.

Where rent or mortgage payments are shown separately for the farmhouse, they should also be abated by 1/3. However if the rent or mortgage payment includes farm buildings etc, then the Gross Rateable Value, abated by 1/3, should be substituted for the annual equivalent of the last payment, to cover the domestic element at Q38, A Schedule.

The amount of interest shown at Q40, A Schedule should then be reduced by the percentage difference between the annual equivalent of the last mortgage payment and the GRV, and the resultant figure abated by 1/3.

Example

Q38	-	Annual equivalent of last mortgage payment	: £600
Q40	-	Interest paid during last 12 months	: £300
Q141	-	Gross rateable value (GRV)	: £240

(i) Abate the GRV by 1/3 as a substitute for the annual equivalent of the last mortgage payment:

$$2/3 \times £240 = £160$$

Enter £160 at Q34 - Use a K1

(ii) Abate the interest paid during last 12 months

% difference between the annual equivalent of the last mortgage payment and GRV:

$$\frac{£600 - £240}{£600} \times 100 = 60\%$$

$$\text{Reduce the interest by 60\% : } £300 \times \frac{40}{100} = £120$$

$$\text{Abate this figure by 1/3 : } £120 \times \frac{2}{3} = £80$$

Enter £80 at Q40 - Use a K1

ACTION 2 - WHERE 100% OF EXPENDITURE IS CLAIMED FOR TAX (continued)

2. Cars

For 100% claims, all car expenses in the A and D Schedules should be abated to zero (eg car tax, insurance, petrol, parking fees, repairs, ie diary codes 538, 539, 542 and 549). Refunds of Road Fund Tax (Q91 A Schedule) and the sale of vehicles (Q90 - A Schedule) should be abated to zero and also all monetary values at Q95 or Q97 (A Schedule) if the car was purchased using a loan or HP.

Note that the abatement of car expenditure for self-employed persons is based on Q45, so any car expenses occurring on P36 of the diary should be deleted (see Section F of the Diary instructions).

3. Fuel (Gas, electricity and central heating oil)

Where 91% or more is claimed at Q45 abate by 90% in all cases.

4. Telephone

Abate according to the number of rooms used solely or partly for business or by 1/3 in the case of a farm.

ACTION 3 - PERCENTAGE TO BE CLAIMED NOT KNOWN

1. Rent, mortgage, rates, water rates etc, structural insurance

Abate by the number of rooms used solely or partly for business as described for a 100% claim for 'mixed' premises (see Action 2 - para 1a). If no rooms are used for business at Q13 or Q14 (A Schedule) see section below. In the case of a farm - see Action 2, para 1b.

2. Cars

Abate by 1/3.

3. Fuel (Gas, electricity and central heating oil)

Abate according to the number of rooms used solely or partly for business or by 1/3 in the case of a farm.

4. Telephone

Abate by 2/3.

CALCULATING THE PERCENTAGE OF ROOMS USED FOR BUSINESS

- i. If the number of rooms used solely or partly for business is given at Q13 or 14, A schedule.

The percentage of rooms used for business:

$$= \frac{\text{Number of rooms used solely or partly for business}}{\text{Number of rooms in household (exc. 'other' rooms)}}$$

Note that a room used partly for business counts as $\frac{1}{2}$ a room.

This percentage should then be used to abate the relevant items of expenditure.

- ii. If no rooms are used either solely or partly for business

Refer to supervisor for an estimate of the number of rooms used for business. This should take into account the type of business, amount of profit, composition of household by age and sex and the total number of rooms. The maximum number of rooms estimated should be two.

1B\ACTION

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Questions 46-53 - State benefits

The interviewer's entry should be accepted as correct. The only time a figure should be amended is when an interviewer's note indicates that the amount includes income support or that two or more benefits are combined.

With all benefits, if in doubt refer to the social security leaflets that are available or to the 'Guide to Social Services'.

The most likely benefit to be included with other benefits is Income Support. If this has been included then the Income Support element should be transferred to Q51(d), provided it has not already been entered at this question.

The general rule is that if two or more benefits are combined then they should be separated and transferred to their respective benefits. Refer to the tables showing the amounts for each benefit.

Question 46(a) - Child Benefit

If there are children in the household but no amount is shown in either parent's column, refer to supervisor. (NB - Child benefit will normally be entered in the mother's column, but can appear in the father's).

If Child Benefit is expected but has not yet been received, it should not be entered.

Child Benefit Increase is paid to single parents provided they are not already receiving Widow's Benefit or certain other benefits.

Question 46(b) - NI Retirement pension

If the following are included in the retirement pension, they should be transferred to their respective benefits:

Attendance allowance	-	transfer to Q47(d)
Invalidity addition/allowance	-	" " Q48(c)
Income support	-	" " Q51(d)

Question 46(c) - NI widow's benefits

A widow's pension becomes a retirement pension when the woman reaches 65, but this could happen at the age of 60.

A Widowed Mother's Allowance is payable to a widowed mother from the time of her husband's death.

If a widow is under 40 or over 64 and she is receiving benefit, a warning message will appear. If she has at least one child for whom she is receiving Child Benefit, she will usually be eligible for a Widowed Mother's Allowance so, in this case, do not refer to R0.

Question 47(a) - War Disability pension/related state allowance

The amount received varies with the degree of disablement, therefore the amount entered should normally be accepted.

Any extra benefit associated with War Disability Pension should also be accepted, eg hardship allowance, unemployability supplement, hospital treatment allowance.

War Widow's Benefits should be shown at Q53(c).

Question 47(b) - Mobility allowance

Motability is a registered charity through which persons who receive a mobility allowance may hire or purchase a car at a reduced rate.

The hire agreement lasts for 3 years after which the car is returned to the dealer. The rental covers maintenance and servicing but not insurance.

The purchase agreement, under which the car is bought on HP, takes 4-5 years. Maintenance, servicing and insurance are paid by the individual.

Either a part or the whole of the mobility allowance is paid to Motability. Informants making payments to Motability should be coded as receiving mobility allowance. These payments should be treated as normal car expenditure.

Question 47(d) - Attendance allowance

Attendance allowance is payable to adults or children who are severely disabled and is usually in addition to other National Insurance benefits. For example, if a person is retired, it is usually combined with the retirement pension. There are two rates of allowance.

It should be coded to the person who is entitled to it unless he/she is a child under 16, in which case the benefit should be entered in the mother's/father's column.

Question 48 - Sickness benefits

There are three sickness benefits available:

Q48(a) - Statutory sick pay (SSP)

This is paid by the employer for a maximum of 28 weeks in a tax year. After the 28th week it is replaced by Contributory Invalidity Pension.

Q48(b) - NI sickness benefit

This is paid by the DSS for a maximum of 28 weeks. It is usually paid to self employed or unemployed persons, but may also be paid to employees if they do not qualify for SSP.

Q48(c) - Contributory invalidity pension

This is paid by the DSS and starts in the 29th week of sickness. There is no limit to the number of weeks it can be received.

Invalidity Allowance is paid in addition to invalidity pension if the illness began when under 55 for women or under 60 for men. The allowance should be included at this question.

A person who is receiving an invalidity pension at retirement age can continue to receive it for a further five years if it is higher than the retirement pension to which they would be entitled.

If they opt to receive their retirement pension, any invalidity allowance will continue to be paid as part of this pension and will be called 'Invalidity Addition'.

If income support is included then it should be transferred to Q51(d).

Question 49 - "Made up pay" in addition to statutory sick pay etc

This question applies to those who are coded 1 at Q48(a), (b) or (c).

If sick pay is paid by an employer it refers to part pay or made up pay but not Statutory Sick Pay.

1/B:INCMSCHD.6

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Question 50 - Government Training Programmes

1. This question applies only to men under 66 and women under 61.
2. All those at present on a government training or employment programme (coded 1 at Q1) 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.
3. The amount of allowance should be entered at Q50(c). If a person receives a top up allowance from their employer, (eg about 20% of YTS trainees with a contract of employment) the extra amount should also be included at Q50(c).
4. Trainees sometimes pay fares to and from the training centre. A note to this effect may occur at Q50 or the fares paid may be entered in the diary.

If any fares are paid they should be added to the benefit given at Q50(c) unless it is clear that they have already been included at this question. Adjust the amount for any period code differences before adding it to the benefit. Do not delete these fares if they occur in the diary.
5. If income support is included then it should be transferred to Q51(d).

Editing

1. Enterprise allowance - Q50(a)

Persons receiving an enterprise allowance should not be included at Q1 but should be coded as self-employed at Q2(a).

A print message will appear if Q50(a) is coded 3, Q50(b) should be completed but Q50(c)-50(e) should be blank.

Any allowance shown at Q50(c) should be included in the profit at Q40, but the amount must first be adjusted to correspond with the dates shown at Q43.

2. Other category - Q50(a)

A print message will appear if Q50(a) is coded 4.

If the programme is one of the four listed at codes 1 and 2 then recode as appropriate.

Apart from these four, the only other programme currently in existence is 'Action for Community Employment' which applies to Northern Ireland only (see Q1(a)). This should be coded 4.

If a programme is mentioned which is not one of these five, refer to R0.

Question 51(a) - Industrial injury disablement benefit

This benefit or pension can be paid weekly or as a lump sum gratuity.

It can be received by persons working full-time or part-time as well as those who are not working. The amount received depends on the degree of disablement.

Question 51(b) - Unemployment Benefit

1. A person on short time can receive a wage and unemployment benefit.
2. If a person receiving unemployment benefit is also working then he should be coded 1 at Q2(a).
3. If a person receiving unemployment benefit is also retired, then he should still be coded 6 at Q2(b). Do not amend the code.
4. A self-employed person does not qualify for this benefit.
5. If the following are included in unemployment benefit, they should be transferred to their respective benefits:

Government training programme allowance	-	transfer to Q50
Income support	-	" " Q51(d)

Question 51(c) - Family Credit

1. This benefit is available to families including one parent families with at least one child under 16 (or over if still at school) where the head of the family (or either spouse in the case of a married couple) is in full-time work, but the total family income is below a certain level.

For a single parent, full-time work means 24 hours a week or more and for a married couple, 30 hours a week or more.

2. Once awarded, this benefit will continue to be paid for a period of 26 weeks irrespective of any change in financial circumstances, but it is not changed when benefits are reviewed annually.
3. Lump sum payments should be accepted. Sometimes there are delays in paying the benefits so, if it is back-dated it will be paid as a lump sum.
4. If the following are included in Family Credit, they should be transferred to their respective benefits:

Income support	-	transfer to Q51(d)
Transitional payment	-	" " Q53(c)

Question 51(d) - Income support

1. Persons with children, those aged 60 or over, and the long term sick or disabled qualify for special premiums.
2. Income Support may be paid with other benefits but it should not be included at any other benefit questions.
3. Blind allowance should be included at this question and not at Q53(c).
4. A maintenance allowance paid direct to the Social Security Office by an informant's separated husband should be included at this question. Assume that the allowance includes Income Support as well as maintenance.
5. Items of household expenditure paid direct (either in whole or in part) by Income Support (DSS) should be shown at the appropriate A schedule questions. The part paid direct should also be included in the amount shown at this question, on a comparable period basis.
6. Similarly, if a loan is made by DSS and the repayments are being deducted from Income Support, then they should be shown at Q95(c), A schedule and also included at this question.
7. Rent and rates rebates should not be included at this question. They are covered by housing benefit.

Question 52 - Maternity benefits

It is possible to receive maternity benefits even though there are no children in the household under 1.

If income support is included then it should be transferred to Q51(d).

Q52(a) - Maternity allowance

This is a weekly benefit which is usually paid for 18 weeks starting 11 weeks before the baby is expected. It may be paid in addition to maternity grant.

Q52(b) - Grant from Social Fund for Maternity Expenses

This is a lump sum paid for each birth to help with the general expenses of having a baby.

Q52(c) - Statutory maternity pay

This came into effect in April 1987 and is paid by the employer for 18 weeks. It is paid at two rates (lower and higher).

Question 53(a) - Christmas Bonus

The Christmas Bonus is paid to retired persons and certain other people on state benefit. The amount paid is £10 per person.

Question 53(b) - Invalid care allowance

Invalid care allowance is paid to people of working age who are unable to work because they have to care for a chronically sick or severely disabled relative ie someone who would be receiving an attendance allowance.

The allowance should be entered in the column of the person caring, not the sick person's column.

Question 53(c) - Any other NI or State Benefits

This question covers all State Benefits not covered by the previous questions.

Examples of benefits that should be included here are:

Transitional payments paid as part of housing benefit or included in Family Credit payments

Child's special allowance

Disabled persons petrol allowance

Grant from Social Fund for Funeral Expenses

Guardian's allowance

Industrial death benefit

Industrial disablement benefit (paid weekly)

Industrial widow's pension

Job start allowance

War clothing allowance

War dependent's pension

War widow's pension

A person receiving a job start allowance should be employed - coded 1 at Q2(a). This allowance is paid to persons in low paid jobs as a means of 'topping up' their wage or salary.

Editing

If an amount is entered at Q53(c)(ii) a print message will appear. Check whether the benefit should be accepted here or transferred to another question.

Do not transfer any benefits which are not being received at present.

Lump sum payments should be deleted.

Question 55 - Redundancy payments (in last 12 months)

Any termination payments which are contractual should be excluded, eg where an employee's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

Q55(a) - Statutory payments

These are payments which an employer has been required to make in law.

Q55(b) - Non-statutory payments

These are payments made on termination of employment, such as those made under the employer's own redundancy scheme; ex gratia payments to which the employee had no contractual agreement and money in lieu of notice.

Checking

It is important to separate statutory payments from non-statutory payments.

If the informant cannot split the redundancy payment, the interviewer should have made a note to this effect in the margin and entered the total amount at Q55(a)(i). All such cases must be referred to RO.

Question 56-59 - Pensions

Q57 - see next page.

Q58 - exclude a pension from a previous employer.

Q59 - include tax refund on a covenanted payment.

Question 57 - Employee pension from a previous employer

This question relates not only to a private pension 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.

An occupational pension from an overseas government or company should be accepted at this question, if paid in sterling.

If paid in foreign currency, the pension should be treated as unearned income and entered at Q64.

Editing

Deductions from pension

If there are any deductions from pension (ie Q57(f) is coded 1) a print message will appear. Proceed as follows:

(i) A schedule items eg life insurance

Enter the amount deducted at the appropriate question (after adjusting for any period code differences) if it has not already been entered there.

(ii) D schedule items eg charities

Enter the weekly equivalent of the amount deducted in each week of the diary.

Note Do not delete the amount shown at Q57(f)(ii) in either of the above cases.

If a person has more than one pension

If a person has more than one pension (ie (Q57(g)) is coded 1) a print message will appear. The interviewer should have entered the relevant details of the other pension(s) in the margin.

If the answers given at Questions 57(c), 57(e), 57(f)(iii) and 57(f)(iv) are the same for each pension, add together the amount of pension received, tax deducted and other deductions (after adjusting for any period code differences) and enter the total amounts at the relevant questions.

If any of these answers (see previous paragraph) differs refer to supervisor. If insufficient information is given to enable the amounts for each pension to be added together, refer to R0.

Question 60 - Interest from Savings Accounts with Banks or Building Societies
(in last 12 months)

Question 60(a)-(c) ask for both the amount of the investment and the interest received or credited during the last 12 months.

Question 60(d)-(h) ask for the interest only, as in previous years.

Question 60(c) - Tax Exempt Special Savings Account (TESSA).

This came into force in January 1991. A TESSA lasts for 5 years and provided the savings are left in the account for this period any interest earned will be tax free. Up to £9,000 may be deposited over the 5 years. Investors may make regular savings of up to £150 a month and/or invest a lump sum each year. Up to £3,000 may be saved in the first year and up to £1,800 in each later year provided the £9,000 maximum is not exceeded. Only persons 18 years or over are eligible.

Building Society and Bank accounts are now split into accounts which yield interest before and after tax. Accounts yielding interest before tax do not apply before April 1991. If a person has one of these accounts, then they should not be paying tax.

Note that the 'Trustee Savings Bank' is now included with the 'High Street' banks at Q61(f) and (g).

Checking

Any details about a 'National Savings Yearly Plan' should be deleted, this information is not required on the FES.

For joint accounts 'Yes' will be coded in both columns against the relevant account but the amount of interest will be entered in only one column with a note indicating a joint account. Divide the amount of interest equally between recipients. If the resulting figure involves fractions then round up the amount for the informant whose column the original entry was in, and round down the other figures.

Editing

If a person has a bank or building society account which yields interest before tax and he is paying tax either at the pay questions (Q15 or Q36) or at Q69, a warning message will appear. All such cases should be referred to RO at the first edit.

If the 'Other savings bank' question (Q61(h)) is coded 1 a print message will appear. If there is an interviewer note, check whether this should be transferred to any of the other questions: Q61(a) to Q61(g) or deleted because it is not a savings bank or a building society.

If an estimate of the interest received or credited is entered in the amount box, this should be accepted.

If no interest has been received or credited during the last 12 months, the 'Nil' code should be ringed.

If the 'Nil' code is ringed and the amount of interest is given, delete the 'Nil' code.

Question 60 - Interest from Savings Accounts with Banks or Building Societies
(in last 12 months) (continued)

Imputation

- (i) If interest has been received or credited but the amount is not known then DK should be entered in the amount box or beside the question. In this case the interest should be imputed as follows:
- (a) If the amount invested is shown, impute the interest using the rates of interest at the time of interview.
 - (b) If the amount invested is not shown, impute the interest from the 'Interest' tables.

Use a K1 in both cases.

- (ii) If no amount has been entered, the 'Nil' code has not been ringed and there is no DK in the amount box, refer to RO. If, however, the amount invested is shown or there is an interviewer note indicating that the informant has had the account for at least 12 months, then an amount should be imputed using the method described above.

Question 61 - National Savings investments held at present

Checking

Any details about a 'National Savings Yearly Plan' should be deleted.

If joint savings are held then divide these equally between the holders. As exact figures are not given at this question, take the midpoint of the range, divide between the holders and enter the appropriate code in each column.

Example: Person 1 has code 7 entered at Q61(b)(i) with a note indicating 'joint savings with Person 2'. This denotes an amount in the range: £2001-£3000. The midpoint is £2500 which, if divided equally, gives £1250. Hence code 6 should be entered for both persons 1 and 2.

If the joint savings is coded 11 (£20,001 or over) this range does not have a mid-point so refer to R0.

Editing

If the amount held in a particular investment is not given then enter code 12. If the investment is shown as an amount of money, refer to prompt card W2 to obtain the correct code to be entered.

Question 62 - Interest/dividends from gilt-edged stock, unit trusts, stocks, shares, bonds etc (in last 12 months)

Local Authority securities are now included with 'Stocks, Shares etc' at Q62(d) and (e).

Checking

For joint investments 'Yes' will be coded in both columns against the relevant account but the amount of interest will be entered in only one column with a note indicating a joint account. Divide the amount of interest equally between the recipients. If the resulting figure involves fractions then round up the amount for the informant whose column the original entry was in, and round down the other figures.

If there is an interviewer note saying 'Investment in Money Market' refer to R0.

Editing

If the 'Private loan' question Q62(g) is coded 1 a print message will appear. If there is an interviewer note, check whether this should be transferred to any of the other questions: Q62(a) to Q62(f) or deleted because it is not a private loan.

If an estimate of the interest received or credited is entered in the amount box, this should be accepted.

If no interest has been received or credited during the last 12 months, the 'Nil' code should be ringed.

If the 'Nil' code is ringed and the amount of interest is given, delete the 'Nil' code.

Imputation

(i) If interest has been received or credited but the amount is not known the 'DK' should be entered in the amount box or beside the question. In this case the interest should be imputed as follows:

- (a) If the amount invested is shown, impute the interest using the rates of interest at the time of interview
- (b) If the amount invested is not shown, impute the interest from the 'Interest' tables.

Use a K1 in both cases.

(ii) If no amount has been entered, the 'Nil' code has not been ringed and there is no DK in the amount box, refer to R0. If, however, the amount invested is shown or there is an interviewer note indicating that the informant has had the account for at least 12 months, then an amount should be imputed using the method described above.

Question 63 - Rent from property including sub-let accommodation
(in last 12 months)

Include

- (i) All rent received over the last 12 months even if the property has been sold and therefore no longer owned by the informant.
- (ii) Rent for sub-let business rooms or garages.

Let or sub-let property

If a part of the informant's accommodation is sub-let, the amount of rent shown here may have to be abated to exclude the sub-tenant's rates payments. (See instructions on 'Sub-let property' preceding Q17, A schedule).

If any expenses are shown in the margin, check whether they are allowable and if so, deduct them from the rent - if this is a gross figure. Allowable expenses include:

- (i) actual expenditure on repairs and maintenance
- (ii) depreciation allowance on furnished lettings
- (iii) insurance, agent's fees, ground rent, rates etc.

Letting or sub-letting as a business

If it appears that a person is making a living out of letting or sub-letting property (the informant himself may say it is a 'job') then he/she should be treated as 'self-employed' and the details transferred to Q40-45. (See also note 3 at Q40-45).

If a person over normal retirement age (coded 6 at Q2(b)) is receiving rent then the details should be accepted at this question. Do not treat him/her as self-employed.

Editing

If Q63 is coded 1 a print message will appear.

Check:

- (i) whether the amount of rent shown needs to be abated to exclude sub-tenant's rate payments and any other allowable expenses.
- (ii) whether the person is making a living out of letting or sub-letting property.

And take the appropriate action (see above).

If the amount of rent received is not given, do not impute.

Question 64 - Any other unearned income (in last 12 months)

This question is designed to pick up any other unearned income that may be received by the informant.

Include the following sources of income only:

- (i) Royalties from land, books or performances (provided these are not associated with the main or subsidiary job).
- (ii) Income as a sleeping partner in a business.
- (iii) Occupational pension from an overseas government or company paid in foreign currency. If the pension is paid in sterling it should be transferred to Q57.

Exclude all other sources of income such as:

- (i) Sale of house, stocks and shares or any other assets.
- (ii) Maturing life policies, cash-in or life assurance, superannuation.
- (iii) Pools or lottery wins.
- (iv) Legacies.
- (v) Cash gifts from friends or relatives inside or outside the household.
- (vi) Honoraria (An honorarium is earned income and should be entered at Q28).

Items (i) to (v) are regarded as 'windfall' income and should not be included in the survey.

Editing

If Q64 is coded 1 a print message will appear. Refer to the lists above to see whether the entry should be included here, transferred to another question or deleted. If the type of income does not occur on these lists, or there is any doubt, refer to R0.

If the type of income has not been specified delete the amount at Q64(a) and recode Q64 to 2. Again, if in doubt, refer to R0.

Question 65 - Regular allowance from outside the household (in last 12 months)

1. If payment is not received regularly, the interviewer should have recorded the details and entered a weekly equivalent, based on the amounts actually received. This normally applies to maintenance allowance etc. Do not accept an amount which should be received but in fact is not. Accept only the last amount received.
2. It is not necessary for the informant to be in receipt of the allowance at the time of interview. The question refers to the last 12 months and therefore past situations are accepted. Do not attempt to gross up any payments to cover the last 12 months.
3. An allowance from a non-spouse who is an absent spender and therefore a member of the household should be included at this question. (See also instructions at Q2 - code 7).
4. Parental contributions towards a grant should be included at Q128 or Q132 (A schedule) under the parent's person number and at this question under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at Q129 if, for example, the child takes a leisure course as a part of his/her educational course. Note that cash gifts above the value of the grant should be excluded. Overseas grants should also be shown at this question.
5. Include special payments to ex-workers, eg. payments to steel workers from EEC funds. The tax is entered at Q69. However, compensation payments to ex - NCB employees, spread over a number of years, should be treated as a pension and transferred to Q57.
6. A maintenance allowance paid direct to the Social Security Office by an informant's separated husband should not be included at this question but entered at Q51(d). Assume that the allowance includes income support as well as maintenance.

Editing

If Q65 is multi-coded it will not be keyed so an error message will appear. Ring code 7 and delete the other codes.

Question 66 - Allowances from spouse as an absent spender or a non-household member

Details of any allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded here.

If the spouse who is present in the household draws money from a joint account the amount drawn should be recorded.

Married informants who are not working and whose last employment was abroad. Refer to RO.

For a spouse who is an absent spender - see also instructions at Q2 (code 7).

Note that this question does not apply to cohabitees.

Editing

If no allowance is given at Q66(a) enter net pay as the best estimate.

If any household expenses are paid direct (code 1 at Q66(c) they should be shown in the grid at the bottom of the page and the period code entered at Q66(d).

Enter the total household expenses paid direct in the Office Use box. If there is more than one item of expense adjust the amounts to take account of any period code differences before adding them together.

If the absent spouse is not a household member, any household expenses paid direct should also be shown at Q139 (A Schedule) and deleted from the relevant A Schedule questions.

If, however, the absent spouse is a household member, then any household expenses paid direct should not be entered at Q139 (A Schedule) nor should they be deleted from the A Schedule questions.

Question 67 - Concessionary bus passes, permits, tickets or tokens for OAP's

In GB this question applies to men aged 65 or over and women aged 60 or over but in Northern Ireland it applies to men and women aged 65 or over.

Concessions are also granted to handicapped people, but if they are under the ages given above the entries should be deleted.

If an OAP gets a bus pass from a neighbouring borough, this should be accepted.

Any weekly or season tickets entered at Q92 (A Schedule) should be deleted if they appear at this question.

Some local authorities provide an alternative to concessionary bus fares in the form of TV/telephone vouchers or refunds. If the informant accepts a TV licence refund instead of a bus pass, code 'No' at Q67 and deduct the amount refunded from Q82(a), A Schedule. If any other expenses are refunded they should also be deducted and entered at the relevant A schedule question.

See also instructions at Q144, A schedule.

Editing

If Q67(a) is coded 5 a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4.

If there is no concessionary bus travel in the area, Q67 should be coded 3 and Q144 (A schedule) should be coded 7.

Multi-coded answers should be recoded as 5.

1/B:INCMSCHD.10

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Question 68 - Money received as a mail order agent or baby sitter
(in last 12 months)

Income in the form of goods acquired from a mail order club should be deleted.

Babysitters and mail order agents are not considered to be self-employed, so do not transfer any details given here to the self-employed questions (Q40-45), regardless of the amount received.

Pools collectors should also be included at this question as they are not considered to be self-employed. They should be coded as mail order agents.

If a person is a child-minder he/she should be treated as self-employed and the information transferred to Q40-45.

Question 69 - Income tax paid direct to Inland Revenue (in last 12 months)

Check that this does not duplicate tax payments elsewhere in the schedule, or is in respect of interest on stocks, shares etc at Q62(a) to (e). Delete any entries if it is clear that there is duplication.

Exclude

- (i) National Insurance payments. These should be shown at Q72.
- (ii) Tax reserve certificates. Transfer a weekly equivalent to each week of the diary and code as 803.
- (iii) Value added tax
- (iv) Capital gains tax
- (v) Amounts set aside for payment of tax. These should also be deleted from the diary if they occur there.

Editing

If Q69 is coded 1 a print message will appear. Check that there is a current source of income elsewhere in the B schedule on which it is possible for tax to be paid direct, eg

- self employed income (Q40-41)
- income from pensions (Q57-59) where tax is not deducted at source
- investment income (Q60-62)
- rent from property (Q63)
- unearned income (Q64)
- or any other source of income

If there is no current source of income, assume the tax payment relates to a past situation but refer to supervisor before deleting the entry.

Question 70 - Income tax refunded direct by Inland Revenue or DSS
(in last 12 months)

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 or marriage.

Include

- (i) Tax refunds from DSS. DSS can refund tax if informant is or was unemployed.

Exclude

- (i) Tax refunds received through pay (see Q14)
- (ii) Tax refunds on a covenanted payment - these should be transferred to Q59.

Editing

If Q70(c) is coded 2, ie if the refund was not in respect of unemployment or redundancy, a print message will appear. Check that there is a current source of income elsewhere in the 'B' schedule on which it is possible for a tax refund to be made direct, eg:

- self employed income (Q40-41)
- income from pensions (Q57-59)
- investment income (Q60-62)
- rent from property (Q63)
- unearned income (Q64)
- or any other source of income

If there is no current source of income, assume the tax refund relates to a past situation but refer to supervisor before deleting the entry.

Question 71 - Regular payments of NI contributions

This question applies to men under 66 and women under 61 who have a main or subsidiary self-employed job or who are coded 3-7 at Q2(b) or who are at present on a government training programme but have no paid work ie those coded 2 at Q1(b).

Regular contributions only should be entered at this question.

Employed

This question does not apply to persons who have an employed job only as NI contributions are deducted from their wage or salary.

Self-employed

If a self-employed person answers 'No' to this question do not impute a value. There are several reasons why a person may not be paying a regular contribution: he may have just started in business, or he may not be making enough money (his profits may be less than the personal allowance), or even if the business is doing well he may be intending to pay his contributions in the form of a lump sum.

Unemployed, sick, retired etc

A 'No' answer to this question should also be accepted.

Absent spenders

If the person is an absent spender, (residing in the UK or abroad) he will be coded 7 at Q2(b), hence this question will need to be answered.

If the net and/or gross pay are given at the pay questions estimate the National Insurance contribution using the appropriate tables.

If no pay details are given or they appear to be unreliable ring code 2 at Q71.

Editing

If a person is coded 2 at Q1(b) and Q71 has not been answered an error message will appear. Q71 should be coded 2.

If the NI contribution is less than £4.00 or greater than £6.00 per week (the current NI contribution for the self-employed is £4.55 per week) a validation warning message will appear.

If the amount entered at Q71(a) appears to be a lump sum contribution either because an interviewer's note indicates this or because the amount is too high to be a weekly contribution, check that the appropriate period code has been entered at Q71(b). For example, if the contribution covers the last 12 months the period code should be 8. If there is any doubt about the period covered, refer to supervisor.

Note that it is not necessary to transfer a lump sum contribution to Q72.

Question 72 - NI contributions paid direct to Inland Revenue or DSS
(in last 12 months)

This question applies mainly to self-employed persons who usually pay a basic weekly rate of National Insurance, (Class 4), but are also required to pay a percentage of their profit if the profit exceeds a certain figure. This is usually paid as a lump sum contribution.

Employed and non-employed persons may also make lump sum payments if they are paying for missing contributions.

The main purpose of this question, therefore, is to pick up lump sum contributions paid by self-employed persons or others and not deductions from wage or salary (see Q16 or Q37).

Editing

If Q72 is coded 1 a print message will appear. Check that there is a current source of income elsewhere in the 'B' schedule on which it is possible for a lump sum NI contribution to be paid direct, eg self-employed income (Q40-41).

If the person is no longer self-employed, or retired more than 12 months ago or has not done any regular paid work in the last 12 months, assume the contribution relates to a past situation but refer to supervisor before deleting the entry.

If the amount entered at Q72(a) appears to be a regular contribution, either because an interviewer note indicates this or because it is clearly a weekly contribution (the current NI contribution for the self-employed is £4.55 per week) then the amount should be grossed up to an annual equivalent. If there is any doubt about the period to which the amount relates, refer to supervisor.

Note that it is not necessary to transfer a regular contribution to Q71.

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Question 73 - Money sent abroad to a private individual or a charity
(in last 12 months)

Only money sent directly to an individual or a charity abroad should be accepted.

Money given to an individual or charity in this country and subsequently sent abroad
(eg Christian Aid, Oxfam, Tear Fund) should be deleted.

Editing

- (i) If the DK code is not ringed at Q73(a) and the amount of money sent abroad is not known, ring the DK code.
- (ii) If the DK code is ringed at Q73(a) and the amount of money sent abroad is given, delete the DK code.
- (iii) The instructions at (i) and (ii) also apply to Q73(b).

Question 74 - Odd Jobs (in last 12 months)

Check that there is a spender number for each entry.

A period code variable has now been included at this question. The dates are no longer being keyed.

The purpose of this question is to account for any income received from an 'odd job' which would not have been accounted for at the employee, subsidiary employee or self-employed questions.

An 'odd job' is defined as a job which is undertaken once only at one specific point in time and without any regularity or continuity. It is therefore non-recurring.

If a job is carried out repeatedly, even at irregular intervals and regardless of the number of hours worked, it should be treated as a regular job, eg service in the Territorial Army.

Note Students' holiday jobs should not be shown here but should be coded according to the situation at the time of interview (see note on 'working students' at Q2).

Editing

If Q74 is coded 1 a print message will appear. Check that the details, ie description, period covered and duration, for each entry comply with the above definition of 'odd job'. If these details indicate that the job is regular then follow the procedure described below. If there is any doubt as to whether it is an odd job or regular job, refer to supervisor. If additional information is required to determine whether it is an odd job or regular job, refer to RO.

1. Regular job at Q74(a) - HELD at time of interview

Transfer the information given at Q74(a) to the employee, subsidiary employee or self-employed questions as appropriate. Recode Q74 to 2 and delete the entry at Q74(a). If the code at Q2 needs to be changed, refer to supervisor.

2. Regular job at Q74(a) - NOT HELD at time of interview

a. If coded 1 or 2 at Q2(a)

a(i) If regular job at Q74(a) is an EMPLOYED job

Treat this as a past situation. Recode Q74 to 2 and delete the entry at Q74(a).

a(ii) If regular job at Q74(a) is a SELF-EMPLOYED job

Code Q10(e) or (j) as 2 and transfer the information given at Q74(a) to Q40-45 provided the job will continue. (If in doubt refer to supervisor). Recode Q74 to 2 and delete the entry at Q74(a).

Note - If both the main and subsidiary jobs are self-employed the profit from the latter should be entered in the OFFICE USE box at Q40 and onto the database using a K1.

Question 74 - Odd Jobs (in last 12 months) (continued)

b. If coded 3 or 4 at Q2(b)

b(i) Informant HAS WORKED in last 12 months

If the regular job at Q74(a) is the more recent job delete the details of the job shown at Questions 5, 5(a), 9 and 11 to 32 (if informant was employed) or Q40-45 (if he was self-employed).

Transfer the information given at Q74(a) to Questions 5, 5(a), 9 and to the employed or self-employed questions as appropriate.

Whether the job at Q74(a) is the more recent one or not, Q74 should be recoded to 2 and the entry at Q74(a) deleted.

B(ii) Informant has NOT WORKED in last 12 months

Delete the details of the job shown at Questions 5, 5(a), 9 and 11 (if informant was employed).

Transfer the information given at Q74(a) to Questions 5, 5(a), 9 and to the employed or self-employed questions as appropriate. Recode Q74 to 2 and delete the entry at Q74(a).

Note - Q74(a) shows that the informant has had a 'regular' job during the last 12 months.

c. If coded 5 or 7 at Q1

c(i) Informant HAS WORKED in last 12 months

Add the number of weeks worked and the total fees/salary (shown at Q74(a)) to the figures given at Q8(a) and Q8(b) respectively. Adjust for period code differences where necessary. Recode Q74 to 2 and delete the entry at Q74(a).

c(ii) Informant has NOT WORKED in last 12 months

Recode Q8 to 'Yes' and enter the number of weeks worked and the total fees/salary (shown at Q74(a)) at Q8(a) and Q8(b) respectively. Enter the period code at Q8(c). Recode Q74 to 2 and delete the entry at Q74(a).

Note - Q74(a) shows that the informant has had a 'regular' job during the last 12 months.

d. If coded 6 at Q1

Treat the 'regular' job shown at Q74(a) as a past situation. Recode Q74 to 2 and delete the entry at Q74(a).

Question 75 - Income from any source for children under 16

Checking

1. Check that there is an entry for each child under 16.
2. Check that the child's person number is correct and make sure that all information relating to that child is entered in the correct column.
3. Include any regular income, however small, eg newspaper round, interest from a building society or a child's bank account, income from National Savings investments etc.
4. Exclude child benefit, cash gifts and pocket money.
5. If there is more than one source of income for the same child then details of the other sources should be recorded in the margin. Adjust the amounts to take account of period code differences, where necessary, then add them together and enter the total amount at Q75(c). Amend the other questions: Q75(b)(i), Q75(d) and Q75(e) as appropriate.
6. If details of the other sources of income for the same child have been entered in the coding columns then these entries should be transferred to the first column in which the child's person number appears. Carry out the same procedure as that described in the previous paragraph, and finally, delete the entries in the other columns relating to that child.
7. Note that the amount invested in National Savings investments should be entered at Q76.

Editing

1. If the interest from any bank or building society account needs to be imputed, follow the instructions given at Q60.
2. If Q75(c) is not given and there is an interviewer note indicating that the child has not received any income in the last 12 months, recode Q75 as 2 and delete the answers given at Q75(b) to Q75(e). This situation could arise if the child has investments from which an income has not yet been received.

If Q75(c) is not given and there is no interviewer note or it is not clear whether the child has received any income in the last 12 months, refer to RO.
3. Note that Record 58 covers both Q75 and Q76.

Question 76 - National Savings investments for children under 16

See Q61 for instructions.

Note that National Savings Income and Deposit Bonds are now combined into one question.

Question 77 - Assets - Summary (P.62 - B Schedule)

This question is a summary of the answers given to the 'assets' questions which appear in the A and B schedules.

Interviewers are asked to refer back to these questions as they complete Q77. The answers given here should therefore agree with those given in the A and B schedules, eg if a person has a current account, code 1 should be ringed at Q119(a) (A schedule) and also at Q77.

The question should be completed for all spenders and all children under 16 who have assets. It should not therefore be completed for a person who has no assets. This also applies to a husband or wife and to a male or female cohabitee if he or she does not have any assets.

NO CHECKING is required at this question (P. 62) as it is not being keyed, but the 'OFFICE USE' box (P. 63) should be completed for all persons who have assets.

Question 78 - Assets - Eligibility

This question should be completed for all spenders and all children under 16 who have assets. It should not be completed for a person who has no assets.

A husband and wife or a cohabiting couple should be treated as one unit but all other spenders and children in the household should be treated individually.

If there is a second married or cohabiting couple in the household they should also be treated as one unit. Both their person numbers should have been entered in the same column.

If an eligible person has given details of some of his assets but has refused to give details of all his assets at Q79-87, he should be coded S at Q78.

To complete the OFFICE USE grid at the bottom of P.63 (B schedule) it is necessary to refer to Q78-87. Instructions for dealing with these questions (see P.B99-B109) therefore precede those for completing the OFFICE USE grid. (See P. B110-B112).

Note that there are 5 codes instead of 7. 'Wife of household member' has been deleted and 'Eligible - DK any of savings' has been combined with 'Eligible - DK some of savings'. The codes are also arranged in a different order to 1990.

Questions 79-87 - Assets

General Notes

These questions are included at the request of the DSS who are trying to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide information on the current values of the assets held by informants.

These questions are asked only if the current value of a person's assets (or the combined value in the case of a husband and wife) is between £1,500 and £20,000 (code Y at Q78).

Although a husband and wife are treated as one unit at Q78 they should be treated as separate persons at Questions 79-87.

If an asset is held jointly between husband and wife but there is only one entry then the amount should be divided equally between them.

Although informants may not know the current value of their assets they may have given sufficient information to enable the value to be estimated. If it is necessary to estimate a value this should be carried out at the checking stage.

Note 'Husband and wife' includes cohabiting couples ie persons coded 3 at Q6 (A schedule).

Question 79 - Bank and Building Society current accounts

This question applies to those with:

- Bank current accounts, including those which yield interest - see Q119 (A schedule).
- Building society current accounts (all these yield interest) including those on which charges are made - see Q60(d) and (e) (B schedule).

Checking

Check that there is a person number for each entry.

1. Accept the entries given in the amount column.
2. This column should be completed only if there was some money left in the current account at the end of the week/month so if the column is blank, or 'nil', '00' or DK are written beside the entry, delete the whole record and recode the main question to X.
3. Recode the Office Use grid (P.63) to 3, if necessary.

Question 80 - Savings accounts with banks or building societies

This question applies to those with an entry at Q60(a) to Q60(h) or Q75, Q76(d) or Q76(e).

Checking

Check that there is a person number for each entry.

1. Accept the entries given in the amount column.
2. If this column is blank or DK is written beside the entry, delete the whole record.
3. Recode the Office Use grid (P.63) to 3, if necessary.

Question 81 - Index-linked and Fixed Interest National Savings Certificates

This question applies to those with an entry at Q61(b), Q61(c), Q76(b) or Q76(c).

The minimum holding for an Index-linked Certificate and a Fixed Interest Certificate is £10.00 and £0.50 respectively.

Checking

Check that there is a person number for each entry.

1. If (a) to (c) are completed refer to supervisor for an estimate of the current value.
2. If (c) is completed and one or both the other 2 columns are blank, transfer the amount at (c) to the OFFICE USE column.
3. If (c) is blank, irrespective of whether the other 2 columns are completed or not, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 82 - National Savings Save-as-you-Earn

This question applies to those with an entry at Q61(d).

Checking

Check that there is a person number for each entry.

1. If (a) to (e) or (a) to (d) only are completed refer to supervisor for an estimate of the current value.
2. If (e) is completed and one or more of the other 4 columns are blank, transfer the amount at (e) to the OFFICE USE column.
3. If (e) is blank and one or more of the other 4 columns are blank, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.36 to 3, if necessary).

Question 83 - Building Society Save-as-you-Earn

This question applies to those with an entry at Q61(e).

Checking

Check that there is a person number for each entry.

1. If (a) to (d) are completed accept the amount at (d).
2. If (a) to (c) only are completed refer to supervisor for an estimate of the current value.
3. If (d) is completed and one or more of the other 3 columns are blank, accept the amount at (d).
4. If (d) is blank and one or more of the other 3 columns are blank or DK is written beside the entry, delete the whole record.
5. Recode the Office Use grid (P.63) to 3, if necessary.

Question 84 - Premium Bonds

This question applies to those with an entry at Q61(f) or Q76(f).

At present, premium bonds can be purchased in multiples of £100 for adults and £10 for children. The maximum holding is £10,000.

Checking

Check that there is a person number for each entry.

1. Accept the entries given in the value column.
2. If this column is blank or DK is written beside the entry, delete the whole record.
3. Reocode the Office Use grid (P.63) to 3, if necessary.

Question 85 - National Savings Income Bonds

This question applies to those with an entry at Q61(g) or Q76(g).

Income bonds can be purchased in multiples of 1000. The minimum holding is £2000 ie two income bonds.

Checking

Check that there is a person number for each entry.

1. If (a) and (b) are completed check that the amount at (b) is:

- equal to 1000 times the number of bonds shown at (a) and
- equal to or greater than the minimum holding of £2000

eg if the informant has 5 bonds the amount should be £5000. If there are any discrepancies, eg 2 bonds valued at £1000, refer to supervisor.

2. If (b) is completed but (a) is blank accept the amount at (b) provided it is a multiple of £1000, if not refer to supervisor.

3. If (a) is completed but (b) is blank enter the appropriate amount at (b) eg if the informant has 3 bonds enter £3000 at (b).

4. If both (a) and (b) are blank or DK is written beside the entry, delete the whole record.

5. Recode the Office Use grid (P.63) to 3, if necessary.

Question 86 - National Savings Deposit Bonds and Capital Bonds

This question applies to those with an entry at Q61(a), Q61(h), Q76(a) or Q76(g).

Deposit bonds can be purchased in multiples of £50 and Capital Bonds in multiples of £100. The minimum holding for each of these two investments is £100.

Checking

Check that there is a person number for each entry.

1. If (a) and (b) are completed refer to supervisor for an estimate of the current value.
2. If (b) is completed but (a) is blank, transfer the amount at (b) to the OFFICE USE column.
3. If (b) is blank irrespective of whether (a) is completed or not, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 87 - Gilt-edged stock, unit trusts, stocks, shares, bonds etc

This question applies to those with an entry at Q62(a) to Q62(f) or Q75.

Checking

Check that there is a person number for each entry.

1. If (a) to (c) or (a) and (b) only are completed refer to supervisor for an estimate of the current value.
2. If (c) is completed and one or both the other 2 columns are blank, transfer the amount at (c) to the OFFICE USE column.
3. If (c) is blank and one or both the other 2 columns are blank (or an inadequate description of the security is given), or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 81-83 and 86-87 - Assets

Note to supervisors

If sufficient information is given to estimate the current value of an asset at:

(i) Questions 81, 82 and 86

List the relevant details of the investment on the appropriate form and send the form to the Department of National Savings (DNS) at the address given below:

Department of National Savings
Room 344
Charles House
375 Kensington High Street
LONDON
W14 8SD

When an estimate of the current value is received from the DNS, enter it in the Office Use column against the appropriate person.

Although the informant may have given an estimate of the current value at these questions it is still necessary to send details of the investment to the DNS so as to obtain a more accurate estimate, provided sufficient information has been given at these questions.

(ii) Question 83

Although this question relates to a Building Society SAYE account, the DNS may still be able to give an estimate of the current value provided the necessary information has been given. If they cannot then delete the entry.

(iii) Question 87

Look up the price of the stock/share/bond etc in the Financial Times for the date of interview. Calculate the value and enter this in the OFFICE USE column.

Completing the OFFICE USE grid (P.63) for individuals
(ie all except a husband and wife or cohabiting couple)

(Instructions for a husband and wife or a cohabiting couple are given on the next two pages).

This grid should be completed for all spenders and all children under 16 who are coded X, Y or Z at Q78 or who have refused to answer one or more of these questions (Q78-87). It should therefore be completed for all persons who have assets.

Checking

Check that there is a person number for each entry

Ineligible Codes - 1 and 4

If a person is coded X at Q78 - ring code 1 in the relevant column

" " " " " Z " " - " " 4 " " " "

Eligible - Codes 2 and 3

If a person is coded Y at Q78 then codes 2 or 3 should be ringed in the relevant column. To determine which of these codes should be ringed it is necessary to refer to Q79-87 to see if any of these questions are blank.

Code 2 - applies to persons who know the current values of all their assets at Q79-87 or have given sufficient information to enable all their current values to be estimated ie. one or more entries were completed by the interviewer at Q79-87 and none was deleted at the checking or editing stage.

Code 3 - applies to persons who do not know the current values of any of their assets and have not been able to give sufficient information to enable any of their current values to be estimated, ie. no entries were completed by the interviewer at Q79-87 or all those completed were deleted at the checking or editing stage.

and also applies to persons who know some of the current values of their assets or have given sufficient information to enable some of their current values to be estimated, ie one or more entries were completed by the interviewer at Q79-87 and one or more entries still exist after the checking or editing stage.

Refusal - Code 5

If a person is coded R or S (or Y and S) at Q78 - ring code 5 in the relevant column.

If the HOH or wife refuse and they have children under 16 in the household, they should also be coded 1 unless the parents have been willing to answer the assets questions on their behalf or the children have no assets.

If any of the assets questions were answered before the person refused, all the entries relating to that person should be deleted.

Note that if a person/household refuses to answer any of these assets questions (Q78-87) this does not constitute a refusal to the whole survey. Refer any refusals to supervisor not to RO.

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Completing the OFFICE USE grid (P. 63) for a husband and wife or cohabiting couple

Note that for the purpose of these instructions, the term 'husband and wife' includes cohabiting couples.

If there is a husband and wife in the household they should be treated differently from other persons.

At Q78 a husband and wife are treated as one unit so they are both included in the same column. At the OFFICE USE grid, however, the wife should not be entered unless she is the only partner with assets.

Checking

First, check whether there is a husband and wife in the household.

Second, if both husband and wife have assets, check whether they are ineligible or eligible as a unit.

If both husband and wife have assets and are INELIGIBLE as a unit (Code X or Z at Q78)

The wife should not be entered at the OFFICE USE grid (ie she should not have a record 110).

The husband should be coded 1 if coded X at Q78.

" " " " " 4 " " Z " "

If both husband and wife have assets and are ELIGIBLE as a unit (Code Y at Q78)

The wife should not be entered at the OFFICE USE grid (ie she should not have a record 110). The husband should be coded as follows:

- Code 2 - if both the husband and wife know the current values of all their assets at Q79-87 (see also Code 2 on previous page).
- Code 3 - if neither the husband nor the wife know the current values of any of their assets (see also Code 3 on previous page).
- or - if, as a unit, the husband or the wife know some of the current values of their assets (see also Code 3 on the previous page). There are seven possible ways in which this situation can arise:

(H = husband and W = wife):

- | | | | |
|-------|----------------------------|---|----------------------|
| (i) | H knows ALL his assets | - | W knows SOME of hers |
| (ii) | " " " " | - | " NONE " " |
| (iii) | H knows SOME of his assets | - | W knows ALL of hers |
| (iv) | " " " " | - | " SOME " " |
| (v) | " " " " | - | " NONE " " |
| (vi) | H knows NONE of his assets | - | W knows ALL of hers |
| (vii) | " " " " | - | " SOME " |

If the assets are regarded as being owned by the marital unit instead of belonging to the husband or wife as individuals then, in each of the seven cases, it is clear that only some of the assets owned by the marital unit are known. In each of these cases therefore, the husband will be coded 3.

Completing the OFFICE USE grid (P.63) for a husband and wife or cohabiting couple
(continued)

If either the husband or wife or both have no assets

If one partner has no assets then this person should not be entered at the OFFICE USE
grid.

The partner with assets should not therefore be treated as a marital unit but as an
individual so the instructions on P. B110 will apply.

If the husband and wife refuse (Code R or S (or Y and S) at Q78)

The wife should not be entered at the OFFICE USE grid.

The husband should be coded 5.

If only one partner refuses, refer to supervisor.

If any of the assets questions were answered before the husband/wife refused, all the
entries relating to that couple should be deleted.

Notes

1. The above procedure also applies to any other married or cohabiting couples in
the household (not just to the 'wife of HOH').
2. If either partner is not a member of the household, then the partner who is the
member (he/she will be coded 2 at Q6) should not be treated as a marital unit but
as an individual so the instructions on P. B110 will apply.

Editing

1. There are no edit checks linking VALASSET with A and B schedules.
2. There are two edit checks linking VALASSET with Q79-87:
 - (i) If VALASSET is coded 1, 4 or 5 (Ineligible or refusal) then there should be no entries at Q79-87. If one or more of these questions is completed an error message will appear.

Check that the coding at VALASSET agrees with the coding at Q78. For example, if Q78 is coded Y (eligible) then VALASSET should be coded 2 or 3 because there are entries at Q79-87. If Q78 is coded X, Z, R or S then VALASSET should be coded 1, 4 or 5. (See also instructions on P. B110-B112).

- (ii) If VALASSET is coded 2 (eligible) then there should be at least one entry at Q79-87. If none of these questions is completed an error message will appear.

Check that the coding at VALASSET agrees with the coding at Q78. For example, if Q78 is coded Y (eligible) then VALASSET should be coded 3 because there are no entries at Q79-87. If Q78 is coded X, Z, R or S then VALASSET should be coded 1, 4 or 5. (See also instructions on P. B110-B112).

However, if VALASSET is coded 3 (eligible) then there may or may not be an entry at Q79-87 because this code applies to persons who do not know any of their assets or who know only some of their assets. So if this check occurs, it may need to be over-ridden, although in most cases there should be at least one entry at Q79-87.

Note if Q78 is not coded, refer to supervisor.

3. For persons who are eligible, there are edit checks linking Q81-86 with the corresponding questions in the earlier part of the B schedule, ie Q61 and Q76.

Questions 61 and 76 ask about investments held at present so it is reasonable to assume that if an asset is recorded at Q81-86 then it should also appear at these questions.

If any of these error messages appear, it means that there is no corresponding record of the asset at the relevant question, ie Q61 if the informant is 16 or over or Q76 if under 16. There are several reasons for this:

First, the informant may have forgotten to mention it at Q61 or Q76, in which case the 'total value' of the asset given at Q81-86 should be accepted as the amount of money invested. Refer to prompt card W2 and enter the appropriate code in the coding column and also on a K1.

Second, there may be an interviewer note giving an estimate in the margin of the amount invested but the code has not been entered in the coding column. Again, refer to prompt card W2 and enter the appropriate code in the coding column and also on a K1.

Third, the code may have been entered but not keyed, so enter the code on a K1.

The correspondence between the questions is given below:

Q81	-	Q61(b), Q61(c)	:	Q76(b), Q78(c)
Q82	-	Q61(d)	:	Not applicable
Q83	-	Q61(e)	:	Not applicable
Q84	-	Q61(f)	:	Q76(f)
Q85	-	Q61(g)	:	Q76(g)
Q86	-	Q61(a), Q61(h)	:	Q76(a), Q76(g)

4. If the 'amount' or 'value' column at any of these questions (Q79-87) is blank then the entry should have been deleted at the checking stage. However, a validation error message will identify any zero values which still remain. If insufficient information is given to estimate a value (see instructions for the particular question) then delete the entry.

D SCHEDULE CODING/EDITING INSTRUCTIONS

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MAIN DIARY CHANGES IN 1991

1. 'Point of Purchase' or 'Shop' codes (see Section 8)

These are being re-introduced in 1991 but only for 'food' items. Note that codes 138 and 197 should not be shop-coded.

2. Qualifier codes (see Section B)

Qualifier code 5 has been deleted. No qualifiers are now required in either the A or the B Schedule.

3. New and deleted diary codes

Amongst the various alterations in diary codes for 1991, the retrospective recall questions 100-108 in the A Schedule are changing in the 900 series for all such entries in the diary and the A and B Schedules.

New codes:

- 215 - Capital improvements (DIY, second dwelling)
- 216 - Household expenses (second dwelling)
- 402 - Hard floor coverings (including laying charges)
- 757 - Holidays in UK - money paid to relative/friend for board and lodging
- 945 - Structural space heating installation - contractors (main and second dwellings)
- 946 - Capital improvements - contractors (main and second dwellings)
- 947 - Repairs - contractors (main and second dwellings)
- 948 - Structural space heating repairs - contractors (main and second dwellings)
- 955 - All holidays in UK (except money to relatives - 757)
- 956 - All holidays abroad (including Isle of Man, Channel Islands and Eire) (except money spent abroad - 755)
- 957 - Furniture
- 958 - Soft floor coverings
- 959 - Moving house expenses (including legal fees incurred)

Deleted codes:

- 217 - Space heating - contractor
- 219 - Standard community charge
- 220 - Standard water community charge
- 223 - Capital improvements - contractor - main dwelling
- 224 - Repairs - contractor - main dwelling
- 228 - 2nd dwelling (general payments)
- 230 - 2nd dwelling improvements

Deleted codes (continued)

- 401 - Furniture
- 404 - All floor coverings
- 754 - Accommodation abroad
- 756 - Package and non-self catering holidays UK
- 758 - Package holidays abroad
- 759 - Self catering holidays UK
- 785 - Central heating repairs
- 804 - Moving house expenses including furniture storage charges connected with a move
- 995 - Payment for coal or coke provided by employer.

A. GENERAL CODING INSTRUCTIONS

Check that each member of the household aged 16 and over (excluding absent spenders) has a diary.

If there is no expenditure in either week remove the diary from the budget and complete a 'nil expenditure' sheet (one sheet covers both weeks).

If there is expenditure in one of the weeks but not in the other, do not remove the diary from the budget or complete a 'nil expenditure' sheet.

If a person is an absent spender, remove the diary from the budget (if it has been returned) but do not complete a 'nil' expenditure sheet.

If a diary is missing for any spender, other than an absent spender, and no explanation has been given by the interviewer as to why it is missing, refer to R0. Do not complete a 'nil expenditure' sheet.

Each diary should be checked as follows:

1. Check that the Area, Serial and Household numbers agree with those on the outside of the budget cover and that the correct person number has been entered.
2. Check that the starting date of the diary is the same as the "starting date of records" on the front page of the A Schedule. Also check that the dates run consecutively through the Diary and that no days have been omitted or repeated.
3. Check any explanatory notes given on page 39 of the diary.
4. If an entry needs to be amended, it should be crossed through in red (using one line only) and re-written, also in red, on a new line.

Do not cross through the original entry so that it can no longer be seen and do not use pencil or Tippex for amending entries.

Note that if an amendment is made at the editing stage then the entry should be crossed through and re-entered in green.

5. Check that there are no "£" or "p" signs entered in the £ and p columns. Any entry in the pence columns must have two digits. If there are no pence check that 00 is entered.
6. All entries in the diary should be given an item code, including payments by cash, cheque, postal order, giro cheque, credit card, charge card, shop or store card, electronic transfer of funds (ETP), Switch, Barclays Connect etc. Some entries may also need a qualifier code (see Section B). Do not delete any entries unless the instructions say so, in which case all the information relating to the entry should be deleted.
7. If a decision is made about an insufficiently described item record the reason for the decision beside the entry in red.

8. Do not abate any item because of refunds or business expenses either because of an entry at page 36 or because of answers to Q137 (A Schedule) or Q19 or Q45 (B Schedule). This will be carried out at the editing stage.

9. Multiple entries on the same line

Each item should be entered on a separate line and should be individually priced. When coding the item the code number should be entered on the same line as the amount paid.

If there is more than one entry on the same line, proceed as follows:

- (i) Where items are covered by the same code, no action is necessary.
- (ii) Where items have different codes but the amounts paid for each item are given, re-write the items on separate lines with the appropriate amounts paid and then cross through the original entries. If the individual amounts have been omitted then estimate the price from other similar purchases in the diary or try to find out what is usually paid for the item and enter this amount. If it is a food item then Shaw's Price List may also be consulted.

10. Monthly accounts/grocery accounts covering a number of items

- (i) If a bill, paid during the record-keeping period, has been itemised (ie all the items are listed together with their individual prices) then code the items in the usual way. If the total amount of the bill has been entered it should be deleted (ie crossed through).
- (ii) If a bill, paid during the record-keeping period, has not been itemised but the items acquired on account during the period have been listed together with their individual prices, then the cost of these items should be adjusted using the following formula:

$$\begin{array}{rcl} \text{Cost of item} & \times & \text{Value of bill} & = & \text{Amount to enter} \\ \text{acquired on a/c} & & & & \text{in coding column} \\ & & \text{Total value of items acquired} & & \\ & & \text{on a/c during the 2 weeks} & & \end{array}$$

Code these items in the usual way and delete the total amount of the bill.

- (iii) If no bill is paid during the record keeping period then any items acquired on account should be item coded with qualifier code 9 entered against them.
- (iv) If a non itemised bill has been paid during the record keeping period and the items acquired on account during this period have not been listed then refer to R0.

B. COMPLETING THE 'OFFICE USE' COLUMNS ON THE DIARY PAGES

On the right hand pages of the diary and also in Sections 1 to 4 on P.36-37 there are two 'OFFICE USE' columns.

These columns are:

1. Diary item code

Enter the appropriate 3-digit diary item code in the first 'Office Use' column. Note that in Sections 2 and 3 on P.36 the item code is pre-printed.

2. Qualifier code

Qualifier codes are used to distinguish the various types of expenditure which are relevant to the FES. These codes should be entered in the last 'Office Use' column. If the column is left blank the item will be treated as normal expenditure. Note that in Section 1 on P.36 the qualifier code is pre-printed.

1. Self-supply items, ie items obtained from the informant's own business eg shop or farm. This applies to self-employed persons only.

The words "OWN SHOP" or "OWN FARM" should be entered against the item to indicate that no actual cash was paid out at the time. Such items should be coded according to the item acquired.

2. Items to be claimed or refunded as BUSINESS EXPENSE (Pre-printed on P.36)

3. Items acquired using a credit card, charge card, shop card or store card. Such items should have "(CREDIT)" written beside the entry.

9. Items ignored for an unspecified reason. Qualifier 9 is mainly used for non-business expenditure which will be refunded. For example, if a person pays for someone else's meal or bus fare which he expects to be refunded, qualifier 9 should be entered against the relevant item in this person's diary. Note that if the person who refunded the money had been chosen then the repayment should be coded to the item purchased (ie the meal or the bus fare) but no qualifier should be used.

Another example of where qualifier 9 should be used is given in paragraph 9(iii) in Section A.

Note about qualifiers

A and B Schedule - No qualifiers are valid.

Diary - All qualifiers are valid.

3. 'Point of Purchase' or 'Shop' code

In 1991, the 'point of purchase' or 'shop' code is being re-introduced but only for food items. All items entered in the 'Food Section' on the left-hand pages of the diary should have the name of the shop where they were bought written beside them.

The items that are to be given a shop code are covered by diary codes 101-199, except for codes 138 and 197.

If any of the items entered in the 'Food Section' are valid for a shop code and were bought at one of the shops listed below, than a "1" should be entered in the first 'Office Use' column followed by the item code itself.

For example, if fresh vegetables were purchased at any shop listed then enter code 1152 in the first 'Office Use' column, but if such an item was purchased at a shop which is not on the list enter code 152 in the first 'Office Use' column.

If a food item does not have the name of the shop or the words 'Local Shop' written beside it, whether it is entered in the 'Food Section' or any other section of the diary, refer to supervisor. The budget should then be sent to RO.

Food Stores to be 'shop' coded

Asda	Morrison's
Co-op (all Societies)	Safeway
Gateway	Sainsbury's
Kwik Save	Savacentre
Marks & Spencer	Tesco
	Waitrose

There is no separate list of shops for Northern Ireland.

C. CREDIT CARD, CHARGE CARD, SHOP CARD AND STORE CARD ACCOUNTS

1. Credit, charge, shop and store card acquisitions

Items acquired during the record-keeping period using a credit card, charge card, shop card or store card should have "(CREDIT)" written beside the entry. Enter the appropriate item code and qualifier (3) in the relevant columns.

Note that the word "(CREDIT)" should not be written against items acquired using a banker's cheque card, electronic transfer of funds (ETF), Switch, Barclays Connect or any similar cards where a bank account is automatically debited. Such items should be treated as normal expenditure.

2. Credit, charge, shop and store card account payments

If a credit card, charge card, shop card or store card account payment has been made during the record-keeping period this should have been entered in the diary and should be coded 969.

- (a) Any interest shown on the account should appear at Section 2 on P.36. If interest has been recorded at Section 2 but there is no corresponding account payment in the diary, no action is required.

If there is an entry for interest, check that the date of payment falls within the record-keeping period. If it is outside the period, delete the entry.

- (b) Any annual standing charge shown on the account should appear at Section 3 on P.36. Check that the date of payment falls within the record-keeping period. If it is outside the period, delete the entry.

Note that holders of certain types of 'plastic' card, eg Access, American Express, Diners Club, are required to pay an annual subscription or standing charge.

D. BUDGET ACCOUNTS, OPTION ACCOUNTS & MAIL ORDER CLUB PAYMENTS ETC

Items obtained from a budget account or mail order club etc during the record-keeping period should not be entered in the diary. If such an item does appear in the diary it should be deleted ie crossed through.

If the informant has made a payment into a budget account or mail order club etc during the record keeping period it should have been entered in the diary and a description of the account written beside the entry. This should be given code 966.

E. EXPENSES REFUNDED OR CLAIMED (Pages 6-35 of the Diary)

Usually most refunds or claims on the diary pages will be abated because of answers given at Q137 (A Schedule) or Q19 or Q45 (B Schedule).

If, however, there are any other refunds or claims which are not covered by these questions then their abatement will be based on entries at P.36 of the diary (see Section F). To enable the abatement to be carried out it is necessary to check that there is a corresponding entry for each of these items on P.36. This should be done at the coding stage.

If any of these items were purchased using a credit card, charge card, shop card or store card they should be given qualifier code 3 and abated in the normal way. It is therefore necessary to check that these items are also entered on P.36.

F. EXPENSES REFUNDED OR CLAIMED (Page 36 of the Diary)

Notes

- (i) Whenever P.36 occurs below this refers only to items entered in the 'Expenses Refunded or Claimed' section.
- (ii) Qualifier code 2 is pre-printed against all items in this section.

Coding stage

1. If there are any items entered on P.36 check to see if they should remain there or be deleted.

- (i) Items which should be deleted from P.36

- (a) Items bought outside the record-keeping period

- (b) Items which are not business expenses.

Items which are not business expenses, eg purchase of tea or coffee for a tea club or a sandwich for a friend, should be deleted from P.36 if they appear there. The corresponding item on P.6-35 of the diary should be given qualifier code 9.

- (c) Insurance claims and local authority grants.

Although a refund may be claimed for repairing damage to a property or a grant received for improving a property, this type of expenditure should not be accepted as refundable.

If any such claims occur on P.36, first check the diary pages (6-35) to make sure that the item has been entered there and then delete the item from P.36. Do not abate or delete the entry on the diary page.

- (d) Items to be abated because of answers in the A or B Schedules.

Items which are to be abated because of answers given at Q.137 (A Schedule) or Q.19 or Q.45 (B Schedule) should not be entered at P.36.

If any such items occur on this page, first check the diary pages (6-35) to make sure that each item has been entered there and then delete them from P.36.

For example, if a self-employed person is claiming for vehicle expenses at Q.45 of the B Schedule, any 538, 539, 542 or 549 entries which appear on P.36 should be deleted.

- (ii) Items which should be entered at P.36

All items which are to be refunded or claimed, except those described at (a) to (d), should be entered at P.36. Such items include meals, drinks, taxis, bus, tube and rail fares, newspapers and postage etc.

If any such items occur on P.36 check that each item has been entered on the relevant page of the diary.

2. After deleting any items which should not have been entered on P.36 the next step is to code the items which remain. These can be divided into four main groups:

(i) Meals and non-alcoholic drinks

Check where these were bought (ie workplace/café/restaurant etc) and where they were consumed (ie at home, workplace, on or off premises) and code accordingly. See also Section J.

(ii) Alcoholic drinks

Check where these were bought (ie off licence or licensed premises eg workplace, restaurant, pub, hotel, club) and where they were consumed (ie at home or away from home) and code accordingly. See also Section J.

(iii) Meal and drinks (combined)

If any alcoholic drink was included in the cost of a meal, apportion 2/3 to the meal and 1/3 to alcoholic drink. If the meal was consumed 'on premises' then assume the drink was consumed at 'licensed' premises and code accordingly. See also Section K.

(iv) All other items (except meals and alcoholic drinks)

One example is 'travel expenditure to a college training course'. Code these items in the normal way.

G. EDITING

1. Warning messages

There is a large number of checks (warning messages) linking the 900 codes with their corresponding variables in the A and B Schedules. Some checks relate to the household (eg rent, mortgage) but most relate to the person (eg. life insurance, personal pensions, loans, educational fees).

Most of these checks relate to payments which are, generally speaking, 'continuous' (eg rent, mortgage, gas, electricity, insurances, loan instalments). If, however, the diary entry is the first payment the person has made then '1st payment' (or 'down payment') should be written beside the entry.

The purpose of these checks is to determine whether there is a corresponding entry in the A or B Schedule. For example, if a person records a payment for a telephone account in the diary, but there is no corresponding entry at Q53 a warning message will appear.

Clearly, there may be genuine reasons for this: the household may have just moved into the address or just had a telephone installed, or they may be paying a telephone bill for a second dwelling or on behalf of someone else. It is also possible, however, that the amount has been omitted in error or that it has actually been entered at Q48 but has not been keyed.

Action to be taken

If a warning message appears, proceed as follows:

- (i) If '1st payment/instalment' has been written beside the entry, no further action is required.
- (ii) If '1st payment' (or 'down payment') has not been written, check whether an amount has been entered at the relevant question. If so, enter this on a K1.
- (iii) If no amount has been entered at the question, refer to any interviewer notes and also to any related questions to see if they explain why the data is missing.
- (iv) If it is still not possible to discover why the amount is missing or whether an amount needs to be entered, check the editing instructions for that question in case it needs to be referred to the RO (who may write to the informant), otherwise accept the data as given. If in doubt as to what to do, refer to supervisor.

2. Abatements

The abatement of diary items is based on the answers given to the following questions and must be carried out manually.

- (i) Q137 (A Schedule) - for employees

See instructions at Q137 and the 'General notes on business refunds - employees' which precede these instructions.

- (ii) Q19 (B Schedule) - for employees

See instructions at Q19.

(iii) Q45 (B Schedule) - for self-employed

See instructions at Q45 and procedure described at 'ACTIONS 1, 2 & 3' which follows these instructions.

(iv) Section 1 on P.36 of the diary - for employees or self-employed

All items which should be entered at P.36 (see paragraph 1(ii) at Section F) should have a corresponding entry on P.6-35 of the diary.

Taking each item given on P.36 in order, find the corresponding entry on P.6-35 and abate it. Enter the abated value against the item and enter the relevant details on a K1. Do not abate or amend the items given on P.36.

For example, if there is a claim of £10.00 for petrol on P.36 and the expenditure was incurred on the third day of record-keeping, subtract £10.00 from the amount spent on petrol on this day, enter the abated value against the item and complete a K1. If the amount spent on petrol on that day was exactly £10.00 then the abated value would, of course, be zero.

3. Mileage allowance entered on P.36 (employee only)

Occasionally, a claim for mileage allowance appears on P.36. The procedure for dealing with this depends on whether the allowance is included in the person's net pay.

(i) If included in net pay (Q.19 - B Schedule).

Check that any 538, 539, 542 or 549 items entered on P.36 also occur on the relevant pages of the diary, then delete these entries and the mileage allowance from P.36. The completion of a car sheet and the abatement of all the relevant entries in the A and D Schedules should be carried out manually - see instructions at Q19.

(ii) If not included in net pay (Q19 - B Schedule).

In this case the mileage allowance should be treated as a 'petrol cost or refund'. If, after referring to any interviewer notes, it does not appear to be a mileage allowance, refer to RO; if not, proceed as follows.

(a) Check that any 538, 539, 542 or 549 items entered on P.36 also occur on the relevant pages of the diary. The abatement should then be carried out manually.

(b) Add up the amount spent in both weeks for each code, then starting with Week 1, abate the entries on P.6-35 of the diary in the following code order; 538, 539, 542 and 549. (Do not abate the items on P.36).

The difference between the total amount actually spent in both weeks on the items to be abated and the total amount after abatement should be equal to the mileage allowance (as in Example 1 below) except in cases where the total amount spent is less than the mileage allowance (as in Example 2).

(c) The table below shows the amount spent in both weeks and the amount after abatement for two different examples. In each case the mileage allowance is assumed to be £40.00.

	Example 1		Example 2	
	Amount spent in both weeks	Amount after abatement	Amount spent in both weeks	Amount after abatement
	(£)	(£)	(£)	(£)
Code 538	30.00	-	30.00	-
" 539	-	-	-	-
" 542	5.00	-	-	-
" 549	8.00	3.00	-	-
	<hr/>		<hr/>	
TOTAL	43.00	3.00	30.00	-
	<hr/>		<hr/>	

H. FOOD AND DRINK BROUGHT HOME

1. Food and drink (including alcoholic/non-alcoholic and soft drinks) brought home (irrespective of where it was bought) should be entered on the left hand page of the diary.
2. Food and drink brought home includes any food or drink taken to another person's home and consumed there eg for a party.
3. If a composite or bulk purchase is made during the record-keeping period but only the total amount is entered in the diary (eg Groceries £52.60) and no itemised till receipt is attached, code the total amount to 199. If an itemised till receipt is attached but has not been copied into the diary, refer to supervisor. The budget should then be sent to Field Branch. (Remember that the total figure (eg £52.60) must be deleted when the individual items have been entered).
4. If 'fruit and vegetables' appears as a single entry in the diary divide the total amount equally between 'fresh fruit' (code 160) and 'fresh vegetables' (code 152).
5. Food and milk tokens

Tokens should be coded to the relevant item when they are purchased. Tokens for food and milk should be coded to 199 and 143 respectively. When a token is used to pay for food or milk the entry should be deleted otherwise it would result in double counting.
6. Concessionary food from an employer should be coded to the type of food purchased.
7. Welfare foods obtained at a reduced price should also be coded to the type of food purchased.
8. Food for pets/animals is defined as any food not fit for human consumption (code 731). If food bought for a pet is fit for human consumption it should be coded as such eg fish should be coded to 134.
9. Food obtained from the garden (including eggs from hens) should be deleted (ie crossed through).

If the informant is a farmer or allotment holder etc and is using the food for his own consumption then this should be coded according to the item and given a qualifier code of 1. The prices entered in the diary should be 'farm gate prices' (refer to supervisor for CSO price list).

If it is known that the produce is sold any expenditure towards its production eg chicken feed, seeds etc should be treated as business expenditure and entered at the 'Expenses Refunded' section on P.36 of the diary. Any profit from the sale of this produce should be recorded at the self-employed questions (Q40-45) if this has not been done already.

I. TAKE-AWAY MEALS BROUGHT HOME

1. Take-away meals brought home should be entered at the bottom of the left hand page of the diary.
2. A tick should be entered against the entry to indicate whether the meal was hot (code 197) or cold (code 196) when it was purchased. If no tick is entered follow the instructions given at codes 196 and 197. For example, 'sandwiches' should be coded as 196, and 'toasted sandwiches' as 197.
3. Fish and chips (with or without vegetables) should be coded as 138.

J. FOOD AND DRINK BOUGHT AND CONSUMED AWAY FROM HOME

1. Meals out

Food bought and consumed away from home should be entered in the first section on the right-hand page of the diary. Different codes apply according to where the food was eaten.

(i) Bought and consumed at Workplace (codes 840-842)

eg. canteen, staff dining-room, staff tea-bar, staff tea club, rest-room, vending machine at work. This does not have to be the informant's own workplace; it includes any workplace which he may be visiting. Subsidised meals for students at college should also be included.

(ii) Bought elsewhere but consumed 'On Premises' (codes 843-846)

eg. sandwich bar, café, fish and chip shop, restaurant, pub, hotel, cinema, theatre, race course, school shop, tuck shop, church hall.

(iii) Bought elsewhere but consumed 'Off Premises' (codes 847-857)

If the food was not eaten or cannot be eaten on the premises where it was bought (eg kiosk, sweet stall, ice cream van) but is consumed away from home, it should be coded to one of the 'off-premises' codes.

Always code the individual items of a meal if possible. For meals or parts of meals which cannot be itemised use the main "meals out" codes: 840, 843, or 848/855. If the total cost is given as well as the individual items make sure the total is deleted.

2. Non-alcoholic drinks, soft drinks, ice cream, sweets, chocolates, biscuits, crisps etc.

If these items are consumed away from home they should be entered in the same section as 'meals out' and coded accordingly, (codes 840, 842, 845, 846, 850-854).

If soft drinks appear in the alcoholic drinks section assume they were consumed 'on premises'.

If any of these items are entered on the right hand page of the diary but not in the 'meals out' section, assume they were 'brought home' and code accordingly.

3. Mess Bills

If the cost of the food and drink has not been given separately, then allocate:

2/3 of the amount to food (code 840)

1/3 " " " " drink (code 279)

4. State school meals

State school meals may be entered in the 'meals out' section or elsewhere on the right hand page of the diary. As details should have already been given in the 'A' Schedule, proceed as follows:-

- (i) if entry is under 'workplace' code as 975
- (ii) if entry is under 'café, etc' and 'school' is specified as the place where the meal was bought then code as 975, otherwise code to the 'meals out' series
- (iii) if the entry is made during school holiday periods, it should also be coded to the 'meals out' series.

5. Alcoholic drink bought and consumed away from home

Alcoholic drink bought and consumed away from home should be entered in the 'beer, wine, spirits' section on the right hand page of the diary. In this case, different codes apply according to where the drink was bought:

- (i) Off licence (including supermarket etc) (codes 260-269)
- (ii) Other - ie licensed premises (codes 270-279)
eg workplace, restaurant, pub, hotel, club.

K. ALCOHOLIC DRINK TAKEN WITH A MEAL AND CONSUMED AWAY FROM HOME

1. If any alcoholic drink was taken with a meal this should be written beside the entry eg 'wine (with meal)'. The cost of the meal and the drink should therefore be given separately, the former in the 'meals out' section and the latter in the 'beer, wine, spirits' section.
2. If no alcoholic drink is taken with a meal, 'No alcohol' should be written beside the 'meals out' entry.
3. If alcoholic drink is taken with a meal but the amount cannot be separated, 'amount for alcohol not known' should be written beside the entry. In this case, apportion 2/3 to the meal and 1/3 to alcoholic drink. If bought and consumed on premises, as will usually be the case, use code 843 for the meal and 279 for the alcoholic drink, if the drink is not specified.
4. If it is not clear whether any alcoholic drink was included in the cost of a meal, assume meals costing less than £10.00 include no alcoholic drink but meals costing £10.00 or more should be apportioned: 2/3 to the meal (code 843) and 1/3 to alcoholic drink (code 279 - if drink is not specified).
5. If it is not known where the meal was consumed, ie neither code 1 or 2 is ringed, assume that it was eaten 'on premises' if taken with a drink and 'off premises' if not taken with a drink. If it is not clear whether a drink was actually taken with the meal or if no drink was purchased, refer to supervisor.
6. If it is not known where the drink was purchased, ie neither code 1 or 2 is ringed, assume that it was bought at a pub/restaurant (licensed premises) if it was taken with a meal which was consumed 'on premises'. If it is not clear whether the drink was actually taken with a meal or if no meal was consumed, refer to supervisor.

L. PRIVATE ENTERTAINMENT

(Including weddings, anniversaries, parties (excluding children's parties), bar mitzvahs, funerals etc).

1. Contract catering

If an amount of £150 or more is paid to a contract caterer for a wedding, anniversary, party, bar mitzvah, funeral etc then 'CONTRACT CATERER' should be written beside the entry.

The total amount paid could cover a number of expenses eg food, drink, entertainment, hire of hall, accommodation. Do not attempt to estimate the cost of each item but simply code the total amount to 806.

Note that contract catering for funerals should be coded to 807.

Refer to RO all items described as weddings etc which amount to £150 or more and do not have 'CONTRACT CATERER' written beside them.

2. Catering provided by the household

Where the household has provided some or all of the items for the wedding etc (eg the food and drink) then they should have been individually itemised in the diary eg bread, cakes, smoked salmon, champagne etc.

If, however, the entry in the diary states 'food and drink' and no individual prices are given, then allocate 2/3 of the amount to food (code 199 or 843) and 1/3 to drink (code 269, 279 or 289), provided the total amount is less than £150. If it is £150 or more refer to RO.

Note if catering for a funeral is provided by the household then it should be treated as described above.

3. Cheese and wine parties and Christmas parties (including tickets for these parties).

If 'cheese and wine party' or 'Christmas party' has been written beside an entry and the cost of the food and drink has not been given separately then allocate:

1/3 of the amount to food (code 199, 840 or 843)

2/3 " " " " drink (code 269, 279 or 289)

Note that all other parties (except children's parties) 2/3 of the amount is allocated to food and 1/3 to drink (see paragraph 2 above).

If, however, 'CONTRACT CATERER' has been written beside an entry then code the total amount to 806.

If the total amount is £150 or more and 'CONTRACT CATERER' does not appear beside the entry, refer to RO.

4. Children's parties

All children's parties should be coded to 753.

M. EXPENDITURE ABROAD DURING RECORD KEEPING PERIOD

These instructions apply to any visit abroad whatever the purpose. Note that 'abroad' includes the Isle of Man, Channel Islands and the Irish Republic.

If the visit is for business purposes, remember that any items to be refunded should be abated in the normal way.

In 1991, there is only one code for holidays/trips abroad, 956, (codes 757 and 955 cover holidays in the UK). Details for all holiday codes are given in the diary code list, and all of them relate to the same type of expenditure as that covered by Q.108-118 in the A Schedule.

Advance payments, deposits, or the full cost of such a holiday if paid during the record-keeping period, should be assigned the appropriate code.

1. Code 755 - Money spent abroad

This applies to all holidays/trips abroad.

In addition to the total amount actually spent abroad during a holiday, includes advance payments made during the record-keeping period eg.

- holiday insurance (if not included in cost of holiday)
- green card insurance for cars
- international driving licence
- duty free purchases in UK or abroad
- all goods and services purchased abroad
- commission on foreign currency and/or travellers' cheques (in foreign currency or sterling). If the commission is not given separately in the diary, it should be estimated (see code 755 in the item code list).

If the holiday starts and ends during record-keeping then the total amount actually spent abroad each day should be recorded in the diary.

If the holiday starts after record-keeping, the total value of the foreign currency and/or travellers' cheques (excluding commission) should be deleted.

If, however, the holiday starts during record-keeping but ends after the record-keeping period finishes then the total amount spent abroad during the record-keeping period will need to be estimated (see example below).

In order to estimate the total amount spent abroad during the record-keeping period the following information is required. This should be recorded in the diary:

- (i) The total amount of money (including foreign currency, travellers' cheques and sterling) they will be taking
- (ii) The date they will be going abroad
- (iii) How long they will be away

Example

A person takes £300 in travellers' cheques and sterling, leaves the UK on the 9th day of record-keeping and is away for 7 days.

Assume he spends all the money he takes with him so his average expenditure per day is $£300 \div 7 = £42.86$.

As he is away for 6 days of the record-keeping period, (including the day of departure) the estimated amount he spends abroad during these 6 days is $6 \times £42.86 = £257.16$. Enter this figure in the amount column and code as 755.

Actual expenditure abroad does not need to be itemised, but if this has been done, add up the amounts for each individual item, enter the total in the amount column and code as 755. Delete the individual entries.

If the amount taken, the date of departure or the length of the holiday are not given, refer to R0.

2. Other types of expenditure on holidays/trips abroad

Apart from the items listed at code 956, there are certain types of advance expenditure which should be coded to the item purchased. For example, a coach fare or air fare to a country abroad should be coded as 552 and 553 respectively, provided they were paid for in UK. Passports should be coded as 770 and visas as 799.

N. CASH GIFTS, INFORMAL CASH LOANS & REPAYMENTS OF INFORMAL CASH LOANS

1. Cash gifts to persons IN the household

- (i) If money is given to other spenders (including absent spenders) in the household - code to 986. Payments for services to servants living in the household should be coded to 780.
- (ii) If money is given to non-spenders (under 16) in the household - treat as pocket money and code to 801. If money is given to non-spenders ie persons who have not spent any money during the record-keeping period aged 16 or over - code to 802.

2. Cash gifts and goods or services bought for persons OUTSIDE the household (excluding donations to charities - see 798)

- (i) If money is given to friends or relatives outside the household (whether it is given to pay for a specific item or not) - code to 802.
- (ii) If an A or B Schedule item is paid direct for another household - code to 802. (Do not use a 900 series code).
- (iii) If a D Schedule item is paid direct - code to the item purchased.

3. 'Informal' cash loans to persons IN and OUTSIDE the household

Money which is clearly identified as a loan should be deleted (ie crossed through) whether the money is loaned to:

- persons in the same household or
- persons outside the household eg a friend or relative

4. Repayments of an 'informal' cash loan to persons IN and OUTSIDE the household

(i) A Schedule items

If the repayment is made to a person in the same household enter code 966 against the item in the diary.

If the repayment is made to a person outside the household (eg a friend or relative) proceed as follows:

Enter code 966 against the item in the diary, then check to ensure that the details have been entered at Q98 (code 7) or Q89 if the item is a car. If the details have not been entered at either of these questions, refer to RO.

(ii) Diary items

If the repayment relates to a diary item then the entry should be deleted (ie crossed through).

(iii) Item not known

If there is no indication in the diary as to what the repayment is for enter code 966 against the item in the diary.

0. MISCELLANEOUS NOTES ON DIARY ITEMS

1. Car or motorcycle purchase

The purchase of a car or motorcycle is regarded as an 'A' Schedule item. If such an item is purchased outright during the record-keeping period and is therefore recorded in the diary, it should be given a 900 series code:

- 942 Outright new car purchase
- 943 Outright second-hand car purchase
- 944 Outright motorcycle purchase (new and second-hand)

The corresponding codes 501, 502 and 503 should be used only at the loan or HP questions (ie Q95 or Q97) in the A Schedule. Note that if 501, 502 or 503 are used in the diary a validation error will appear.

2. Clothing

Informants should give the sex of the person for whom the item was purchased and the age if the person is under 16. This information is necessary in order to give the item its correct code. If the item was bought for someone in the household the person number may be given instead. In this case the sex and age can be obtained from the household box. If sex and age cannot be deduced from the information given refer to supervisor - if a large amount was spent refer to RO.

Clothing allowances should be coded as 803 and payments to clothing clubs as 966.

3. Insurance policies

If the insurance policy relates to an A Schedule item use the appropriate 900 code. If it is not an A Schedule item then the relevant item code should be used. These are usually 'one-off' payments.

4. Repayment of a loan to clear other debts (code 787)

This is a loan taken out to pay off other debts. If such a loan occurs at Q95 in the A Schedule it should be coded as 787, but if a loan payment is made during the record-keeping period it should be coded as 960. Code 787 should not therefore be used in the diary.

5. Maintenance payments

Maintenance payments for household equipment should be coded as follows:

- Cassette recorders, televisions, videos etc - code 784
- Central heating systems - code 948
- Other gas, electric and oil appliances - code 786

6. Postal Orders

If a postal order was purchased during the record-keeping period, the value and the poundage should be shown separately. The purpose for which it was bought and the date it was used or posted should also be written beside the entry.

If it was used or posted during the record-keeping period, code it to the item purchased, otherwise code it to 988. The poundage should be coded to 751.

If the poundage has not been shown separately, refer to supervisor. The budget should then be sent to Field Branch. If it becomes necessary to estimate the poundage, the rates are given at code 751 in the item code list.

7. Tips

Tips should be given the same code as the service or item supplied.

8. Water paid by meter

In certain parts of the country 'metered' water is becoming more common. Under this system the amount charged for water depends on actual consumption instead of rateable value.

As there is no question in the 1991 A schedule which covers this method of payment, the following action should be taken. This applies to England and Wales only. (In Scotland there is a community water charge and in N. Ireland, rates and water rates are paid together).

Action to be taken in meter payments

If meter payments for water occur in the diary they should be deleted (ie crossed through) and transferred to Q30/31, A schedule.

- (i) Add together all the meter payments for water for that household during the two weeks of record-keeping. Such payments could occur in both the HOH's diary and the wife's diary and perhaps, in the diary of any other household member.
- (ii) After adding up the payments, delete each of the diary entries.
- (iii) Enter the total amount at Q30/31, A schedule, accounting for separate or combined water and sewerage charges.
- (iv) As this total covers a two week period, assume that this is the average amount paid every two weeks, and enter 26 at Q30/31.

Action to be taken - installation costs and meter payments

- (i) If the cost of installing a meter occurs in the diary, this should also be deleted (ie crossed through) and transferred to Q30/31.
- (ii) As this would be a 'one-off' payment, the cost of installation should be divided by 26 to bring it to a two week period and then added to the meter payments, if any.

(iii) For example, if the cost of installation was £130.00, and the total meter payments came to £3.00 for the two week period, the amount to be entered at Q30/31 would be £8.00 ($£130.00 \div 26 = £5.00 + £3.00 = £8.00$). The number of payments to be entered at Q27(a) would still be 26.

1/B:DSCHEDULE

Jan 91

From 1991 - 1993

CALCULATING AVERAGE WEEKLY EXPENDITURE BY ITEM
BY PERSONS & HOUSEHOLDS

1. Record 114 holds data for week 1 and week 2, each week aggregated from entries made in the diary by each person in a household. The items purchased are represented in DITEMCOD, and their cash price by DCASHPR. In addition to the cash price, the cash value (excluding interest payments) of items bought on credit are included. These are identified by DQUAL codes (qualifier values attached to item codes); in this case DQUAL code 3. The DQUAL codes are as follows:

Code	Description
0	Item of expenditure (default)
1	Self supply goods (used by variable B327)
2	Item of expenditure claimed as refund against business expenses (used to exclude items as the FES is a household survey)
3	Item acquired during the diary period by credit, charge or store card (used to be also covered by code 5 until merged into code 3)
9	Item of expenditure ignored for an unspecified reason

The DQUAL qualifiers are entered at the "raw" stage in the diary by OPCS.

2. Because all expenditure by a person is recorded in the diary there are certain DITEMCOD codes that duplicate items for which values are already recorded in schedules A or B. These items are coded in the range D901 to D999. Although the item and its value is contained within record 114, to avoid double counting these diary items are not used in any subsequent derivations.

3. Record 89 contains the average weekly expenditure at person level on items recorded in the diary plus any appropriate values recorded in the income and expenditure schedules for loans, HP etc. The item code (PDRCODE) corresponds exactly to DITEMCOD in record 114. The average weekly value (PDCODVAL) is obtained by taking the total of each person's expenditure for an item in record 114 (bought in week 1 and/or week 2), dividing it by 2 and adding any appropriate weekly equivalent (wev) cash values for the same type of item bought through the following:

-	standing orders	(BSTORAMT (wev WKLY317), Rec 82, Sched A)
-	credit / club	(CLUBSCOS (wev WKLY300G), Rec 80, Sched A)
-	deductions	(DEDONEAM (wev WKLY416B), Rec 56, Sched B)
	from pay	(DEDTHRAM (wev WKLY416H), Rec 56, Sched B)
		(DEDTWOAM (wev WKLY416E), Rec 56, Sched B)
-	HP	(HPINSTAL (wev WKLY291), Rec 78, Sched A)
-	credit / loan	(LOANREP (wev WKLY275), Rec 77, Sched A)
-	subsd job - other	
	dedcts - type 1	(SUBONEAM (wev WKLY458a), Rec 56, Sched B)
-	dedcts from pay	
	for sport	(DEDSCAMT (wev WKLY415h), Rec 56, Sched B)
-	dedcts from pay	
	for union - amnt	(DEDUFAMT (wev WKLY415d), Rec 56, Sched B)

- dedcts from pay for
taxfree giving (DCHTFSAM (wev WKLY438b), Rec 56, Sched B)
- dedcts from pay -
other charity (DCHOCSAM (wev WKLY438e), Rec 56, Sched B)
- deposits on HP made within
prev 13 wks to interview date (B242H, Rec 78, derived variable)
- deposits on instalment credit made within
prev 13 wks to interview date (B242L, Rec 78, derived variable)

4. Records 12 to 16 and 18 to 24 contain the household records of each item ie the aggregate of each person's record in a household recorded in record 89.

5. The following example should give a clearer picture:

i. Person 1 in a household has taken out a loan of £1500 to purchase a sofa but has not bought any other items of furniture in the two diary weeks. The loan and its repayments will have been recorded in the expenditure schedule. Person 1 will also have recorded the repayment in the diary. This diary entry will have been given a DITEMCOD in the range (D901-D999). The PDCODVAL for this person for this item will be calculated from LOANREP in schedule A. The PDCODVAL derivation will ignore the diary entries for DITEMCOD D901-D999.

ii. Person 2 in the same household bought a chair for £50 cash in week 1 and a chair for £40 in week 2. In addition, he is also repaying a loan taken out earlier to buy other chairs. The £50 will be recorded in week 1 for the appropriate diary item code in record 114. The £40 will be recorded in week 2 for the same diary code. The repayment will be recorded in record 114 using a DITEMCOD in the range (D901-D999) and in LOANREP on schedule A. PDCODVAL for this person will be calculated $((£40 + £50)/2) + LOANREP$.

iii. The household equivalent = PDCODVAL for person 1 + person 2.

6. The PDRCODE codes 1211-1751 contains aggregate data of types of items. The codes have been created by the FES as they are required the RPI.

FAMILY EXPENDITURE SURVEY ITEM CODE LIST

FOOD FOR HOME CONSUMPTION

ITEM CODE	DESCRIPTION OF ITEMS	ADDITIONAL EXAMPLES
101	Bread, milk loaves, rolls	Balmcakes, baps, batch breadcakes, butteries, Chapatis, croissants; doughcake, Fadge, Flat cake, garlic bread, Irish potato bread, pitta, take and bake
102	Flour, plain and self-raising	Saffron flour
103	Biscuits, shortbread, wafers, (including chocolate covered)	Bandit, Breakaway, Cheese Nuts, Choc-Teacakes, Cookies, Crunchies, Gingerbread men, Jaffa Cakes, Kit-Kat, Macaroons, Macvita, Marshmallows, Monster Munch, Novo, Oatcakes, Penguins, Rusks, Ryvita, Skips, Slimming biscuits, Squiggles, Toasties, Twix, Wigwams, Yo-Yo. All corn based crisps and snacks eg KP snips, Frazzles, Sainsbury's sticks
106	Cakes and other bakery purchases Including: Composite purchases of biscuits, bread, cakes and flour etc	Apple Dumpling (pastry), Bannocks, Bracks (Irish), Bread Pudding, Buns, Cheesecake, Chorley Cakes, Crumpets, Currant bread, Frozen (cooked) cakes (eg eclairs, gateaux, sponge), Flan cases, Fruit pies, Malt loaf, Muffins, Parkin, Pastries Petit Fours, Pikelets, Scones, Torte Fruit, Teabread, Waffles (excluding potato waffles - see 156)
108	Dry cereals (including prepared breakfast cereals)	Alpen, Arrowroot, Baby cereal, Blancmange Powder, Broth cereals, Cereal bars eg Original Crunchy Bar, Coco Crispies, Cornflour, Country Store, Custard powder, Dry Pasta, Familia, Farex, Farinoca, Farola, Flying Start, Lentils, Muesli, Nuggets, Oatmeal, Pearl Barley, Puffed Rice, Quaker Oats, Ready Brek, Rice, Sago, Semolina, Soya Flour, Spaghetti, Special K.
111	Beef and veal (including minced meat)	Beefburgers (unless meal out), beef-ham (raw), beef kebabs, beef loaf, hamburgers, hough, minceburgers, sheet-ribs, sirloin, steaklets
112	Mutton and lamb	Gigot, Lap (breast), lamb kebabs (including kebabs undefined)

FOOD FOR HOME CONSUMPTION - Continued

113	Pork	Pork kebabs, pork slices and cuttings, spare ribs
114	Bacon and ham, uncooked	Belfast, gammon, ham shank, hock, knuckle, ulster fry
116	Offal and other uncooked meat (including meat protein substitute, meat undefined)	Bones, chawl, cheek, chitterlings, elder, goat meat, heart, kidneys, liver, mince savour, oxtail, pig's/sheep's head, pig's trotters, protoveg, soya meat, steak and kidney (uncooked), sweetbreads, tongue, tripe
121	Cooked ham (including canned)	Forespur
	Ham which is sold as sliced or cold is normally cooked and should be coded 121. Uncooked ham is usually in the form of a joint and should be coded 114. 'Fresh' written alongside does not necessarily mean uncooked.	
122	Sausages (uncooked), sausage meat	
123	Cooked meat and meat products canned and bottled meat (including cooked meat undefined) Excluding Sandwiches and meals out - see 196, 197 or 800 series chicken, fish and meat pastes - see 190	Bath chaps, beef in a bag, black/white pudding, bottled meat, bridies, brawn, brunchie, canned beefburgers, canned braised beef, canned chicken and mushroom casserole, canned cocktail sausages, canned escargots, canned frankfurters, canned meat puddings, canned sausage and beans, canned sausages, canned sliced beef, canned tongue, chicken pie, chicken pie and chips (frozen) chicken rissoles, chopped pork, cooked pork and beef, cooked sausages, cooked tongue, corned beef, delicatessen meats, generally, Duo cans (eg chicken & rice) escargots (snails), frankfurters, frozen roast beef (sliced), game pie, garlic sausage, haggis, ham and egg pie, haslet, hodge, hot dogs, hot pot, Irish stew, liver sausage, luncheon meat, mealy pudding, meat croquettes, meat and potato pies, meat puddings, meat squares, pastrami, patties, pigs pudding, polony, pork cheese, pork fingers, pork pestle, pork pies, sausage in batter, sausage rolls, saveloy, scotch eggs, shepherds pie, sliced braised beef, spam, steak and kidney pancakes, veal and ham pie.

FOOD FOR HOME CONSUMPTION - Continued

127	Poultry, rabbit, game and venison - cooked, uncooked, canned, bottled and frozen	Capon, chicken in aspic, Chicken Kiev, Chinese chicken, ducks, hares, partridges, pigeons, tandoori chicken, turkey loaf (raw), turkeys.
134	Fish - fresh, smoked, frozen canned, bottled and buttered	Cockles, crabs, fish cakes (not cooked), fish croquettes (not cooked), frozen fish fingers, frozen fish in a bag, frozen fish and chips, jellied eels, roll mops.
138	Fish and chips with or without vegetables - consumed at home (cooked items only)	Fish cakes (cooked), fish croquettes cooked with or without chips and/or peas, fish and chips, fish, chips and peas, fish cakes with/without peas, fish supper, fish tea, incl cases where fish and chips costed separately, fried fish.
140	Eggs, fresh and dried	
141	Butter	Excluding rum butter - see 190
142	Margarine (including margarine undefined)	Sunflower
143	Fresh whole milk (excluding skimmed and semi-skimmed - see 147)	Fresh milk, sterilized milk, ultra heat treated (UHT) milk, milk tokens
146	Cheese	Cream cheese, cottage cheese, fromage frais, processed cheese, vegetarian cheese
147	Fresh skimmed milk	Semi-skimmed milk
148	Other milk products (excluding butter - see 141 and cheese - see 146)	Buttermilk, canned and dried milk, sour, fresh and canned cream, milk baby foods, milk shake, other milk products (frozen or unfrozen) mousse, readymade milk shakes/drinks, top of the milk, yoghurt.
149	Lard, cooking and other oils and fats	Butter/Margarine mixtures, Clover, dripping, Flora, Gold, low fat spreads, olive oil, peanut butter, port scratchings, shortex soya margarine, suet, trex, vegetarian fats.

FOOD FOR HOME CONSUMPTION - Continued

152	Fresh vegetables and tomatoes (including vegetables undefined)	Alfafa, broad beans, broccoli, brussel sprouts, cabbage, calabrese, carrots, cauliflower, leeks, mushrooms, onions, plantain, runner beans, shallots, spring greens, spring onions (syboes).
153	Canned, bottled and dried vegetables and tomatoes	Baked beans, beetroot (excluding jar of beetroot see 193), canned vegetable juice, tomato puree.
155	Frozen vegetables	
156	Potato products only (including processed potatoes)	Canned potatoes, frozen chips, hula hoops, instant potato powder, potato cakes/scones/pies/farls, potato croquettes (including croquettes unspecified), potato sticks, potato waffles, puffs, ravers, Smiths Quavers, tinned potatoes, toggles.
158	Potatoes (raw)	
160	Fresh fruit (including fruit undefined)	Apples, avocado pears, bananas, fresh fruit salad, oranges, pears, rhubarb, satsumas, tangerines.
162	Fruit juices and tomato juice (excluding squashes - see 184)	Britvic, concentrated fruit drinks, juice drinks, Non-alcoholic wine, pure lemon juice, PLJ, rosehip syrup.
164	Other processed fruit - canned, bottled, dried or frozen, (including nuts)	Appletree dessert, currants, delrosa, frozen apples, fruit salad, mamade, optrose, peaches, pears, pineapple, prunes, raisins, sultanas, unsweetened fruit and nut bars.
171	Tea	Herbal tea, nestea.
172	Coffee, coffee essence	Nescafe.
173	Proprietary and non-proprietary food drinks (excluding milk baby food - see 148)	Bengers food, Bournvita, Cambridge diet food supplement, chocolate squeezy, cocoa, cocoa essence, horlicks, instant postum, malted milk, milo, nesquik, ovaltine, slender (slimming milk drink), soya milk.
181	Sugar	
182	Syrup, lemon curd, honey, jam, marmalade	Choc spread, molasses, sunny spread, treacle.
183	Ice cream	Iced lollies (if they contain ice cream), arctic roll, dark secrets.

FOOD FOR HOME CONSUMPTION - Continued

184	Soft drinks (squashes, cordials, crystals)	Blackcurrant juice, Citrozade, essences for making soft drinks, milk shake syrups, non-alcoholic beer, Norfolk Punch, Ribena, sodastream concentrates, triple 'C'.
185	Sweets and chocolates (excluding chocolate covered biscuits and wafers - see 103)	Chinese figs, crystallised fruits, Curly Wurly, drained and glace fruit, (except drained cherries, glace cherries and candied peel - see 193), Indian sweet, Marathon picnic bars, popcorn, stem ginger.
190	Canned and packeted foods, prepared and semi-prepared Including: Canned, packeted and bottled baby, junior and geriatric foods other than milk Excluding: Cooked meat etc - see 123, Poultry etc eg.) Chicken Kiev,) see 127 Chinese chicken)	Almond paste (incl marzipan), beef olives, bolognaise sauce, Bombay mix, brandy butter, cake and pudding mixtures, canned cheese and spaghetti, canned creamed mushrooms, canned macaroni cheese, canned pease pudding, canned puddings (eg rice, treacle), canned ravioli, canned risotto, canned spaghetti sauce (eg tomato), casserole mix, 'cook-in' sauces, cheese or fish pancakes, cheeseburger, all cheese spreads, coleslaw, cream dessert (fool), cream topping, curry sauce, custard (instant or ready made), doughnuts and cakes uncooked and frozen, frozen pastry, garlic butter, hors d'oeuvres, ice cream and yoghurt powders, ice poles, ice pops, instant dessert powders, instant whip, jellies, (incl jellies set with fruit), made up stuffing (eg paxo), 'Make a meal', meat, fish and chicken pastes (ie spread), mincemeat (sweet), packet dumplings, packet icing, popadom, pate, peach melba/sundaes (unless ice cream - see 183), pies (cheese and onion, fish) pea fritters, pineapple fritters, pizza pie, potted meat, prawn cocktail, ravioli, ready made trifles and custard, 'Ready to eat' and 'Ready to heat' meals, rum butter, salads (mixed, potato, vegetable), savour mix, skillet meal, sorbet, taramosolata, Tip top tinned cream, toast toppers, toasty grills, vegetable Bhajis and Samosas, white sauce, Xmas pudding.

FOOD FOR HOME CONSUMPTION - Continued

193	Pickles, sauces, flavourings, colourings, additives	Angelica, apple sauce, artificial sweeteners (eg slimcea, sweetex, sugaree), baking powder, baking soda, Bovril, breadcrumbs, candied fruit and flowers, candied peel, chicken essence, chutney, cocktail cherries, coffee mate, cooking chocolate, cooking wine, Cranberry Sauce, cream of tartar, curry powder and paste, dessicated coconut, drained cherries, fish dressing, flaked/blanched almonds etc, fresh ginger, garlic, gelatine, glace cherries, gravy salt, ground almonds, herbs (eg mint, parsley), hops and malt for making home brewed beer, isinglass, jar of beetroot, Jif-lemon, King Beef (extract), Marmite, mayonnaise, mustard, nibbed nuts, oxo, parmesan, pectin, pepper, pickled foods (eg cabbage, eggs, onions, walnuts) rennet, rice paper, salad cream, salt, soup cubes/squares, soyagen (milk powder), spices (eg ground ginger, root ginger, cinnamon, all spice), sweet cake decorations, sweet and savory flavourings and essences, tomato ketchup, vinegar, yeast.
196	Cold take away food items consumed at home (including items not defined as hot or cold)	Meat pies, salads, sandwiches, sweet pies, 'meals on wheels', 'take away meals'.
197	Hot take away food consumed at home	Chips on their own, toasted sandwiches, 'meals on wheels', 'take away meals'.
199	Other food undefined	Food tokens, grocery bills which cannot be itemised, Christmas club hamper, money for cookery class.

TOBACCO

211	Cigarettes, cigarette tobacco and cigarette papers	
212	Pipe tobacco (including tobacco undefined)	Chewing tobacco, twist. If tobacco is undefined but cigarette papers are also purchased code to 211.
213	Cigars and snuff	Whiffs, Manikins.

HOUSING

PERMANENT SECOND DWELLING IN UK (Codes 215-216, 225-227 and 229)

(Permanent second dwelling includes town flat, country cottage, holiday home, beach bungalow, fixed caravan etc).

215	Capital improvements (Do-it-yourself) (including purchase of a second dwelling)	Built-in furniture (including flat- packed goods), double glazing, installation of structural space heating, time share in UK - purchase and capital improvements (if time share is abroad - see 999).
216	Household expenses (excluding repairs and decorations etc.)	Insurance on structure, mortgage instalment, rates, rent, water rates, standard community charge, standard community water charge, time share in UK - running costs (if time share abroad - see 999).

HOUSING - Continued

MAIN DWELLING (Codes 218 and 231)

218	Structural space heating installation (Do-it-yourself).	Gas fired central heating, water and hot air. Oil fired central heating. Radiators and hot air systems. Storage heaters, including under floor heating (by electricity) Open fires, closed fires, fireplaces, Raeburn solid fuel cooker.
221	House purchase (including deposit - but excluding rent (see 799) - on a new main dwelling or a dwelling to which a household member is moving eg on Marriage) (excluding insurance, mortgage etc for the dwelling in which the household is living)	Buying leasehold or share of property (if main dwelling), insurance on structure, mortgage instalment, rates, water rates, payments to 'Self-Build Association', private road construction charges, purchase of a garden plot/plot of land.
222	Caravan purchase (including deposit)	Repairs and decorations to mobile homes/caravans (if not a second dwelling).

(1) Main dwelling includes a dwelling to which the household is planning to move as its new main dwelling or a dwelling to which a household member is planning to move eg on marriage.

HOUSING - Continued

PERMANENT SECOND DWELLING IN UK (Codes 225-227, 229 and 215-216)

(Permanent second dwelling includes town flat, country cottage, holiday home, beach bungalow, fixed caravan etc.)

225	Electricity account payments
226	Gas account payments
227	Telephone account payments
229	TV licences

MAIN DWELLING (Codes 231 and 218)

Main dwelling includes a dwelling to which the household is planning to move as its new main dwelling or a dwelling to which a household member is planning to move eg on marriage.

231	Structural additions for self assembly (excluding furniture - see 957)	Flat packed goods such as double glazing units, garages, garden sheds, greenhouses, kitchen units.
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HOUSING - Continued

PURCHASE OF MATERIALS AND TOOLS FOR HOUSE MAINTENANCE (codes 232 - 238)

232	Hire of equipment for house maintenance	'Do-it-yourself' work on house maintenance.
233	Composite or undefined purchases (codes 235-238)	
235	Fittings (including electrical fittings) (These are items which are fixed to the structure (wall etc) of a building on a permanent basis)	All electric door bells, carpet bar/strips, cat flaps, circuit breakers, curtain rail, door handles, non-electric shower fitting, fireplace wood surround, fixed clothes post, flex, fuse boxes, hooks, junction boxes, light roses, lights and chandeliers, power points, ready made hardboard pelmets, sashcord, sockets, stair grips, telephone socket kit, toilet seat, trellis, window catch, wooden fence.
236	Tools for household repairs, maintenance, decoration and structural additions etc.	Extension ladder, lino knife, paint brushes, paint kettle, rollers, saw bench, scaffolding tubes, scrapers, step ladders, tools (unspecified), workmate.
237	Paint and distemper, wallpaper, timber and hardboard	Dadoline, hardboard to make a pelmet, shelving, (wooden floor tiles - see 402).
238	Other materials	Aggregates for cement, creosote, draught excluder, emery cloth, fablon, formica, french polish, glass, tiles, heavy glues, hinges, linseed oil, masking tape, nails, paint stripper, paving slabs for path, pipe lagging, polyfilla/cell, polythene sheets, putty, rawplugs, rentokil, roofing felt, roof insulation materials, sand, sand paper, screws, solder, spare parts for structural space heaters, teak oil, varnish, wire netting.

FUEL, LIGHT AND POWER

240	Anthracite and boiler fuel coal bricks, house coal, slack (including coal provided by employer) (excluding coke and premium smokeless fuels - see 242)	Beans, dry steam coal, multiheat, ordinary household coal used in open fires, etc. Ovoids, pease and grains, Phurnacite, stovesse and stove nuts, trebles, Welsh nuts.
242	Coke and premium smokeless fuels (including code provided by employer)	Burnbrite, Cleanglow, Coalite, gas cokes other than for open fires, No 2 Gas Coke, Gloco, hard cokes (including Sunbrite), Homefire Phimax, Roomheat, Sebrite, Wonderco.
254	Gas - slot meter payments (If household has its own key Treat as account - see 914)	Power keys, slot cards, discs, tokens Include service charge payments for gas when they appear in diaries.
255	Electricity - slot meter payments (If household has its own key Treat as account - see 917)	Power keys, slot cards, discs, tokens Include service charge payments for electricity when they appear in diaries.
258	Other fuel and light (Including paraffin and fuel undefined but excluding fuel Oil for central heating)	Calor gas, firelighters, firewood, gas refills for blow lamps/camping stoves, underfloor heating charges where source of heating unknown. (Liquid paraffin - see 621).

ALCOHOLIC DRINKS (see Sections J & K)

Alcoholic drink bought and consumed away from home - OFF LICENCES

260	Ale, barley wine, beer, shandy, Stout	Low alcohol beers and lagers.
261	Cherry B, cider perry	Babycham.
263	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
264	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
265	Wines (unspecified)	Low alcohol wine any wines inadequately described.
266	Spirits, liqueurs	
269	Alcoholic drink inadequately described or itemised	

Alcoholic drink bought and consumed away from home - LICENSED PREMISES

270	Ale, barley wine, beer, shandy, stout	Low alcohol beers and lagers
271	Cherry B, cider, perry	Babycham
273	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
274	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
275	Wines (unspecified)	Low alcohol wine, any wines inadequately described.
276	Spirits, liqueurs	
279	Alcoholic drink inadequately described or itemised	Round of drinks

Note

If brand names appear and no other description given, refer to supervisor.
Tips (if entered separately) should be given the same code as the drink purchased.

ALCOHOLIC DRINKS - Continued

Alcoholic drink brought home

280	Ale, barley wine, beer, shandy, stout	Low alcohol beers and lagers.
281	Cherry B, cider, perry	Babycham.
283	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
284	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
285	Wines (unspecified)	Low alcohol wine, any wine inadequately described.
286	Spirits, liqueurs	
289	Alcoholic drink inadequately described or itemised	Month's supply of wines and spirits. Drinks for party: If specific drinks not identified.

Note

If brand names appear and no other description given, refer to supervisor.

CLOTHING AND FOOTWEAR - (See section 0)

Definitions

Adults (men & women) are persons aged 16 or over.

Children (boys and girls) are persons aged 5-15.

Infants are persons aged under 5.

301	Men's outerwear	All sports clothes, blazers, capes, cardigans, dressing gowns, duffle coats, jackets, kilts, kneepads, overalls, overcoats, raincoats, shirts, shorts, suits, swimming trunks, trousers, waistcoats.
305	Men's underwear & hosiery	Collars, combinations, pants, pyjamas, socks, vests.
311	Women's outerwear	All sports clothes, aprons, blazers, blouses, capes, cardigans, costumes, dresses, dressing gowns, duffle coats, gym slips, jackets, jumpers, leotards, overalls, overcoats, raincoats, shorts, skirts, slacks, suits, swimming costumes, twin sets.
315	Women's underwear & hosiery	Bed-jackets, brassieres, briefs, combinations, corsets, leg warmers, negligees, night-dresses, panties, petticoats, pyjamas, roll-ons, slips, stockings, suspender belts, socks, tights, vests.
321	Boys' outerwear	As for men where applicable.
322	Boys' underwear & hosiery	" " "
325	Girls' outerwear	As for women where applicable.
326	Girls' underwear & hosiery	" " "

CLOTHING AND FOOTWEAR - Continued (See Section 0)

330	Clothing materials	Leather to make clothes, materials for school sewing.
331	Men's and boys' headgear	
332	Haberdashery Including: items used in the repair of clothing, women's & girls' headgear and headgear undefined	Belts, berets, braces, buttons, caps, darners, embroidery silks, garters, gloves, handkerchiefs, hats, insoles, knitting wool and needles, laces, needles and threads etc, nightdress case, patterns, pins, ribbons, scarves, school badges, sewing - cotton, tape measure, ties, webbing, zips.
335	Infants' outerwear (Excluding bedding - see 407)	Bibs (including plastic), hats, mittens, pram sets.
336	Infants' underwear and socks (Excluding disposable nappies - see 621)	Babies' nappies, (terry and muslin) bodices, knickers, pants, pyjamas, vests.
337	Clothing charges	Hire of clothing, dressmaking charges (excluding repairs and alterations) dress-making dummy.
338	Miscellaneous purchases of clothing (Excluding clothing allowance see 803)	
341	Men's footwear	Boots, shoes, slippers, trainers, wellingtons.
342	Women's footwear	Fur bootees, leggings (mock boots), shoes, slippers, trainers.
343	Children's and infants' Footwear	Daps, trainers.
349	Footwear undefined.	

DURABLE HOUSEHOLD GOODS

402	<p>Hard floor coverings</p> <p>(including laying and making up charges)</p>	<p>Flooring tiles (vinyl, plastic, rubber and wooden), lineoleum, lino sticky tape.</p>
405	<p>House textiles</p> <p>(new and second hand)</p> <p>(including making up charges)</p>	<p>Adhesive binding, bedspreads, blankets, curtain materials, cushion covers, duvets/continental quilts and covers, eiderdowns, plastic shower curtain, rufflette tape, rydura dusters, sheet (including rubber), table cloths (including plastic), tea cosy, towels.</p>
407	<p>Mattresses</p> <p>(new and second hand)</p>	<p>Baby's changing pad, bolsters, cot/pram mattresses, cushions, kapok, pillows.</p>
409	<p>Cassette/tape recorders, radios, record players, televisions, televideos</p> <p>(new and second hand)</p> <p>(Excluding non-essential CB equipment - see 422)</p>	<p>Amplifiers including fitting, antenna, essential equipment for CB radio (aerial, power supply and transceiver), hi-fi equipment, music centre, personal stereo, radio clock, speakers, tuners, Satellite dishes and TV and radio aerials (purchase and cost of fitting), TV games and TV games console (purchase and rental).</p>
410	<p>Purchase of home computers</p> <p>(new and second hand)</p>	<p>Printers, word processors.</p>
411	<p>Gas cookers</p> <p>(new and second hand)</p> <p>(including gas cookers with electric ignition/timing device etc)</p>	<p>Hob, built in oven.</p> <p>Include installation charges.</p>
413	<p>Electric cookers</p> <p>(new and second hand)</p>	<p>Hob, built in oven.</p> <p>Include installation charges.</p>

DURABLE HOUSEHOLD GOODS - Continued

414	Telephone and telephone answering machines (new and second hand)	Attachments for telephone, beepers (if purchased), mobile telephone
417	Electric washing, drying machines (new and second hand)	Drying cabinets, spin dryers, tumble dryers.
419	Electric refrigerators, freezers (new and second hand)	
420	Purchase of video recorders (new and second hand)	
422	Spare parts for cassette/tape recorders, home computers, radios, record players, televisions, TV games and videos	Non-essential equipment for CB radio, (excluding aerial, power supply and transceiver - see 409), transistors, valves.
423	Spare parts for gas and electrical durables	Electric sewing machine needles, vacuum cleaner bags.
425	Other gas appliances (new and second hand)	Fires (ordinary or convector) hair curling tongs/styling brushes (including gas refills), pokers, refrigerators, wall-mounted shower units, water heaters and boilers.
426	Other major electrical appliances (new and second hand)	Discolights, dishwashers, fires (conventional plug-in or convector), lawnmowers (excluding manual and petrol driven - see 434) microwave cookers, sunbeds, vacuum cleaners, wall-mounted shower units, water heaters and boilers.
427	Electrical tools (new and second hand)	Drills, paint sprayers, paint strippers, saws.
428	Small electrical/electronic equipment (new and second hand)	Barbecues, burglar alarms (battery or electric), calculators, hair dryers, hair curling tongs/styling brushes, lamps (bedside, standing and table) shavers/toothbrushes (battery or electric), typewriters.

DURABLE HOUSEHOLD GOODS - Continued

431	China, glassware and pottery (new and second hand) (excluding mirrors - see 646)	Pyrex ware.
434	Major household appliances not powered by gas/electricity (new and second hand) (including major appliances undefined)	Barbecues (excl electric - see 426) carpet sweepers, fire extinguishers, garden furniture, garden rollers, garden (and beach) umbrellas, knitting machines and ribbers, lawnmowers (excluding electric - see 426) non-electric calculators/sewing machines/typewriters, oil-fired cookers and water heating systems, paraffin and other non-structural space heaters, petrol-powered electric generators, picnic tables, rotavators, water softeners, wheelbarrows, spare parts for non-gas/electric appliances.
437	Electric consumables	Batteries (dry cell), Christmas lights, fuses, fusewire, infra red bulbs, light bulbs, plugs and adaptors (excluding those designed for a specific purpose or appliance).
438	Garden tools and accessories (new and second hand)	Garden gloves, garden hose, handbills, hedge clippers, hoes, scythes, shears, watering-cans.
439	Kitchen equipment, tableware, utensils and cleaning materials (new and second hand) (ie items used in the preparation, serving and clearing up of food) (eg J-cloths, scourers, sponge cloths, and steelwool)	Bake stone, baking tin, bowl, bread bin, bread board, chopsticks, colander, cutlery, dish cloths, fish slice, frying pan, kettle, kilner jar, masher, milk cooler, napkin ring, oven gloves, pastry brush, potato peeler, pressure cooker, sandwich box, saucepan, strainer, teapot spout, teapot stand, tin opener, tray, tray set, vacuum flask, wine-making apparatus, wooden salad bowl and servers.

DURABLE HOUSEHOLD GOODS - Continued

440	Other household hardware (new and second hand)	Baby's bath, basin, bathbrush, bathroom scales, brass log box, brooms, cash box, chamois leather, clothes brush, clothes horse line, clothes prop, coal scuttle, coat hangers, doorstop, dustbin, dustpan, fireguard, fire-irons, flints, foam filling for cushions, gas lighters, gas mantles, household oil, industrial gloves, ironing board, keys and key cutting, lamp shades, (incl. materials for making) laundry basket, metal bath, mops, mousetraps, odd pieces of hose, padlocks, pail, peg bag, pegs, penknife, place mats, plastic foam for kneeler, rope, scissors, shoe horn, shoeshine sets, sink plug, soap holder, sparklets/gas refills for soda stream, table top for washing machine, tilley lamp, torches, tub, venetian blinds, water filter, waste paper basket, WD40, wick for oil lamp or stove.
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VEHICLES

501	New cars (A schedule only) (including unspecified whether new or second hand)	Three wheel cars, motor caravans, caravanettes, new car kits for self-assembly. Jeeps, landrovers, lorries and vans used for private purposes.
502	Second hand cars (A schedule only)	As for 501
503	Motor cycles (A schedule only) (new and second hand)	Motor assisted cycles, moped, scooter, tricycle.
505	Other vehicles (new and second hand)	Bicycles, BMX, canoes, carrycots, dinghies, go-karts, motor cruisers, prams, trailers, tricycles, wheel-chairs (manual or battery driven) yachts.
508	Other vehicles - repairs and servicing (excluding car and motor cycle repairs etc - see 548)	Boat house hire, boat moorings, cycle garage fee, push chair, cycle hire.
510	Motor-cycles - accessories, spare parts and replacements (new and second hand)	Crash helmet, motor-cycle paint.
511	Other vehicles - accessories, spare parts and replacements (new and second hand)	Cycle clips, outboard motors, paddles, pram harness, pram straps.
512	Driving licences	
513	Cars - durable accessories and fittings (new and second hand)	Car radios, cassette players and telephones, licence holders, seats and seat covers for babies and children.
514	Cars - spare parts and replacements (new and second hand)	Brake fluid, car paint.
538	Petrol	
539	Diesel oil	
542	Other motor oils	Gear box oil
545	Garage rent, rates (if separate), and ground rent	
546	AA and RAC subscriptions	Other non-profit making motoring associations (eg Civil Service Motoring Association).
548	Cars and motor-cycles - repairs and servicing	Labour and material costs should not be split, Car battery charging.

VEHICLES - Continued

549	Cars and motor cycles - other costs	Anti-freeze, car dwell meters, car polishes, car warranty extension, car wash, distilled water for car batteries, engineers' reports, garaging, gas to power cars, MOT tests, parking fees, parking meters, shampoos, tolls, tools for motor vehicles, underseal.
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TRAVEL

550	Combined Bus/Rail/Tube tickets. (excluding season tickets)	One day capital card, one day travel card, any travel on a ticket covering a combination of bus and rail, bus and tube or metro or all three - but not rail and tube - see 551.
551	Rail or tube fares (excluding season tickets)	Train/boat ticket, reservation of railway seat, S/Citizens' rail fare card, OAP passes. This includes combined rail and tube or metro.
552	Bus, coach fares (regular services only) (excluding season tickets)	Tram, trolleybus, Bus clipper cards, Bus passes for private school pupils.
553	Air travel	
554	Water travel (excluding season tickets)	Ferries, hovercraft, river bus.
555	Taxis (including hired cars with driver)	
556	Hire or self-drive cars	Cars hired for weddings and funerals, car leasing, Car provision scheme. Expenditure on the motability scheme. Mileage charges for use of firm's car for private purposes.
557	Monetary contribution towards cost of travel in friends' etc vehicle	
558	Other personal travel	Coach tours and excursions (including the cost of meals and drinks if they cannot be coded separately), private bus, ski lifts/tows and cliff lifts.
560	Transportation eg furniture delivery (excluding expenses of moving house - see 959)	Charge for delivering items of furniture etc from shop, or for moving items from one house to another, transport of baggage and animals, transport of car by air, rail or sea.

OTHER GOODS

601	Musical instruments and parts (new and second hand)	Hire of musical instruments, synthesizer.
603	Audio cassettes and records, TV game and home computer cassettes. (new and second hand)	Cassette cases, computer software, "dustbags", record cases, record rack, record tokens, purchase and rental of audio blank and pre-recorded cassettes and accessories for TV games and home computers.
604	Purchase and rental of video cassettes, and accessories	Blank and pre-recorded video cassettes.
611	Spectacles (NHS and other)	Contact lenses (only the amount paid should be recorded), eye tests.
621	Medicines and medical aids (including items undefined as NHS or other but excluding NHS - see 625) (including baby cream, baby lotion etc only if there is a baby in the household - otherwise see 622)	All medicated sweets eg Tunes, Locketts, Askit powders, Ayds (slimming tablets), babies' bottles, baby cream and baby lotion, baby wipes, Bemax, bottle teats, calamine lotion, clinical thermometers, cod liver oil, contact lens soaking fluid, Complian, contraceptive pills, cotton buds, cotton wool, cough sweets, Dettol, disposable nappies, elastic stockings if not NHS, Froment, glucose, hearing aid battery, hearing aid rental, insect repellent, illicit drugs, Lipsil, liquid paraffin, Metercal, Milton, nappy liners, Plax, sanitary towels, slimming biscuits, slippery elm food, spectacle cleaning fluid/cleaning cloth, surgical goods and dressings, TCP, teething ring, vapourizers eg Wrights (including candles and refill fluid), Virol, vitamin tablets, wheatgerm.

OTHER GOODS - Continued

622	Cosmetics (including baby cream, baby lotion etc only if there is no baby in the household - otherwise see 621)	After shave lotion, "Aqua-marine" lotion, astringent lotion, baby bath, baby cream, baby lotion, barrier creams, bath essences/salts, brilliantine and hair creams, bubble bath preparations, cleansing cream, cold cream, colour rinses, compact with powder, deodorants, depilatory creams, eyebrow pencil, eye shadow, face packs, face powder, foundation creams and lotions, hair conditioner, hair glitter, hair setting lotions, hair sprays, hand creams and lotions, home perms, lipstick, lipstick brushes, lipstick towels, liquid make-up, mascara, "nailoids", nail polish/varnish, nail varnish remover, night cream, orange sticks, perfumery (including cologne and toilet water), powder brush, powder puffs, preparation for tanning the human skin, eg "He-tan" (not soothing lotion such as calamine), proprietary hair bleaches and dyes, rouge, skin food, talcum powder and treated toilet tissues (eg Lantex, savet, etc - not dry paper tissues/handkerchieves) waxes and gloves.
623	Toilet paper	
624	Other toilet requisites	Bath scrubbers, blades, combs, cosmetic bag etc (limit £3), emery boards, face flannel, hair clippers, hairbrushes, hairgrips, hairnets, hair rollers, hot water bottles, headrest, holder for tissue, interdens, lightweight plastic gloves, make-up mirror, manicure sets, nailbrushes, nail files, all paper handkerchieves/tissues (excluding those at 622), pumice stone, razors, rubber gloves, shampoos, shaving mirror, shaving soap/cream, steradent, toiletries nes, toilet bag (limit £3), toilet sponge, toothbrushes, toothpaste, tweezers, wig stand.
625	NHS prescription charges and payments for NHS medical appliances (excluding contraceptive pills - see 621)	NHS elastic stockings. NHS wigs and hairpieces. (Non-NHS wigs and hairpieces - see 793).

OTHER GOODS - Continued

631	Games, Toys and Pastimes (excluding equipment for hobbies see 634, and sports see 641)	Babybouncers/walkers, balloons, card games, chess, Christmas stocking (containing toys/sweets), crackers, darts, dominoes, draughts, fireworks, child's paint box, playing cards.
632	Photographic and optical goods (excluding spectacles - see 611)	Binoculars, cameras, (including video cameras), developing and printing equipment, flashbulbs, films and charges for developing and printing, light meters, magnifying glasses, microscopes, opera glasses, photographic album, projector, school photographic material, all sunglasses except those stated to be NHS, telescopes, tripods.
634	Hobbies	All items bought for hobbies, artists' materials, coins/medals other than precious metals (see 649), scraper board, stamp albums, stamp collecting.
641	Sports goods (excluding sports clothes - see clothing (outerwear))	Bait, camp bed, camping equipment, camping stoves, canvas beach huts, cartridges, children's large play equipment (eg slides, swings), compass, cricket equipment, echo sounder and battery, exercise kit (body trimmers, trim wheels, slimming aids, which could be used as exercise machines), fishing equipment, footballs, Freezella, golf clubs/balls, golf gloves, handwarmer, lifebelt/jacket, pellets, roller skates, sleeping bags, tennis, squash and badminton racquets, tents, whistles.
642	Leather and travel goods	Baby basket, baby carrying harness, brief cases, handbags, jewel case, school haversack/satchel/bag, sewing case, shopping bag-on-wheels, shopping bags (not carrier), shopping baskets, shooting sticks, spectacle cases, suitcases, trunks, umbrellas, vanity case, walking sticks, wallets.

OTHER GOODS - Continued

645	Smokers' requisites	Ashtrays, cigar boxes, cigarette cases, lighters, lighter fuel and gas refills, pipes, pouches.
646	Decorative fancy goods	Artificial flowers, birdbaths, fancy china bowl/flower pot, joss sticks, mirrors, optic lights, ornaments, pictures and picture frames, plastic badges, plastic flower pot holders, posters, pot pourri, vases, works of art.
648	Stationery (personal and household)	All greetings cards, aluminium foil, artificial Christmas tree, bin liners, binders for mags, calenders, cardboard folders, carrier bags, charity stamps/cards, Christmas decorations, candles (including birthday cake candles), cocktail sticks, correction fluid, crayons, digital watch pen, drinking straws, exercise books, football card photos, gloy, glucine, greaseproof paper, ink, jampot covers, kitchen rolls, lighter types of glue, paper decorations, paper napkins/doyleys, pencils, pens, plastic cutlery, polythene bags, rulers, scrap book, string, 'Stretch & Seal', tinsel, typewriter ribbons, wrapping paper, writing paper/envelopes.
649	Personal effects (including jewellery, watches, and personal silverware)	Coins and medals made from gold or platinum, compacts without powder, cufflinks, hip flasks, key rings, scent bottles, spectacle chains, watch straps.
650	Household articles (including household silverware)	Barometers, electric or wall clocks, silver cutlery, silver tea service, telephone timers, thermometers (excluding clinical thermometers see 621).
721	Books (including school and text books but excluding library subscriptions - see 799)	Address books, autograph albums, book club, book tokens, book with cassette, catalogues, colouring book, cookery cards, diaries, horoscope (book form only), learned journals, maps, music tutors, painting books, patterns in books, programmes, sheet music, telephone book, timetables.
722	Newspapers	Including delivery charge.
723	Magazines/Periodicals	Knitting or needlework patterns in magazines, story teller (magazine and cassette combination).

OTHER GOODS - Continued

731	Food for animals and pets, (not fit for human Consumption)	fish-heads, horsemeat, Lassie, lights, Trill budgie food.
732	Other expenditure on animals and pets	Kennel club, medicine, nosebag for horse, purchase of pets and equipment, registration of animals, rent for horse field, saddles, sand, vet's fees.
733	Seeds, plants, flowers (excluding all fertilisers - see 734)	Compost, flower-pots, gardening clubs, gardening stakes, peat, real Christmas tree, rents for allotment, weed-killer.
734	Plant fertilisers, (liquid pellet and powder) natural manure (excluding peat - see 733)	Agricultural salt, All Seasons Lawn Food, Baby Bio, Bio Tomato Food, bone meal, Crop Booster, dried blood, Garden/Rose/Lawn "Plus", Growmore granular, gypsum, Hoof and horn, hop manure, Home grow, John Innes base (fertiliser), Kerigrow, lawn sand/food (but not weedkiller), Liquinure, maxicrop, nitrate of soda, Nitro chalk phosphates, Phostrotabs, Phostrogen, Plantoids, Rose food, special compound (fish), sulphates (iron, potash, ammonia), Tomorite, Toprose, Vitax Q4.
742	Matches, polishes and cleaning materials	Abrasive powders, air freshener, ammonia, Biotex, Brillo pads, dishwasher salt, disinfectants, Domestos, dyes, fabric conditioner (eg Comfort), flash, insecticide, methyalted spirits, Nappisan, polishes, record cleaning cloth, rinse aid, soda, shoe cleaning materials, starch, sulphur candle, turpentine.
745	Toilet soap	Liquid soaps.
746	Other soap and soap products	Detergent, dirty paws, dishwasher liquid/powder, Stergene, Swarfega, washing powder, washing-up liquid.
750	Miscellaneous goods not assignable to any other code	Beach hut (if canvas - see 641), distilled water not specified as for car batteries, christmas presents: Probed but cannot identify specific items, gift vouchers (purpose not specified), globe map (unless antique), headstone, ice for freezer, masonic regalia.

SERVICES

751	Postage and poundage (see Section 0)	Giro charges, parcel post, postal order poundage (£1 or less - 24p; £2-£10 - 41p; £10-£20 - 62p), postal orders - see 988.
752	Telephone (excluding household telephone accounts - see 930)	Telephone cards, telemessages, car telephone accounts.
753	Dances (admission and miscellaneous entertainment)	Amusement machines, beetle drives, car boot sales (admission), castles, children's parties, coffee mornings, country houses, dinner dance/supper dance (25% to dance admission, 50% to food and 25% to drink), discoteques, exhibitions, fashion shows, flower shows, fun fairs, holiday school play schemes, horoscopes, horse shows, juke box, mother and toddler groups, museums, night clubs, Social Club entrance, spectator at airports, subscription to Annabel's or other Dancing club/disco, trips round the bay, visits to Father Christmas, whist drives, women's fellowship (including tea and biscuits), Youth Club entrance fees, zoos.
755	Money spent abroad Including accommodation abroad (whether on a hotel, self-catering or a package holiday/trip) Excluding purchase and running costs of holiday home/Timeshare - see 999 (See Section M)	Green card (car), holiday insurance, international driving licence. Commission on purchase of travellers' cheques (min charge £2.50 or 1%) and foreign currency (£1.25 per transaction). "Duty-free" purchases in UK or abroad or during travel. All goods and services purchased abroad.
757	Money paid to friend/relative for a holiday	Board and lodging.

SERVICES - Continued

761	Cinema	
763	Theatres, concerts, circus	Amateur shows, folk group, jass club (entrance and subscription), theatre agent's fee.
764	Participant sports and specialised pastimes (including subscriptions to sports and social clubs, ad hoc admission and similar charges but excluding residential attendance at health clubs/farms - see 775)	Band levy, billiards, boat hire boating, boating licence, brass rubbing charges, darts, fee for model, fishing licences, permits and trips, greyhound and pigeon racing, health club activities (eg sauna, solarium), rental for stretch of river, showing animals, skating, snooker, swimming, tennis (use of public court) subscription to Turf club, weight lifting/training.
765	Spectator sports (including football admission)	Boxing, cricket/football/rugby/ tennis matches, horse/dog/speedway/ stock car racing, school sports, swimming, wrestling.
768	TV, Radio, TV games console slot meter payments (If household has its own key treat as account - see 932)	Exclude rental of audio cassettes - see 603, and video cassettes - see 604.
770	Stamp duties to Central Authorities	Birth certificate, driving test fee, import duty, passport, search fee at St Catherines House.
772	Licences (excluding TV and driving licences)	

SERVICES - Continued

773	NHS payments for dental and other services (Including items undefined as NHS or private but excluding spectacles - see 611)	Amenity hospital bed.
775	Private medical, dental and optician fees (excluding spectacles see 611)	Artificial teeth, chiropodist, ears pierced, eye tests, family planning clinic, health clubs/farms (residential attendance), medical certificate fee, nursing home and convalescent fees, repairs to spectacles.
780	Domestic help (including window cleaning)	Baby sitter, gardener, NI contribution paid for domestics by employer, playgroups, private and local authority day nurseries for children, sweep.
782	Repairs to footwear and materials for home repairs (Excluding repairs to football boots and other sporting footwear - see 788)	Staining footwear.
784	Repairs and maintenance to cassette/tape recorder radio, television, video, TV game, home computer and musical instruments.	Insurance maintenance contracts, insurance against theft for rented items, tuning piano.
786	Repairs and maintenance to other gas, electric and oil appliances (not account)	Servicing, freezer maintenance insurance premiums.
787	Repayment of loans to clear other debts	
788	Repairs to personal goods and repairs not codable elsewhere (excluding medical repairs - see 773 or 775)	Cigarette lighter, clocks, clothing, eiderdown recovering, football boots and other sporting footwear, fountain pens, furniture recovering, jewellery, lawn mowers (not electric), mattress repairs, scissors, skates sharpened, teapot resilvered, umbrella, watches.

SERVICES - Continued

789	Interest on credit, charge, shop or store card account	This code is used in the D schedule only (P.36).
790	Cleaning and Dyeing	Cleaning fur coat, dyeing footwear.
791	Laundry, launderette and hire of washing machine	Bagwash, deductions from pay for washing overalls, self service dry cleaning.
793	Hairdressing, manicure, beauty treatment	Diathermy, hairdressing club, hair pieces and wigs (excluding NHS wigs and hairpieces - see 625), hire of sunbed, tattoo.
794	Annual standing charge on credit, charge, shop or store card account	This code is used in the D schedule only (P.36)
796	Subscriptions to trades union, professional associations, etc	Contributions to strike funds.
797	Other subscriptions	Choir fund, conference fee, National Trust, Ratepayers Association, Veterans Motor Club, Weight Watching Club, youth/social/welfare, working men's/masonic/buffaloes/Scout/Guide clubs.
798	Charitable gifts	Benevolent funds, Bob-a-job charitable organisations (including donations), church collections, entrance to bazaar, entrance to jumble sale, pew rent, school fund.
799	Miscellaneous services not assignable to any other code. (Including rent for a new main dwelling or a dwelling to which a household member is moving eg on marriage).	Architect's fees, banns, bank counter Charges, bleepers (if rented) cloakroom charges, court payments and costs, emptying cess pit, hire of deck chair, left luggage charges, library subscriptions and fines, management charge for bill paying services (eg Homewise - £5.00 per month, Secure Homes - £1.50 per week), motor vehicle towed away by police, payments to Medical Alert Foundation, newspaper adverts, parking fines, payment to a friend/relative outside household for DIY job/work, photocopying, platform ticket, post office charges for paying bills, public baths (not swimming), rental (eg holiday TV, vacuum/carpet cleaner, video camera), skip hire, storage, visa.

MISCELLANEOUS

- 801 Children's pocket money
This applies to children under 16 who are in the household
- 802 Cash gifts and goods or services bought for persons outside the household
(including tips not assignable to other codes but excluding donations to charities - see 798)
(see Section N)
- 803 Savings
Annuities, clothing allowance, Christmas party money, defence bonds, deposit accounts, deposits in savings banks, investments in building societies, loan club/Co-op Savings Stamps, premium bonds, save as you earn, savings certificates, savings seals, savings/slate/holiday/Christmas/office clubs, school bank, stocks and shares, tontine, unit trusts. (Christmas club hamper - see 199).
- 805 Legal fees
(excluding fees connected with moving house - see 958)
- 806 Private entertainment
(excluding children's parties - see 753)
(See Section L)
- 807 Funeral expenses
(see Section L)
- Executors' fees and expenses, payments to legal institutions and legal departments of banks, payments for legal aid, solicitors' fees (excluding conveyancing fees - see 958).
- Contract catering for weddings, anniversaries, parties, bar mitzvahs, (exc funerals - see 807), fees for performers, group travel, hire of accommodation, kiss-o-gram.
- Contract catering for funerals, fees paid direct to clergymen and cemetery authorities, funeral director's fees, grave maintenance charges, hire of hearses, turfing grave.

MISCELLANEOUS - Continued

811	Stakes - football pools		
812	Bookmakers, betting shops, totalisator		
813	Lotteries		
814	Other betting	Bingo (including admission charge) fruit machines, office "tote" pontoon, raffles, spot-the-ball, sweepstakes.	
821	Winnings - football pools)	
)	
822	Winnings - bookmaker, betting shops, tote	)	These codes are used
		)	in the D schedule
823	Winnings - lotteries	)	only (P.37)
)	
824	Winnings - other betting)	
	(bingo, sweepstake etc))	

Notes

1. If winnings from betting have been entered on pages 6-35 of the diary, transfer them to Section 3 on P.37.
2. A premium bond win should be deleted as it is regarded as a windfall.

FOOD BOUGHT AND CONSUMED AWAY FROM HOME

ITEM	EXAMPLES	WORKPLACE	EATEN ON PREMISES	EATEN OFF PREMISES
Hot meals out	1. Non itemised entries described as meal, meal out, breakfast, lunch, dinner, supper, snack, sweet, dessert. 2. Chips on their own. 3. Chips priced separately EXCEPT WITH FISH AND CHIPS 4. Soup on its own.	840	843	855
DEFINED AS HOT OR NOT DEFINED AS HOT OR COLD	5. Mushy peas 6. Pizza, quiche.			
Cold meals out	1. Non itemised entries described as meal, meal out, breakfast, lunch, dinner, supper, snack, sweet, dessert. 2. Salad. 3. Shell fish. 4. Tuck shop (undefined)	840	843	848
DEFINED AS COLD	5. Quiche			
Fish and Chips (cooked items only)	Cooked fish, cooked fish fingers, cooked fish cakes cooked fish croquettes, cooked fish roes, etc. Any of the above on their own or with chips, peas, etc. Items described as fish-tea, fish-supper, etc.	840	843	847
Cooked meat and meat products not in roll or sandwich.	Meat pies, hot dogs, sausage rolls (see list at code 123) Hamburgers Fruit pies	840	843	856
Sweet pies	Kebabs (usually code 856)			
DEFINED AS HOT				
Cooked meat and meat products not in roll or filling.	Meat pies, delicatessen meats, scotch eggs (see list at code 123) Fruit pies	840	843	857
Sweet pies				
DEFINED AS COLD OR NOT DEFINED				

AS HOT OR COLD

FOOD BOUGHT AND CONSUMED AWAY FROM HOME

ITEM	EXAMPLES	WORKPLACE	EATEN ON PREMISES	EATEN OFF PREMISES
Toasted sandwiches	Hot rolls with filling	841	844	856
DEFINED AS HOT	Toast (with or without butter) Cheese on toast			
Cold sandwiches	Cold rolls with filling	841	844	857
DEFINED AS COLD OR NOT DEFINED AS HOT OR COLD	Roll or bread (with or without butter)			
Cakes, currant bread, pastries, scones, etc.	Apple dumpling (pastry), banana fritters, bannocks, bracks (Irish), bread pudding, buns, cake (eg gateaux, eclaires, sponge), cheesecake, Chorley cakes, crumpets, malt loaf, parkin, Petits Fours, pikelets, teabread, torts.	841	844	849
Non-alcoholic drinks (excluding soft drinks and fruit juices)	Tea, coffee, milk, drinking chocolate, horlicks, tea clubs, etc	842	845	850
Soft drinks (excluding fruit juices)	Orange squash, cola, lemonade	840	846	851
Ice cream	Iced lollies (if they contain ice cream), tubs, cornets, Arctic Roll, Dark Secrets	840	846	852
Sweets and chocolates	Excluding biscuits, wafers etc.	840	846	853
Specified other	Potato crisps and potato products Fruit and fruit juices Nuts and dried fruit Biscuits, wafers, shortbread, chocolate coated Yoghurts Cheese, including Cheese and Biscuits Iced lollies (without ice cream or unspecified whether includes ice cream), ice pops, ice poles	840	846	854

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'A' AND 'B' SCHEDULE ITEMS

QUESTION

A19	901	Rent/rent including rates	
A26b	903	Rates (NI only)	Collective community charge (GB only) Personal community charge (GB only)
A30/31	904	Water rates (England and Wales only)	Collective community water charge, Personal community water charge (Scotland only)
A32	907	Service charge, Ground rent	Feu duty, (Scotland), chief rent, compulsory or regular maintenance charges, site rent for caravan (sampled address)
A35/38	910	Mortgage payment	Endowment, repayment or pension mortgage
A80a	913	Central heating oil	
A72	914	Gas account	) Include standing charges, meter rent and installation
A74	915	Gas board budgeting payment	
A64	917	Electricity account	) Exclude any rental of appliances or regular maintenance
A66	918	Electricity board budgeting payment	
A45	920	Structure insurance	Insurance on structure, furniture and contents where they cannot be split, boat insurance (if boat is a home)
A45	921	Contents insurance	Furniture and contents, personal possessions eg furs, jewellery, TV, boat (if boat is not a home)
A44a	922	Mortgage protection policy	(Exclude maintenance contracts - see 784, 786 and 948)
A37a	923	House endowment	

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A49	924	Life insurance	Friendly Society life assurance, annuities, endowment and endowment undefined, education endowment, fixed term assurance, death and burial. (Exclude house endowment - see 923)
A50	925	Private medical insurance	BUPA, HCS, PPA, PPP, WPA
A50	926	Other insurance	Accident insurance, Friendly Societies' sickness insurance, works' sick clubs, insurance for sporting activities, animal insurance, rentokil insurance (Include Friendly Societies - see A50 for list of societies) (Exclude Friendly Society Life assurance - see 924)
A48	927	Private personal pension	
A53/55	930	Telephone account, telephone budgeting payment	Telephone stamps
A81	932	TV rental	TV set, cable TV, satellite TV, home computer, combined TV and video rental, TV and radio aerial rental.
A81	933	Video recorder rental	
A82a	935	TV licence	TV stamps
A84d/88d	940	Vehicle insurance	
A84b/88b	941	Vehicle tax	Vehicle tax stamps
	942	Outright new car purchase	Three wheel cars, motor caravans, caravanettes, new car kits for self-assembly. Jeeps, landrovers, lorries, and vans used for private purposes. (Include unspecified whether new or second hand)
	943	Outright second hand car purchase	As for 942
	944	Outright motorcycle purchase (new and second hand)	Motor assisted cycles, mopeds, scooters, tricycles.

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

Code 945 to 948 relate to work carried out by a CONTRACTOR in respect of a MAIN OR SECOND DWELLING

A100	945	Structural space heating installation (Contractor)	Gas fired central heating, water and hot air Oil fired central heating. Radiators and hot air systems. Storage heaters including under floor heating (by electricity). Open fires, closed fires, fireplaces, Raeburn solid fuel cooker.
A102	946	Capital improvements (Contractor) Including Capital improvements to a new main dwelling prior to moving in. Excluding Timeshare (purchase and capital improvements): If in UK - see 215 If abroad - see 999	Materials and labour costs, bathroom added/modernised, built-in furniture (eg fitted wardrobes, kitchen units), car port, cement base for garage, new garage, double glazing, garden shed, solar heating installation.
A103	947	Repairs, decorations and replacements (Contractor) Including Repairs etc to a new main dwelling prior to moving in. Excluding Rental on self-catering holiday homes etc: If in UK - see 955 If abroad - see 956 Timeshare (running costs): If in UK - see 216 If abroad - see 999	Materials and labour costs, private road repair charges, rewiring.
A101	948	Structural space heating repairs and maintenance (Contractor)	Insurance premiums (applies only when 'central heating' is written beside the entry in the diary).

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A92	950	Season tickets, BR only)))	
A92	951	Season tickets, bus/tube/BR - any combination of two or all three	) ) ) ) )	Exclude travel for children to State schools
A92	954	Season tickets, all others))	
A109-118	955	All holidays in UK Excluding Money paid to friend/relative for board and lodging - see 757 Timeshare in UK: Purchase and capital improvements - see 215 Running costs - see 216 (See Section M)		Hotels, boarding houses, hostels, holiday camps, camping site fees, hire of accommodation (eg caravan for self-catering holiday) savings for children's holidays arranged by school
A109-118	956	All holidays abroad Including Isle of Man, Channel Islands and Eire Excluding Timeshare abroad: Purchase, capital improvements and running costs - see 999 (See Section M)		Hotels, boarding houses, villas and apartments (including food and travel if inclusive), hostels, camping site fees, hire of accommodation (eg caravan for self-catering holiday, savings for children's holidays arranged by school Package holidays - Advanced payments, deposits, travel, accommodation, food and catering (if this is included in a self-catering package holiday)
A106a	957	Furniture (new and second hand) (excluding built-in furniture - see 946)		Beds, bedroom/dining room suites, chairs, kitchen and bathroom cabinets, tables, TV and video cabinets
A107a	958	Soft floor coverings (including laying and Making up charges)		Carpets, carpet tiles (if soft), mats, matting, rugs, rug wool, sheepskin rugs, tufted carpets, underlay.

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A104b/105a	959	Moving house expenses	Conveyancing, estate agents', surveyors' and valuers' fees. Removal charges (if they include labour) and storage charges connected with moving house.
A95c	960	Loan instalment payment	
A97h	963	HP or credit sale instalment payment	Include deposits on HP purchases
A98d	966	Club instalment payment (including repayments of informal cash loans - see Section N)	Budget or option account, Check trader, Club run by a shop, Mail order club/organisation, Clothing clubs
A93	969	Credit, charge, shop or store card account payment	
A119b	970	Bank service charges	Exclude interest
A124d	975	School meals)	Only for children attending State schools
)	
A125c	977	School bus or train travel and bus or train passes)	
A128b	980	Fees or maintenance for educational courses	For persons in the household
A129b	981	Fees or private tuition for leisure courses	For persons in the household Exclude membership fees, playgroup, day nursery
A132a	984	Fees or maintenance for educational courses	For children aged 16-24 outside the household
A140a	985	Maintenance or separation allowance	
	986	Money given to other spenders in the household	
	988	Money set aside for payment of bills at a later stage (Postal orders - see Section 0)	Postal orders paid for but not used during record-keeping (otherwise code to the item purchased) Bank budget account Homewise (exc management charge - see 799) Secure Homes (exc management charge see 799) Money set aside for household repairs, holidays etc

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

B71a	990	Regular national insurance contributions	
B72a	991	Lump sum national insurance payments	Include NI not specified
B69a	992	Income tax payment	
B67	996	Purchase of OAP concessionary bus passes, permits, tokens or tickets	
B73a	997	Money sent abroad to private individual	
B73b	998	Money sent abroad to charity	
	999	Any other A & B schedule payments	Include transfers between long term savings accounts, property and timeshare abroad - purchase, capital improvements and running costs.

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Jan 91

In confidence

MASTER SCHEDULE 1991

Family Expenditure Survey Household Schedule

SN: 2944 Off. Use

CASE NO (1) 0001

0001 0002 S.841A 0002

C.I. Interviewer Use

Area 0004 Ser. 0005 Hld. 0005

0003 SERNUMA (2) 0004 HHNUMA (3) 0005

ARCANUMA (2A) 0003 Ref. No.

DATE OF INTERVIEW (4) 00008

Day Month 9 1 0008

INTAUTH (5A) 00010 Int's Auth. No.

00010 0006 0007

YEAR (5B) 00006 LACODEA (5D) 00007

0006 0007 91 L.A.

A1991 ARCANUMA (2A) 0003 Ref. No.

STARTING DATE OF RECORDS (5) 00009

9 1 0009

Off. Use

(1) Ring	(2) Relationship to HOH	(3) Relationship	(4) Sex		(5) Age	(6) Marital Status							(7) Current Full Time Education									(8) Benefit Unit				(10) Spender (16 or over)	(11) D records received
			M	F	Age now	Married		Cohabiting	Single	Widowed	Divorced	Separated	State Schools			Higher Education			DSS unit number	Head of DSS unit	Wife or cohabitee of head of DSS unit	Other member of DSS unit					
			Both household members	Husband or wife not household member	Not yet attending school (include playgroups here)	Fewer than ten sessions per week	Ten sessions per week or more						Special (eg for handicapped children)	Secondary	Non-advanced further education such as tertiary, further education colleges	Nursery, primary, preparatory or secondary	University	All other higher education eg polytechnics					Age at which continuous full time education completed	Off. Use	Off. Use		
01	RECORD 55	0	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
02		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
03		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
04		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
05		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
06		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
07		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
08		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
09		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	
10		1	1	2	1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	1	2	3	9	2	1	

NONRLCWN (8) 0003

INA004 (9) 0004

INA005 (10) 0005

INA006 (11) 0006

INA007 (12) 0007

INA008 (13) 0008

INA009 (15) 0009 2

IFSPUNIT (14) 0009 1

IDEUNIT (15A) 0009 3

If household member aged 16 or over is ringed as absent spender give reasons and dates

336

12 To all households (Ask hoh or wife)
 Do any households besides your OTHHOLIV Yes 1 Ask (a)
 own household live at (17A)Q012 No 2 Go to 13
 (quote address)?

(a) How many other households live at NOHHATAD
 this address? (18)Q012A Go to 14

13 How many of the following rooms do you have in your accommodation (that is those
 rooms at this address which you own, rent or occupy rent free)?
 Prompt all rooms and enter number in column (a) of grid below

14 How many of the following rooms are
 (a) Occupied solely by your household?
 (b) Shared with other household(s)?
 (c) Let or sublet?
 Prompt all rooms and enter number in columns (a)-(c) of grid below

Rooms used partly for business to be
 priority coded i.e. no duplication

(a)	(b)	(c)	OFF
Q13 or 14(a)	Q14(b)	Q14(c)	USE
Used solely	Rooms	Rooms	
by	let or	sub-let	Line
household	shared	sub-let	No.

I NOPARB(22)Q014A1 Rooms partly used	1	NOSHPARB(33)Q014B1
N for business		NOLPARB(43)Q014C1
D NOSOLB(23)Q014A2 Rooms used only	2	NOSHOLB(34)Q014B2
I NOBED(19)Q014A3 for business		NOSOLB(44)Q014C2
V Bedroom	3	NOSHBED(29)Q014B3
I Include boxroom or		NOSLBED(39)Q014C3
D attic bedroom		
I NOKIT(20)Q014A4 Kitchen	4	NOSHKIT(30)Q014B4
D		NOSLKIT(40)Q014C4
U NOSCUL(21)Q014A5 Other rooms used	5	NOSHSCUL(21)Q014B5
A for cooking		NOSLSCUL(41)Q014C5
L NOLIVR(21A)Q014A6 Dining/living room	6	NOSHLIVR(32)Q014B6
P Include sunlounge or		NOSLLIVR(42)Q014C6
R conservatory used all		
O year		
P NOBATH(24)Q014A7 Bathroom	7	NOSHBATH(35)Q014B7
R		NOSLBATH(45)Q014C7
O NOGAR(25)Q014A8 Garage	8	NOSHGAR(36)Q014B8
M		NOSLGAR(46)Q014C8
P NOOTR(26)Q014A9 Other rooms	9	NOSHOTR(37)Q014B9
T (specify below)		Go to interviewer
P Include cellars,		check at top of
T utility rooms,		next page
shower rooms,		NOSLOTR(41)Q014C9
rooms less than 6ft		
square, rooms/attics		
without a window/skylight		

Interviewer Check

Do the informants occupy the whole of the rateable unit as per your description from rating lists?	INFALLRU(43) Q015	Yes	1	Go to 16
		No	2	Ask (a)

(Ask hoh or wife)

(a) In addition to the rooms you have just told me about, are there any other rooms in this ? (type of rateable unit)	ROOMNOOC(60A) Q15A	Yes	1	Ask (i)
		No	2	Go to 16

Exclude any rooms entered at 13 or 14

(i) How many other rooms?	NOROOMNO(371) Q015A1
---------------------------	-------------------------

16 How many years have you lived at this address?	LTRESYRS(60B) Q0161	1	Years	If less than one year enter no. of months below, otherwise ask 17
		2	Months (if less than one year)	Ask 17

17 To all households (Ask hoh or wife)

Do you rent or do you own this accommodation?

	Rents	X	Ask (a)
Include caravan, mobile home	Owns	Y	Go to (b)
or houseboat	Neither	Z	Go to (c)

(a) Do you rent your accommodation 17
 from a council or New Town Corporation 1)
 (include Scottish Special Housing) INA121(61)
 Association, Northern Ireland Housing) Q017
 Executive))
 Running prompt)
 from a housing association 2)
 from someone else unfurnished 3) Go to (d)
 or furnished 4)

(b) Do you own your accommodation
 with a mortgage or loan 5) England
 Scotland, Wales
 Running prompt by rental purchase or co-ownership 6) Go to 29
 or outright? 7) Northern Ireland
 Go to 26

Caravan, mobile homes and houseboats being
 purchased to be coded 7 and payments recorded at 95-97

(c) Do you receive your accommodation Yes 8) Probe to make
 rent free? No 9) certain not
 codes 1-7
 Then ask (d)

(d) Does anyone outside your household pay rent on
 this accommodation on your behalf?
 (Exclude rent rebate/rent allowance/ Yes 1) REPAYOH(62)Q017D
 housing benefit) No 2) Ask 18

18 To renters (coded X at 17) and those who neither rent
 nor own (coded Z at 17)

Is your tenancy dependent on your job?	Yes	1	)	INA110(66)Q018
	No	2	)	See 19

ALL FOUR COUNTRIES

19 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 N Go to 29
DNA All who own or rent free
(coded 5-9 at 17) in
Northern Ireland N Go to 26

RENT(70)Q019 1 1 £ p

How much rent did your household actually
pay last time after any rebates?

Ask (a)

(100% rent rebate) 9
Include community charge,
community water charge, rates RENT100R(70B)
water rates if paid as part of rent Q0192 2

If no amount in
monetary box at
19 above go to
22; otherwise
ask (a)

(a) Can I just check: Does your rent include
community charge and/or community
water charge? CCCWINRT(70C)
Q019A

Yes 1 Ask (i)-(ii)
No 2 Go to 20

£ p

CCINRTAM(70D)
Q019A1

(i) What amount was included for
community charge?

(ii) What amount was included for
community water charge?

CWINRTAM(70E)
Q019A2

PERC070(71)
Q020

20 How long did this cover?

Enter
Period code

If code 9,
specify period

21 Do you have a rent holiday?

RENTHDAY(71A)
Q021

Yes 1 Ask (a)
No 2 Go to 22

RENTHOL(72)
Q021A

(a) For how many weeks of the year?

Ask 22

22 To those with rented accommodation

(Ask hoh or wife)

Was any housing benefit, that is rent rebate or rent allowance, allowed in connection with your last rent payment?

Yes 1 Ask (a)-(d)
No 2 Go to 23

RENTREB(73)
Q022

RRAMT(74) 1 £ p
Q022A1

(a) How much was allowed?

DK
Ask (b)
Go to (c)

Northern Ireland:
Where possible exclude any rates rebate (see Q27)

RRAMTDK(74A)
Q022A2 2

(b) How long did this cover?

PERC074(75)
Q022B
Enter
Period code

If code 9,
specify period

(c) Did this cover
rent rebate/rent allowance only?

1

RRRECBOV(75A)

Q022C rent and rates rebate combined?

2

DK

3

(d) Was this deducted from your rent

1

Ask (i)

RRRETMET(76)
Q022D

or did you pay your rent and receive the money back separately

2

Go to 23

(i) Can I just check: is the amount for rent you mentioned of £..... before or after deduction of the rebate?

RENTBAR(77)
Q022D1

Before 1)

After 2) Ask 23

ALL FOUR COUNTRIES

23 To those with rented accommodation

(Ask hoh or wife)

Does the rent of £ which you mentioned include any services such as lighting, heating, hot water, cleaning, contents insurance, TV licence, lift, gardener or any other service?

RENTINSV(77A)	)	Specify below
Q023 Yes	1)	and enter total
	)	amount
No	2	See 24

Type of service(s) 1 £ p See 24

SERVINC1(78A)
Q023 1

ENGLAND, WALES ONLY

24 To those with rented accommodation

(Ask hoh or wife)

DNA Scotland	N	Go to 29
DNA Northern Ireland	N	Go to 25

Were water and/or sewerage rates included in the rent of £. which you mentioned?

WSINRENT(78C)		
Q024 Yes	1	Ask (a)
No	2	Go to 29

(a) Is your accommodation connected to the mains water and/or mains sewerage supply?

MAINSWAT(78D)		
Q024A		
Yes to both	1)	
Water only	2)	
Sewerage only	3)	Go to 45
No to both	4)	

25 To those with rented accommodation
 (Ask hoh or wife)
 INA173(79)
 Q025
 Does the rent you mentioned, that is
 £...., also include rates? Yes 1 Go to 27
 No 2 Ask 26

26 To all except those whose rent
 includes rates
 (Ask hoh or wife) RATES(80)
 Q026
 Do you pay rates on this accommodation? Yes 1 Ask (a)-(b)
 No 2 Go to 27
 RATESPER(82)
 Q026A
 (a) How many times a year do you pay?
 Enter no. of times £ p
 RATESPAY(81)
 Q026B
 (b) How much did you actually pay last time?

27 To all households (Ask hoh or wife)
 INA140(90)
 Q027
 Was any housing benefit, that is rates
 rebate, allowed in connection with Yes 1 Ask
 your last rates/rent payment? No 2 Go to 28
 (a) Was this deducted from your last
 rates/rent payment? DEDRRFLP(91)
 Q027A Yes 1 Ask (i)-(iii)
 No 2 Go to 28
 RRDEDAMT(92)
 Q027A1 £ p
 (i) How much was deducted? Ask (ii)
 RRDDAMDK(92A)
 Q027A2 DK 1 Go to 28
 Do not re-enter any combined rent/rates
 rebate entered at 22(a); code DK if unable
 to separate rent rebate from rates rebate 27A2
 PERC092(93)
 Q027A3
 (ii) How long did this cover? Enter If code 9,
 Period code specify period
 27A3
 RATESBAR(94)
 Q027A4
 (iii) Was the amount you paid
 last time in rates/rent,
 that is ... (See 26(b) above
 or Q19) before or after
 deduction of the housing
 benefit/rates rebate? Before 1)
 After 2) Ask 28
 27A4

28 To all households (Ask hoh or wife)

In the last 12 months, that is since
 have you had any housing benefit, that is
 rates rebate, refunded direct to you as a
 lump sum in cash, cheque or Giro?

Yes 1 Ask (a)-(d)
 No 2 Go to 29

RATESLSR(95)Q028

(a) How much was refunded? RALSRAMT(96)Q023A1 1 £ p Ask (b)

DK 1 Go to 29
 RLSRAMDK(96A)Q028A2
 2

(b) How long did this cover? Enter Period code If code 9, specify period
 PERC096(97)Q028B

(c) In which month and year did you receive it? INA127(98)Q028C
 Month
 Year 19

(d) Have you received more than one lump sum rebate in the last 12 months? MTORREB(99)Q028D
 Yes 1 Ask (a)-(c) again and record answers in left hand margin; then ask 29
 No 2 Ask 29

29 To all households except those coded 1 at 24 (Ask hoh or wife) MAINSEW(83)Q029

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

Yes to both	1	See 30
Water only	2)	
Sewerage only	3)	See 31
No to both	4	See 32

ENGLAND, WALES ONLY

30 To those coded 1 at 29

DNA Scotland, N Ireland N See 32

Do you pay separate or combined water and sewerage rates? WSRATSC(84A)Q030

Separate	1	Ask (a)-(d)
Combined	2	Go to 31

WTRATPER(84B)Q030A

(a) How many times a year do you pay water rates?

£ p

WTRATPAY(84C)Q030B

(b) How much did you actually pay last time?

SWRATPER(84D)Q030C

(c) How many times a year do you pay sewerage rates?

£ p

SWRATPAY(84E)Q030D

(d) How much did you actually pay last time? See 32

31 To those coded 2 or 3 at 29 or 2 at 30

How many times a year do you pay?

WRATEPER(86)Q031

Enter no. of times

£ p

WRATEPAY(85)Q031A

(a) How much did you actually pay last time? See 32

32 To those who own their accommodation

Refer informant to prompt card A

DNA All who rent
or rent free

N

Go to 45

In connection with this accommodation do you
pay any of the charges shown on this card?

Yes to any 1

Specify below and
enter amounts

No to all 2

See 33
OTHPAY(104A)Q032

TYPE OF CHARGE

Enter number
shown on
prompt card
or specify type
of other
payment

1 £ p

Enter
amount

OTHPYAM1(104D)Q0321

How long did this cover?

Enter
period
code

2

If code 9,
specify period

RECORD (104G)Q0322

Enter number
shown on
prompt card
or specify type
of other
payment

3 £ p

Enter
amount

OTHPYAM2(104E)Q0323

How long did this cover?

Enter
period
code

4

If code 9,
specify period

See 33
PERC104E(104H)Q0324

33 To those who own with mortgage, S841A
loan or rental purchase (Ask hoh or wife)
(Exclude second mortgages
not for the purchase of this DNA All who rent, or N Go to 45
accommodation (to be entered own outright or
at 95(a)) and mortgage(s) for rent free
second dwelling(s)

Did you get the mortgage INA119(117)Q033
or loan to purchase your Building Society 1
accommodation from a Local Authority 2
Bank 3
Running Prompt Insurance Company 4
Other source? 5 Specify below

34 Is it MORTTYPE(118)Q034
an endowment mortgage where your
mortgage payments cover interest only 1 Ask 35
or a repayment mortgage where your mortgage
payments cover interest and part of the
original loan 2 Go to 38
or a pension mortgage where your mortgage
payments cover interest only? 3 Ask 35

35 To those whose last mortgage payment covered
interest only (coded 1 or 3 at 34) £ only
MORINPAY(119)Q035
How much did you pay last time as interest
on the mortgage or loan?

36 How long did this cover? PERC119(120)Q036
Enter If code 9,
Period code specify period

37 Is there an endowment policy Yes 1 Ask (a)-(d)
covering the repayment of the No 2 Specify below
original mortgage or loan? MENPOL(121)Q037
how original
loan covered
and go to 43

£ only

(a) How much was your last premium
on the endowment policy? MENPOLAM(122)Q037A

(b) How long did this cover? Enter If code 9,
Period code specify period
PERC122(123)Q037B

(c) Has this insurance premium been
included in the amount of Yes 1
interest you mentioned earlier No 2
(see 35)? INCININT(124)Q037C

(d) In what year was this insurance
taken out? MENSTYR(123A)Q031D
19 Go to 43

- 38 To those whose last mortgage payment covered interest
and part of the original loan (coded 2 at 34)
- (Ask hoh or wife) £ only
INTPRPAY(125)Q038
- How much was your last instalment
on the mortgage or loan?
- 39 How long did this cover? Enter Period code If code 9,
specify period
PERC125(126)Q039
- 40 How much interest did you pay over the most recent
12 months for which you have figures 1 £ only
INTL12M(127)Q0401
- DK 1 Ask (a)
INL12MDK(127A)Q0402 Go to 41
2
- (a) What dates does this cover? 1
INA158(128)Q040A2
Beginning Month
Year 19
2
INA159(129)Q040A2
Ending Month
Year 19
1
- 41 For how many years have you had the
mortgage/loan? INA133(129A)Q0412
DK 1
MLTRUNDK(129B)Q0412
2
1
- 42 How many years does it still
have to run? INA134(129C)Q0421)
DK 1) Ask 43
MLTORNDK(129D)Q0422
2

43 To those who own with mortgage, loan or rental purchase
(Ask hoh or wife)

Has standard tax relief on the mortgage already been deducted from the payment you just mentioned?

INA163(130)Q043		
Yes	1	
No	2	
DK	3	

44 Do you have a mortgage protection policy?

MORTPROT(133)Q044		
Yes	1	Ask (a)-(d)
No	2	Go to 45

(a) How much was your last payment?

INCMPAMT(135)Q044A	£	p
--------------------	---	---

(b) How long did this cover?

PERC135(136)Q044B		
Enter		If code 9,
Period code		specify period

(c) In which year was the mortgage protection policy taken out?

INCMSTYR(137)Q044C	
	19

(d) Did your last payment on the mortgage/ loan include the mortgage protection policy payment?

INCMP(134)Q044D		
Yes	1)
No	2	) Ask 45

45 To all households Ask all spenders RECORD 25

In the last 12 months, that is since, have SCPPINS(138)Q045
 (any of) you paid any insurance premiums on
 the structure of this accommodation, its Yes 1) Ask (a)-(e)
 furniture and contents or on any personal) and see 46 below
 possessions (including any premiums paid as
 part of your mortgage/loan payments)? No to all 2 See 47
 RECORD 70

Exclude: 45 1
 vehicle insurance Use separate column for each insurance policy
 maintenance contracts PERSN070(139)Q0451
 Spender No.

45 2 OFF USE 1 2 3 4 ITEM070(139A)Q0452

(a) Are the payments for structure only? 1 1 1 1)
)
 structure combined with) SCPTYPE(139E)Q045A
 furniture and contents)
 and/or personal)
 possessions? 2 2 2 2) Ask (b)-(c)
)
 furniture and contents)
 and/or personal)
 possessions? 3 3 3 3)
 £ p £ p £ p £ p

(b) How much was the last premium? SCPPAMT(139C)Q045B

(c) How long did this cover? If code 9,
 Enter specify period
 Period code PERC139C(139D)Q045C

If DK premium at (b) and/or period at (c) ask (d) and (e)
 DNA Others N N N N See 46 below

(d) Insured value of structure £only £only £only £only ACCOMVAL(146)Q045D

(e) Insured value of furniture & contents and/or personal possessions £only £only £only £only CONTVAL(147)Q045E
 See 46 below

46 To those who own with mortgage, loan or rental purchase and who are coded 1 or 2 at 45(a) (Ask HOH or wife) DNA Others N N N N See 47

Did your last payment on your mortgage/loan include the premium for the insurance on the structure? Yes 1 1 1 1 SCINMORT(147A)Q046
 No 2 2 2 2 See 47

DNA All in Northern Ireland
and those under 18 in
England, Wales, Scotland
N Go to 48
Per No Per No Per No Per No

Refer informant to prompt card B
PERSN060(C301)Q0472
In the last 12 months, that is
since have (any of) you
been allowed or received any
of the benefits associated with
the community charge shown
on this card?

2
Yes to any 1 1 1 1 Code at (a)
PCCREB(C202)Q0472 No to all 2 2 2 2)
DK 3 3 3 3) Go to 48

(a) an exemption from the
community charge 1 1 1 1 Go to 48
PCCRB TYP community charge
(C203) rebate/benefit only 2 2 2 2 Go to (b)
Q047A transitional relief only 3 3 3 3 Go to (c)
Do not transitional relief combined
multi-code with community charge
rebate/benefit 4 4 4 4 Go to (b)-(c)
a reduced community charge
for a student only* 5 5 5 5 Ask (i)
a reduced community
charge for a student combined
with transitional relief* 6 6 6 6 Ask (i)
DK 7 7 7 7 Go to (b)-(c)

(i) Can I just check:
Does this mean that
you paid a reduced
sum of 20% Yes 1 1 1 1 See (c)
the community No 2 2 2 2)
charge because) See (b) and (c)
you are a)
student? DK 3 3 3 3)
PCC30RCC(C204)Q047A1

To those coded 2, 4 or 7 at 47(a)
or 2 or 3 at 47(a)(i)

PCCRB TOT(C209)Q047B2

1 £ p £ p £ p £ p

(b) How much per annum have
you been allowed/received
in community charge
rebates/benefit (that is,
excluding any transitional
relief you may have been
allowed)? DK 1 1 1 1

PCCTOTDK(C210)Q047B2 2

To those coded 3, 4, 6 or 7 at 47(a)
or 2 or 3 at 47(a)(i)

PCCTR TOT(C211)Q047C1

1 £ p £ p £ p £ p

(c) How much per annum have you
been allowed in transitional
relief (that is, excluding
any community charge rebates/
benefit)? DK 1 1 1 1

PCCTRDK(C212)Q047C2

2

Ask 48

* Only students pay a reduced community charge

REC

60

PERSPENS(148)Q048

48 In the last 12 months, that is since, have
 (any of) you paid any contributions/premiums Yes 1 Record details
 for a private personal pension, that is a in grid below
 pension that you yourself have taken out on No 2 Go to 49
 your own behalf?

PENSTYR(149B)Q0483

RECORD 69

Was the policy
first taken out

Spender No.	OFF USE	before Jul '88	Jul '88 or later	Amount paid £ p	Enter period code	If code 9, specify period
PERSN069(149)Q0482	1	1	2			PERC149D(149C)Q0485
ITEM069(149A)Q0482	2	1	2			
	3	1	2			PENSAMT(149D)Q0484

REC 69 (1) (2) (3) (4) (5)

RECORD 25

49 (Apart from the policies you have mentioned) LIFEINS(154)Q049
 in the last 12 months have (any of) you paid Yes 1 Record details
 any premiums on life, death or endowment in grid below
 policies? No 2 Go to 50

Include:

Annuities, education endowment,
fixed term assurance, death and burial

RECORD 71

Year Insurance
taken out

Spender No	OFF USE	Type of policy	OFF USE	Enter year as two digit code	Amount paid £ p	Enter period code	If code 9, specify period
	1						
	2						
	3						
	4						
	5						
PERSN071(154A)Q0491	6						
	7						
	8						
(1)	(2)		(3)	(4)	(5)	(6)	
		LINSTYPE(154C)Q0493		LINSSTYR(154D)Q0494	LINSAMT(154F)Q0495	PERC154F(154E)Q0496	

REC 71

Ask 50

In the last 12 months, that is since, have
 (any of) you paid any premiums on other
 policies such as private medical insurance
 or personal accident?

MEDINETC(164)Q050

Yes 1 Enter details
 in grid below
 No 2 Go to 51

RECORD 72

Spender No	OFF USE	Type of policy	Insurance company	OFF USE	Amount paid £ p	Enter period	If code specify code period
---------------	------------	----------------	-------------------	------------	--------------------	-----------------	-----------------------------------

- 1
- 2
- 3
- 4

(1)	(2)		(3)	(4)	(5)		
PERSN072	ITEM072(164B)Q050 2		MINSTYPE	MINSAMT	PERC164E(164D)		
(164A)Q0501			(164C)Q0503	(164E)Q0504	Q0505		

Ask 51

Include: private medical insurance schemes such as
 BUPA, PPP etc, Friendly Societies sickness insurance,
 work sick clubs, redundancy policy, animal insurance

Exclude: holiday and travel insurance, insurance on
 television sets, video recorders, computers, jewellery,
 cameras, etc; car windscreens; insurance covering
 repayment of loan

REC
 72

51	To all households	(Ask hoh or wife)	RECORD 25	S841A
	Is there a telephone installed in your (part of this) accommodation?		INA102(258)Q051	
			Yes 1)	
			No 2)	Ask 52
52	Do you pay all or part of a telephone bill for a telephone in your accommodation (or elsewhere in this building)?		TELBILPY(258B)Q052	
			Yes 1	Ask (a)
			No 2	See 59
	(a) Do you pay by		Account 1	Ask 53
			Budgeting Scheme 2	Go to 55
	Exclude: payments into coin boxes, telephone cards and Prestel payments	Or by some other method?	3	Specify below and Ask 53
		TELACBBO(258A)Q052A		
	Specify			
53	To those paying by account or some other method (coded 1 or 3 at 52(a))		TELBILAC(262)Q053	
			£ p	
	How much was your last account payment?			
54	How long did this cover?	Enter Period code	PERC262(262A)Q054	If coded 9, specify period
				Go to 59
55	To those paying by budgeting scheme (coded 2 at 52(a))		£ p	
			TELBILB(263)Q055	
	How much was your last payment under this scheme?			
56	How long did this cover?	Enter Period code	PERC263(263A)Q056	If coded 9, specify period
			£ p	
57	How much was the charge on your last advice?		TELCHAR(264)Q057	
58	How long did this cover?	Enter Period code	PERC264(264A)Q058	If coded 9, specify period
				Ask 59
		DNA coded 2 at 51 and 52	N	Go to 62
59	To those coded 1 at 51 and/or 1 at 52			
	Did anyone outside the household, other than your employer, pay		TELOSCON(261)Q059)	
		all of the account	1	Go to 62
	Running	some of the account	2	Ask 60-61
	Prompt	no to both?	3	Go to 62
60	What was your share?		£ p	
			TELSHAMT(261A)Q060	
61	How long did this cover?	Enter Period code	PERC261A(261B)Q061	If coded 9, specify period
				Ask 62

Do you have electricity supplied to your (part of this) accommodation? ELEC(195)Q062
 Yes 1 Ask (a)
 No 2 Go to 70

(a) Do you pay for your electricity by Slot meter, electricity card or disc* 1 Ask 63
 Account 2 Go to 64
 Running Board Budgeting Scheme 3 Go to 66
 Prompt Or by some other method 4 Specify below and go to 64
 (N.Ireland only)
 C.O.C.D 5 Go to 68
 INA130(196)Q062A

*Include at code 1 meter owned by landlord, but exclude meter with own key, which should be coded 4

63 To those paying by slot meter (coded 1 at 62(a))

In the last 3 months, that is, since, have you received a rebate? Yes 1 Ask (a)-(b)
 No 2 Go to 70
 ELECSM(197)Q063

(a) How much was the last rebate before any deductions for hire purchase or credit sale? £ p
 ELECMREB(198)Q063A

(b) How long did this cover? Enter Period code If code 9, specify period
 PERC198(199)Q063B
 Go to 70

64 To those paying by account or some other method (coded 2 or 4 at 62(a))

ELECACC(202)Q064
 How much was your last account payment excluding any rent of appliances, hire purchase, loans or regular maintenance charges?

Include: units consumed, standing charge, meter rent and installation.

65 How long did this cover? Enter Period code If code 9, specify period
 PERC202(203)Q065
 Go to 70

66 To those paying by board budgeting scheme (coded 3 at 62(a))

£ p

ELECBBS(200)Q066

How much was your last payment under this scheme?

67 How long did this cover?

Enter

Period code

PERC200(201)Q067

If code 9,
specify period

Ask 68

68 To those paying by board budgeting scheme or C.O.C.D.
(coded 3 or 5 at 62(a))

£ p

How much was the charge on your last advice
excluding any rent of appliances, hire purchase,
loans or regular maintenance charges?

ELECCHAR(201A)Q068

Include: units consumed, standing charge,
meter rent and installation

69 How long did this cover?

Enter

Period code

PERC201A(201B)Q069

If code 9,
specify period

Ask 70

- 70 To all households (Ask hoh or wife)
- Do you have gas supplied to your (part of this) accommodation? GAS(185)Q070
- | | | |
|-----|---|----------|
| Yes | 1 | Ask (a) |
| No | 2 | Go to 78 |
- (a) Do you pay for your gas by
- | | | |
|---------------------------------|---|----------------------------|
| Slot meter, gas card or disc* | 1 | Ask 71 |
| Account | 2 | Go to 72 |
| Running Board Budgeting Scheme | 3 | Go to 74 |
| Prompt Or by some other method? | 4 | Specify below and go to 72 |
- INA128(186)Q070A
- *Include at code 1 meter owned by landlord, but exclude meter with own key, which should be coded 4.
- 71 To those paying by slot meter (coded 1 at 70(a))
- In the last 3 months, that is, since, have you received a rebate? GASSM(187)Q071
- | | | |
|-----|---|-------------|
| Yes | 1 | Ask (a)-(b) |
| No | 2 | Go to 78 |
- (a) How much was the last rebate before any deductions for hire purchase or credit sale? £ p GASSMREB(188)Q071A
- (b) How long did this cover? Enter Period code PERC188(189)Q071B If code 9, specify period Go to 78
- 72 To those paying by account or some other method (coded 2 or 4 at 70(a))
- How much was your last account payment excluding any rent of appliances, hire purchase, loans or regular maintenance charges? £ p GASSACC(192)Q072
- Include: units consumed, standing charge, meter rent and installation.
- 73 How long did this cover? Enter Period code PERC192(193)Q073 If code 9, specify period Go to 78

74 To those paying by board budgeting scheme (coded 3 at 70(a))

£ p

How much was your last payment under this scheme?

GASSBBS(190)Q074

75 How long did this cover?

Enter

Period code

PERC190(191)Q075

If code 9,
specify period

76 How much was the charge on your last advice £ p
excluding any rent of appliances, hire purchase,
loans or regular maintenance charges?

GASCHAR(191A)Q076

Include: units consumed, standing charge,
meter rent and installation

77 How long did this cover?

Enter

Period code

PERC191A(191B)Q077

If code 9,
specify period

Ask 78

78 To all households (Ask hoh or wife)

In this accommodation do you
have

a washing machine? 1
Yes 1 INA108(180A)Q0781
No 2

Individual prompt a fridge freezer (that
is a deep freeze with
its own door combined
with a refrigerator
also with its own
door)? 2
Yes 1 INA164(180B)Q0782
No 2

a separate refrigerator? 3
Yes 1 INA165(180C)Q0783
No 2

a separate deep freeze? 4
Yes 1 INA166(180D)Q0784
No 2

79 Do you have central heating, including
storage heaters, in this accommodation?
Yes 1 Ask (a)
No 2 Go to 81
CHEATING(180E)Q079

(a) Is the central heating fuelled by

Running prompt Electricity 1)
Mains Gas 2) Go to 81
Solid fuel 3)
Oil 4 Ask 80
Bottled gas? 5)
Other/DK fuel 6) Go to 81

80 To those with oil central heating

OILPURCH(182)Q080
Have you purchased any oil for the
central heating in the last 3 months?
Yes 1 Ask (a)
No 2 Go to 81

(a) What was the total expenditure
on oil in the last 3 months?
1 £ p
OILEXP(183)Q080A1
)
DK 1) Ask 81
OILEXPDK(183A)Q030A2
2

In your (part of this) accommodation do (any of) you (or your children under 16) have any TV sets, video recorders, home computers, cable TV or a satellite dish?

TVVIDEO(171A)Q031
 Yes 1 Ask (a)-(b)
 No to all 2 Go to 82

Enter children's items under parent's Spender Number 81 1 Use separate column for each item

	Spender No					PERSN073(171B) Q081 1
81 2	OFF USE	1	2	3	4	ITEM073(171C) Q081 2

(a) Do you have a

television set?	1	1	1	1	TVTYPE(171D)
video recorder?	2	2	2	2	(171D) Q081A
home computer?	3	3	3	3	
cable T.V. or a satellite dish?	4	4	4	4	

(b) Do you rent it or pay a subscription?

TVRENTED (171E)Q081B
 Yes 1 1 1 1 Ask (i)
 No 2 2 2 2 Go to 82

(i) Do you pay the rent or subscription by

Running prompt	regular payments to a rental company slot meter other? Specify	TVHOWPAY(171F)Q081B1
		1 1 1 1 Ask (ii)-(iii) 2 2 2 2 Go to 82 3 3 3 3 Specify below and ask (ii)-(iii)

(ii) How much did you pay last time?

TVPAYAMT(171G)Q081B2
 £ p £ p £ p £ p

(iii) How long did this cover?

PERC171G(171H)Q081B3
 Enter Period code

If code 9, specify period

Ask 82

In the last 12 months, that is
since have (any of) you
bought a TV licence?

Yes 1 Ask (a)
No 2 Go to 83
TVLIC(265)Q082

(a) How much have you paid
in the last 12 months?

£ p
Ask 83
TVLICFEE(266)Q082A

In the following questions I would like to ask about motor vehicles that you own and any other vehicles, such as company cars, that you have available for your use, and also about any motor vehicles which you have owned or used at any other time in the last 12 months but which you no longer have, such as vehicles you have sold.

RECORD 25

At any time during the last 12 months have (any of) you owned or had continuous use of a car, van, motorcycle, moped or other motor vehicle, including any you have at present and any you have sold

VEHL12M(204C)Q083

Yes 1 Code in grid below and ask 84
No 2 Go to 91

INTERVIEWER USE ONLY

Code all that apply

	Spender No				
Car	1	1	1	1	Interviewer: note beside code how many of each type of vehicle each spender has owned or had continuous use of in the last 12 months; then ask Q84
Van	2	2	2	2	
Motorcycle	3	3	3	3	
Moped	4	4	4	4	
Other motor vehicle	5	5	5	5	

MOTORVEH(205)Q084

Do (any of) you at present own or have continuous use of the (type of vehicle(s) at Q83) which you mentioned?

Yes 1 Ask (a)-(f)
No 2 Go to 88

RECORD 74 84 1 Use separate column for each vehicle

Table with columns for Spender No (84 2), vehicle types (OFF USE, Car, Van, Motor cycle, Moped, Other motor vehicle), and various codes (PERSN074, ITEM074, VEHTYPE, CARTAX, PERC208, CARINS, CONTUSE). Includes questions (a) through (f) and their corresponding codes and instructions.

85 To those spenders who at present have continuous use of a car

S841A

Use separate column for each vehicle

RECORD 74 (CONTINUED)
Spender No

DNA Others N N N N See 87

Is the car provided for your continuous use by

		CARPROV(214)Q085					
	your employer	1	1	1	1)	
Running	spouse's employer	2	2	2	2	)	Ask 86
prompt	other specify?	3	3	3	3	)	Specify below and go to 87

1 CARCCSEX(214C)Q0861

86 What is the size of the car's engine in cc's?

	cc's						Go to 87
(1 litre = 1000cc)	DK	1	1	1	1	)	Ask (a)

2 CARCCSDK(214D)Q0862

(a) Do you know if it is

	Up to 1400cc	1	1	1	1)	
Running	1401 to 2000cc	2	2	2	2)	
prompt	2001cc and over?	3	3	3	3	)	Ask 87
	DK	4	4	4	4)	

CARCCSAP(214E)Q086A

87 Ask about cars only

DNA not a car N N N N Go to 88

Does an employer provide some or all of the petrol expenditure for your private motoring in this car?

		PETRPROV(215A)Q087					
	Yes some	1	1	1	1)	
	Yes all	2	2	2	2	)	Ask 88
	No to all	3	3	3	3)	

REC
74

OLDMVEH(216)Q088

At any time in the last 12 months have (any of)	Yes	1	Ask (a)-(f)
you owned or had continuous use of any (other)	No	2	See 89
motor vehicle which you no longer own or have			
for your use?			

88 1 Use separate column for each vehicle

RECORD 75

Spender No. PERSN075(217)Q0881

88 2 OFF.USE	1	2	3	4	ITEM075(217A)Q0882
--------------	---	---	---	---	--------------------

(a) Was it a					
Car	1	1	1	1	OCARTYPE(218)Q088A
Van	2	2	2	2	
Running Motor cycle	3	3	3	3	
prompt Moped	4	4	4	4	
Other motor					
vehicle specify?	5	5	5	5	Specify below

(b) OCARTAX(219)Q088B1	1	only	only	only	only
How much have you					
paid in Road Fund					
Tax during the last					
12 months for the					
(type of vehicle)?					Ask (c)

No tax paid, ring 9	9	9	9	9	Go to (d)
OCARTXNL(219A)Q088B2					
2					

(c) How long did this cover?					
Enter					If code 9,
Period code					specify period
PERC219(220)Q088C)					
1	only	only	only	only	

(d) OCARINS(222)Q088D2					
How much have you paid					
in vehicle insurance					
during the last 12 months					
for the (type of vehicle)?					Ask (e)

No insurance paid, ring 9	9	9	9	9	Go to (f)
OCARINNL(222A)Q088D2					
2					

(e) How long did this cover?					
Enter					If code 9,
Period code					specify period
PERC222(223)Q088E					

(f) Did you own the (type					
of vehicle) or did you					
have continuous use of it?					
Own	1	1	1	1	Ask 89
Continuous use	2	2	2	2	See 89
OCCONT(224)Q088F					

To those spenders who currently own or have owned a motor vehicle in the last 12 months (Coded 1 at 84(f) or 88(f))

RECORD 25

DNA Not owned vehicle N Go to 91
in last 12 months

During the last 3 months, that is since did (any of) you buy (any of) the vehicle(s) you have mentioned with cash, including an overdraft, or with a loan from a friend or relative?

Yes 1 Ask (a)-(f)
No 2 Go to 90

CARPURC(226C)Q089

89 1 Use separate column for each vehicle

RECORD 76

Spender No

89 2 OFF.USE 1 2 3 4

PERSN076(226)Q0891
ITEM076(226A)Q0892

Exclude: Loan from organisation bank, finance house or H.P. (enter at 95-97)

(a) Was it a Car 1 1 1 1 CPTYPE(227)Q089A
Van 2 2 2 2
Running Motor cycle 3 3 3 3
prompt Moped 4 4 4 4
Other motor vehicle specify? 5 5 5 5 Specify below

(b) Was it new or New 1 1 1 1 NOCARP(223)Q089B
second-hand Second-hand 2 2 2 2

(c) When was the vehicle acquired? Month Year 19 CARPDAT(229)Q089C
fonly fonly fonly fonly

(d) What was the total cash price of the vehicle before deducting anything for part exchange or trade-in? CARPAMT(230)Q089D

(e) Was the Road Fund Tax/ Vehicle insurance included in the cash price? Yes 1 1 1 1 Ask (i)
No 2 2 2 2 Go to (f)
CARPTINS(230A)Q089E
fonly fonly fonly fonly

(i) How much was included for Road Fund tax Vehicle insurance? CPCTAXAM(232)Q089E1
Running prompt 89E2 CPINSAMT(234)Q089E2

(f) Was anything allowed for part exchange or trade-in? Yes 1 1 1 1 Ask (i)
No 2 2 2 2 Go to 90
CPPARTEX(234A)Q089F
fonly fonly fonly fonly

(i) How much was allowed? Ask 90
CPPARAMT(235)Q089F2

90 To those spenders who currently own or have owned a motor vehicle S841A
 in the last 12 months (Coded 1 at 84(f) or 88(f))

RECORD 25

During the last 3 months, that is CARSOLD(235C)Q090
 since have (any of) you sold
 any vehicles belonging to you Yes 1 Ask (a)-(c)
 (excluding trade-in or part-exchange)? No 2 Go to 91

RECORD 95 90 1 Use separate column for each vehicle

	Spender No					PERSN095(235A)Q0901
90 2	OFF.USE	1	2	3	4	ITEM095(235B)Q0902
(a)	Was it a					
	Car	1	1	1	1	CSOLDTYP(236A)Q090A
	Van	2	2	2	2	
Running	Motor cycle	3	3	3	3	
prompt	Moped	4	4	4	4	
	Other motor					
	vehicle specify?	5	5	5	5	Specify below
(b)	When did you sell					
	the vehicle?					
	Month					CSOLDDAT(237)Q090B
	Year 19					
(c)	Did you receive					
	payment by cash	Yes	1	1	1	1
	or cheque?	No	2	2	2	2
	CRECPAY(238)Q090C					Ask (i) Go to 91

£only £only £only £only

(i) How much did you receive? Ask 91
 CRECAMT(239)Q090C2

91 To all households Ask all spenders RECORD 25 S841A

Have (any of) you received any refund(s) of Road Fund Tax during the last 12 months? VETAXREF(241)Q091
Yes 1 Ask (a)
No 2 Go to 92

RECORD 84
91 1 Use separate column for each refund

Spender No
PERSN084(240A)Q091 2

(a) How much was (were) the refund(s)?
VETXRFAM(242)Q091A
only only only only
Ask 92

REC
84

92 To all households Ask all spenders

Do (any of) you hold a current weekly or season ticket for any form of transport for which you yourself paid, including any you have bought for a child?

RECORD 25

SEASONTK(245)Q092

Yes 1 Record details in grid below
 No 2 Go to 93

RECORD 85

Exclude: payments for state school bus or train passes (see 125)
 O.A.P. concessionary fare passes (see 67 on income schedule) and railcards

Spender No	OFF USE	Mode of transport eg rail only, bus only, rail/bus/tube combined	OFF USE	Amount paid £ p	Enter period code	If code 9, specify period
	1					
	2					
	3					
	4					
(1) PERSN085 (245A)Q0921	(2) ITEM085(245B)Q0922		(3) STMODE(245E) Q0923	(4) STAMT(245D) Q0924	(5) PERC245D(245C) Q0925	Ask 93

REC
85

RECORD 25

CCARDINT(269)Q093

93 Do (any of) you at present have a credit card,
charge card, shop card or store card account
on which interest can be charged?

Yes 1 Ask (a)
No 2 Go to 94

RECORD 59

93A1 Use separate column for each spender with card(s)
PERSN059(269A)Q093A1
Spender No.

(a) How many do
you have? Ask 94
93A2
CCARDN4(269B)Q093A2

REC
59

94 Do (any of) you at present have a credit card,
charge card, shop card or store card account
on which an annual standing charge is made?

RECORD 25
Yes 1) Ask 95
No 2)
CCARDASK(296C)Q094

RECORD 25

Refer informant to Prompt Card C

LOAN(271)Q095

Are (any of) you at present making regular payments to any of the organisations shown on this card?

Yes 1 Code in grid below
No 2 Go to 96

INTERVIEWER USE ONLY

Code all that apply

		Spender No.			
A finance house	1	1	1	1	Interviewer: note beside code, how many of each type of arrangement. When complete for spenders ask (a)-(k) or (a)-(m) for each arrangement, allowing at (a)-(e) for as many columns as there are items covered by an arrangement (see (f))
A credit union	2	2	2	2	
Second mortgage	3	3	3	3	
Bank personal loan	4	4	4	4	
Build Soc. personal loan	5	5	5	5	
Employer as repayment of loan	6	6	6	6	
Loan from DSS Social Fund	7	7	7	7	

Suggest consulting agreement or payments card. RECORD 77

95 1 Use a separate column for each item or service obtained

Spender No. PERSN077(272)Q0951

(a) Enter each arrangement in a separate column, but allow for more than one item* 95 2

OFF USE 1 2 3 4 ITEM077(272A)Q0952

95A

a finance house	1	1	1	1)	LOANCODE(272B)Q095A
a credit union	2	2	2	2)	
an organisation granting a second mortgage?	3	3	3	3)	
A bank for a personal loan (that is a loan given originally for specific goods or services)	4	4	4	4)	
a building society for a personal loan (that is a loan given originally for specific goods or services)?	5	5	5	5)	
your employer as repayments of a loan?	6	6	6	6)	
loan from the DSS Social Fund?	7	7	7	7)	

Ask (b)-(e) about each arrangement

95 (cont'd)

Spender No.

RECORD 77 (CONTINUED)

Use a separate column for each item
or service obtained
£ only £ only £ only £ only

- (b) How much was the loan, excluding any interest you paid? LOANAMT(274)Q095B
- (c) How much was your last payment? LOANREP(275)Q095C
- (d) How long did this cover?
Enter Period code If code 9,
specify period
PERC275(276)Q095D
- (e) When did you obtain the loan?
Month Year 19 LOANDAT(282)Q095E
- (f) What items or services did you obtain with the loan of ... (see b)
LITEMPUR(277) 1 OFF USE Ask (g)-(k)
about each item
or service
Q095F1
LQUAL(277A) 2 OFF USE
Q095F2
- (g) Was the item new or second hand? LNOITEM(278)Q045G
- | | | | | | |
|--|--------|---|---|---|---|
| | New | 1 | 1 | 1 | 1 |
| | S/hand | 2 | 2 | 2 | 2 |
| | DNA | 3 | 3 | 3 | 3 |
- (h) What is the type of firm from which the item or service was obtained?
- (i) How much was the cash price of ... (the item or service) including any down payment or part exchange? LCASHP(279)Q045H
- 95 H £ only £ only £ only £ only
- (j) How much was allowed in part exchange? LPARTEX(280)Q095J
- £ only £ only £ only £ only
- (k) How much did you have to put down in addition to the amount borrowed (excluding part exchange)? LOANDEP(281)Q095K

See (1) on next page

95 (cont'd)

Spender No

To those with loan from
DSS Social Fund (coded 7
at 95(a))

	DNA	Others	N	N	N	N	
(1) Do you pay the loan repayment by							Go to 96
deduction from benefit?	1	1	1	1	1	1	Ask (m)
direct payment to DSS?	2	2	2	2	2	2	Go to 96

LOANDHSS(283)Q095L

(m) Which benefit?

REC
77

Ask 96

TO PUNCHERS

CHECK BACK TO PAGE 36
TO ENSURE DATA FOR ALL SPENDERS
ARE KEYED

96 To all households Ask all spenders

Are (any of) you at present paying instalments under a hire purchase or credit sale agreement? Yes 1 Ask 97 then (a)-(i) No 2 Ask 97

HIREPURC(284)Q096

97 Have (any of) you made a down payment on anything on which you have not yet paid an instalment? Yes 1 Ask (a)-(g) No 2 See (a)

HPINSTNP(284A)Q097

To those answering 'Yes' (Code 1) at 96 and/or 'Yes' (Code 1) at 97 DNA No to 96 and 97 N Go to 98

97 1

Suggest consulting agreement or payments card before asking (a)-(i) Use separate column for each arrangement

RECORD 78 Spender No 97 2 OFF USE 1 2 3 4 PERSN078(287)Q0971 ITEM078(287A)Q0972

(a) What items or services did you obtain under the hire purchase/credit sale agreement?

HPITEMA(288)Q097A1 1 OFF USE HPQUAL(288A)Q097A2 2 OFF USE

(b) What is the type of firm from which the item or service was obtained?

(c) Was the item new or second hand? New 1 1 1 1 HPNEWOLD(289)Q097C S/hand 2 2 2 2 DNA 3 3 3 3

(d) How much was the cash price of ... (the item or service) including any down payment or part exchange? fonly fonly fonly fonly HPCASHPR(290)Q097D

(e) When did you obtain the item or service? Month Year 19 HPDAT(293)Q097E

(f) How much was allowed in part exchange? fonly fonly fonly fonly HPPARTEX(294)Q097F

(g) How much was the down payment (excluding part exchange)? See (h) HPDEPOS(295)Q097G fonly fonly fonly fonly

To those coded 1 at 96

(h) How much was the last instalment? HPINSTAL(291)Q097H

(i) How long did this cover? Enter period code If code 9, specify period Ask 98 PERC291(292)Q097I

REC 78

Refer Informant to Prompt Card D

CLUB(285)Q098

Do (any of) you at present have any of the arrangements shown on this card? Yes 1 Ask (a)-(d)
No 2 Go to 99

Use separate column for each arrangement
Spender No

(a) Are the arrangements

Individual Prompt

Budget or option accounts?	1	1	1	1)	
A club run by a shop?	2	2	2	2)	
*A Mail Order club as an agent or through a friend or relative?	3	3	3	3	)	Ask (b)
Other Mail Order organisation	4	4	4	4)	
A Check trader?	5	5	5	5)	
Top-up loan for a student?	6	6	6	6	)	Go to 99
Loan from other person or organisation?						Specify below and ask (b)

£ p £ p £ p £ p

(b) How much was your last payment?

(c) How long did this cover? Enter period code

If code 9, specify period

(d) Have (any of) you obtained any goods during the last month, ie since ... (the day exactly a calendar month before interview) from (name of firm)?

Yes	Y	Y	Y	Y
No	X	X	X	X

Ask (i)-(iii) on next page
Go to 99

Exclude goods obtained on day of interview

* Mail Order agents: include transactions made for own use
exclude those made for customers use

Ask about each item obtained during last calendar month and enter details in grid below.

Exclude goods obtained on day of interview

- (i) What was the item?
- (ii) When did you obtain it?
- (iii) What was the cash price?

RECORD 80

Spender No	OFF USE	Code from	Description of goods obtained Itemise as far as possible.	OFFICE USE	Date obtained Day	Month	Cash price £	p
		98(a)	If clothing state whether for adult or child. If adult give sex, if child, give age and sex					

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15

(1) (2) (3) (4) (5) (6) (7)

PERSN080(300C)Q098D1								
ITEM080(300D)Q098D2								
CLUBGTYP(300E)Q098D3								
				CLUBIPUT(300H)Q098D4				
				CLUBQUAL(300I)Q098D5				
						CLUBDAT(300F)Q098D6		
						CLUBSCOS		
						(300G)Q098D7		

99 To all households Ask all spenders RECORD 25 S841A

Do (any of) you have a second dwelling? Yes 1 Ask (a)
No 2 See 100

SECDWELL(301)Q099

For spenders intending to move include any expenditure on their new home under main dwelling

Include as main dwelling all main dwellings occupied in the last 12 months

Exclude second dwellings overseas and timeshares

(a) Is the second dwelling in England Yes 1 Ask 100-103
Scotland, Wales or Northern Ireland? for main and
second dwelling
No 2 Ask 100-103 for
main dwelling
only
SEDWINUK(301A)Q099A

100 To those households with central heating in their main dwelling or with a second dwelling in UK S841A

Ask all spenders RECORD 25 DNA Those with no central heating in their main dwelling and with no second dwelling N Go to 102

In the last 12 months, that is since ..., have (any of) you paid a contractor or someone else for central heating to be installed, excluding any materials you bought yourself? CHINSTAL(246)Q100
 Yes 1 Ask (a)-(e)
 No 2 Go to 101

RECORD 35 100 1 Main Second
 OFF 1 1 PERSN035(246A)
 USE Q100 1

(a) Was this work carried out at your main dwelling? 1 ITEM035(246B)
 your second dwelling? 2 Q100A

(b) Was the central heating Gas fired 1 1
 Electric, incl storage heaters & under floor 2 2
 Running prompt Oil fired 3 3
 Solid fuel? 4 4
 DWCHTYPE(246C)Q100B

(c) During the last 12 months, how much in total did you pay, excluding any interest paid on loans? £ only £ only
 DWCHCON(246E)Q100C

(d) Did you pay by Cash or cheque 1 1)
 Credit card 2 2) Go to (e)

Running prompt Loan or part cash/part loan 3 3)
 Other instalment credit (hire purchase) or part cash/part other instalment credit 4 4) Ask (i)
 Other method? (specify) 5 5 Specify below and go to (e)
 DWCHHWPY(246G)Q100D

(i) Are you still paying instalments on the loan/instalment credit? Yes 1 1 Ensure details are entered at 95-97; then ask (e)
 No 2 2 Ask (e)
 DWCHINST(246J)Q100D2

(e) Has/will any of this be reclaimed as a business expense? Yes 1 1 Ask (i)
 No 2 2 Go to 101
 DWCHBUS(246H)Q100E
 fonly fonly

(i) How much was/will be reclaimed? Ask 101
 DWCHBAMT(246I)Q100E1

101 To those households with central heating in their main dwelling or with a second dwelling in UK S841A

Ask all spenders RECORD 25

In the last 12 months, that is since ..., have (any of) you paid a contractor or someone else for central heating repairs, servicing or maintenance, excluding any materials you bought yourself? CHREPAIR(247)Q101

Yes 1 Ask (a)-(d)
No 2 Go to 102

RECORD 36

		Main dwelling	Second dwelling	
	101 1 OFF USE	1	1	PERSN036(247A) Q101 1
(a)	Was this work carried out at your main dwelling? your second dwelling?	1	2	ITEM036(247B) Q101A
		£ only	£ only	
(b)	During the last 12 months, how much in total did you pay, excluding any interest paid on loans? DCHRCON(247D)Q101B			
(c)	Did you pay by			
	Cash or cheque	1	1	) Go to (d)
	Credit card	2	2)
Running prompt	Loan or part cash/ part loan	3	3)
	Other instalment credit (hire purchase) or part cash/part other			) Ask (i)
	instalment credit	4	4)
	Other method? (specify) DCHRHPY(247F)Q101C	5	5	Specify below and go to (d)
(i)	Are you still paying instalments on the loan/ instalment credit?	Yes 1	1	Ensure details are entered at 95-97; then ask (d)
		No 2	2	Ask (d)
	DCHRINST(247I)Q101C1			
(d)	Has/will any of this be reclaimed as a business expense?	Yes 1	1	Ask (i)
		No 2	2	Go to 102
	DHRBUS(247G)Q101D			
		£ only	£ only	
(i)	How much was/will be reclaimed? DHRBAMT(247H)Q101D1			Ask 102

Refer Informant to Prompt Card E

RECORD 25

In the last 12 months, that is since ... have (any of) you paid a contractor or someone else for any improvements or extensions such as those shown on this card, excluding any materials you bought yourself?

EXTIMPS(248)Q102

Yes 1 Ask (a)-(d)
No 2 Go to 103

RECORD 37

Main dwelling Second dwelling

(List of examples is on page 47) 102 OFF USE 1 1 PERSN037(248A) Q1021

(a) Was this work carried out at your main dwelling? 1 ITEM037(248B) Q102A
your second dwelling? 2

DEXTCON(248D)Q102B

£ only £ only

(b) During the last 12 months, how much in total did you pay, excluding any interest paid on loans?

(c) Did you pay by
Cash or cheque 1 1)
Credit card 2 2) Ask (d)

Running Loan or part cash/part loan 3 3)
prompt Other instalment credit (hire purchase) or part cash/part other instalment credit 4 4) Ask (i)

Other method? (specify) 5 5 Specify below and ask (d)
DEXTHWPY(248F)Q102C

(i) Are you still paying instalments on the loan/instalment credit? Yes 1 1 Ensure details are entered at 95-97; then ask (d)
No 2 2 Ask (d)
DEXTINST(248I)Q102C1

(d) Has/will any of this be reclaimed as a business expense? Yes 1 1 Ask (i)
No 2 2 Go to 103
DEXTBUS(248G)Q102D

(i) How much was/will be reclaimed? £ only £ only Ask 103
DEXTBAMT(248H)Q102D1

Refer Informant to Prompt Card F RECORD 25

In the last 12 months, that is since ..., have (any of) you paid a contractor or someone else for any decorations, repairs, maintenance or replacements such as those shown on this card, excluding any materials you bought yourself?

MAINT(249)Q103

Yes 1 Ask (a)-(d)
No 2 Go to 104

RECORD 38

Main dwelling Second dwelling

103 1

OFF USE

1 1

PERSN038(249A) Q1031

(a) Was this work carried out at your main dwelling? your second dwelling?

1 2

ITEM038(249B) Q103A

£ only £ only

DMNTCON(249D)Q103B

(b) During the last 12 months, how much in total did you pay, excluding any interest paid on loans?

(c) Did you pay by

Cash or cheque 1
Credit card 2
Loan or part cash/part loan 3
Other instalment credit (hire purchase) or part cash/part other instalment credit 4

1)
2)
3)
4)

Ask (d)
Ask (i)

Running prompt

Other method? (specify) 5

5

Specify below and ask (d)

DMNTHWPY(249F)Q103C

(i) Are you still paying instalments on the loan/instalment credit?

Yes 1 1
No 2 2

Ensure details are entered at 95-97; then ask (d) Ask (d)

DMNTINST(249I)Q103C1

(d) Has/will any of this be reclaimed as a business expense?

Yes 1 1
No 2 2

Ask (i) Go to 104

DMNTBUS(249G)Q103D

(i) How much was/will be reclaimed?

£ only £ only

Ask 104

DMNTBAMT(249H)103D1

List of examples shown on Prompt Card E for Q102

Building extension
Garden patio
Kitchen or bathroom unit
Double glazing
Wall insulation
Room conversion
Garage
Car port
Concrete base for vehicle
Driveway
Garden shed
Garden fence
Any other extensions or improvements

List of examples shown on Prompt Card F for Q103

Interior painting and decorating
Exterior painting
Repairs or replacement of:
 Guttering
 Roof
 Door
 Windows (excluding double glazing)
 Walls (e.g. brickwork, stucco)
 Plumbing
 Electricity system (including rewiring)
 Plaster
 Woodwork
Any other repairs, replacements or decorations.

Refer Informant to Prompt Card G1

FEESPPTY(250)Q104

In the last 12 months, that is since ...
 have (any of) you paid for any of the
 items shown on this card?

Yes 1 Ask (a)-(d)
 No 2 Go to 105

104 1

Use separate column for each item RECORD 39

Exclude stamp duty, land registry
 fees and local authority search
 fees.

PERSN039(250A)
 Q104 1
 ITEM039(250B)
 Q104 2

Spender No.	OFF USE	1	2	3	4
104 2					

(a) What type of item was paid for?
 Only enter (Conveyancing fees
 amounts at (Estate agents' fees
 1-3 if (Surveyors' fees
 shown
 separately
 on invoice Combined fees

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

FEESCES(250I)
 Q104A

only only only only

(b) During the last 12 months,
 how much in total did you
 pay, excluding any interest
 paid on loans?

FEESAM(250E)
 Q104B

(c) Has/will any of this
 be reclaimed as a
 business expense?

FEESBUS(250G)Q104C

Yes	1	1	1	1
No	2	2	2	2

Ask (i)
 Go to (d)

only only only only

(i) How much was/will
 be reclaimed?

FEESBAM(250H)
 Q104C1

Refer Informant to Prompt Card G2

(d) For which of the property
 transactions on this card
 did you pay?

Individual Prompt

Successfully completed
 purchase and sale?

1	1	1	1)
---	---	---	---	---

FEESPSSM(250J)
 Q104D

Successfully completed
 sale only?

2	2	2	2)
---	---	---	---	---

Ask (i)

Successfully completed
 purchase only?

3	3	3	3)
---	---	---	---	---

Remortgage, second mortgage
 or unsuccessful attempt
 to purchase or sell?

4	4	4	4
---	---	---	---

Go to 105

(i) Was this for a
 Main dwelling?
 Second dwelling?
 Other dwelling?

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

FEESMDSD(250D)
 Q104D1
 Specify below

In the last 12 months, that is FURNMOVE(250L)Q105

since ... have (any of) you
 paid for either the moving of
 furniture or the storage of
 furniture?

Yes 1 Ask (a)-(b)
 No 2 Go to 106

105 1 PERSN040(250M)Q105 2
 RECORD 40 Use separate column for each item

	Spender No				
105 2	OFF USE	1	2	3	4
		ITEM040(250N)Q105 2			

fonly fonly fonly fonly

(a) During the last 12 months,
 how much in total did you
 pay, excluding any interest
 paid on loans? FURNPAID(250O)Q105A

(b) Has/will any of this
 be reclaimed as a
 business expense? FURNBUS(250P)Q105B

Yes	1	1	1	1	Ask (i)
No	2	2	2	2	Go to 106

fonly fonly fonly fonly

(i) How much was/will
 be reclaimed? Ask 106

FURNBAM(250Q)Q105B1

Refer Informant to Prompt Card H1 FURNITRE(251)Q106

In the last 3 months, that is since ... have (any of) you paid for any items of furniture such as those shown on this card? Yes 1 Ask (a)-(b)
No 2 Go to 107

£only

FURNAM(251A)Q106A

(a) During the last 3 months, how much in total did you pay, excluding any interest paid on loans?

(b) Did you pay by Cash or cheque 1) Go to 107
Credit card 2)

Running Loan or part cash/part loan 3)
prompt Other instalment credit (hire)
purchase) or part cash/part) Ask (i)
other instalment credit 4)

Other method? (specify) 5 Specify below
and go to 107

FURNHWPY(251B)Q106B

(i) Are you still paying instalments on the loan/instalment credit? Yes 1 Ensure details are entered at 95-97; then ask 107
No 2 Ask 107

FURNINST(251C)Q106B1

107 Refer Informant to Prompt Card H2

In the last 3 months, that is since ... have (any of) you paid over £50 in total for any carpets, carpeting or any of the items shown on this card? Yes 1 Ask (a)-(b)
No 2 Go to 108

CARPETS(252)Q107

Include: fitting charge for carpeting

(a) During the last 3 months, how much in total did you pay, excluding any interest paid on loans? £ only
CPETAM(252A)Q107A

(b) Did you pay by Cash or cheque 1) Go to 108
Credit card 2)

Running Loan or part cash/part loan 3)
prompt Other instalment credit (hire)
purchase) or part cash/part) Ask (i)
other instalment credit 4)

Other method? (specify) 5 Specify below
and go to 108

CPETHWPY(252B)Q107B

(i) Are you still paying instalments on the loan/instalment credit? Yes 1 Ensure details are entered at 95-97; then ask 108
No 2 Ask 108

CPETINST(252C)Q107B1

List of examples shown on Prompt Card H1

Tables

Chairs

Beds

Cupboards

Wall units

Armchairs

Settees

Bunk beds

Dressing tables

Any other furniture

List of examples shown on Prompt Card H2

Carpets

Carpeting

Carpet tiles

Rugs

Mats

Any other carpet items costing over £50 in total

During the last 3 months, that is since
 ..., have (any of) you paid for part or all of a holiday that you have already taken or intend to take?
 HOLPAID(253)Q108
 Yes 1 Ask 109
 No 2 Go to 119

RECORD 108 108 1 Use separate column for each holiday

Spender No PERSN108(253A)
 Q1081
 108 2 OFF USE 1 2 3 4 ITEM108(253B)
 Q1082

109 Was/is it a package holiday?*

*Definition: travel to holiday point and accommodation combined i.e. these items cannot be paid for separately. Self-catering package holidays should be included as a package holiday.	Yes	1	1	1	1	Go to 110
	No	2	2	2	2	Ask (a)

HLPACK(253C)Q109

(a) Was it/will it be at a hotel or boarding house (other than package)? a self-catering or camping holiday (other than package)? other?

	1	1	1	1	Go to 113
	2	2	2	2	Go to 116
	3	3	3	3	Go to 119

HOLTYPE(253D)Q109A

110 To those with package holiday (coded 1 at 109)

DNA Others	N	N	N	N	See 113
------------	---	---	---	---	---------

Did the holiday/will the holiday last for less than seven days? for seven days or more?

	1	1	1	1	
	2	2	2	2	

HLPKDDAYS(254)Q110

111 Was the holiday/will the holiday be in

UK?	1	1	1	1	
Eire?	2	2	2	2	
Other	3	3	3	3	

HLPKWHER(254A)Q111

112 During the last 3 months how much did you actually spend on the cost of the package only?

1	1	1	1	1	Ask (a)
Nil	1	1	1	1	See 113

fonly fonly fonly fonly

HLPKAMT(254B)Q1121

HLPKAMNL(254C)Q1122

(a) Did you pay by Cash or cheque Credit card

1	1	1	1	)	See 113
2	2	2	2)	

Running prompt Loan or part cash/part loan Other instalment credit (hire purchase) or part cash/part other instalment credit

3	3	3	3	)	See box below running prompt, then see 113
4	4	4	4)	

REC Other method? (specify)
 108 Codes 3 or 4 at (a) Loan/credit paid off Y

5	5	5	5)	Specify below and see 113
---	---	---	---	---	---------------------------

HLPKHWPY(254D)Q112A

	Spender No						
113	To those with holiday at hotel or boarding house (coded 1 at 109(a))						
	DNA Others	N	N	N	N		See 116
	Was the holiday/will the holiday be in						
	UK?	1	1	1	1		HLHBWHER(255)
	Eire?	2	2	2	2		Q113
	Other	3	3	3	3		
114	During the last 3 months, how much did you actually spend on accommodation only, including food if it was part of the accommodation charge?		only	only	only	only	HLHBAMT(255A) Q114
115	Did you pay by						HLHBHWPY(255B)Q115
	Cash or cheque	1	1	1	1	)	See 116
Running	Credit card	2	2	2	2)	
	Loan or part cash/part loan	3	3	3	3)	
	Other instalment credit (hire purchase) or part cash/part					)	See box below
	other instalment credit	4	4	4	4	)	running prompt; then see 116
	Other method? (specify)	5	5	5	5		Specify below and see 116
	Codes 3 or 4 at 115						
	Loan/credit paid off	Y					
116	To those with self-catering holiday (coded 2 at 109(a))						
	DNA. Others	N	N	N	N		Go to 119
	Was the holiday/will the holiday be in						
	UK?	1	1	1	1		HLSCWHER(256)
Exclude	Eire?	2	2	2	2		Q116
timeshares	Other	3	3	3	3		
117	During the last 3 months, how much did you actually spend on accommodation only, including campsite fees and hostel charges?		only	only	only	only	HLSCCAMT(256A) Q1171 Ask 118
	Nil	1	1	1	1		Go to 119
							HLSCAMNL(256B)Q117 2
		2					
118	Did you pay by						
	Cash or cheque	1	1	1	1	)	Ask 119
	Credit card	2	2	2	2)	
Running	Loan or part cash/part loan	3	3	3	3	)	See box below
prompt	Other instalment credit (hire purchase) or part cash/part					)	running prompt; then ask 119
	other instalment credit	4	4	4	4)	
	Other method? (specify)	5	5	5	5		Specify below and ask 119
REC							HLSCHWPY(256C)Q118
108	Codes 3 or 4 at 118						
	Loan/credit paid off	Y					

119 To all households Ask all spenders RECORD 25

Do (any of) you have either a bank current account or a bank budget account? BANKACS(309)Q119
 Yes 1 Ask (a)-(b)
 No 2 Go to 120

Include bank current accounts which yield interest. These should also be coded at Q60(f) or (g) in Income Schedule RECORD 31

Exclude building society current accounts 119 1 Use separate column for each account

Spender No.						PERSN081(309A)
						Q1191
119 2 OFF USE	1	2	3	4		ITEM081(309B)
						Q1192

(a) Do you have BACCTYPE(309C)Q119A
 a current account? 1 1 1 1
 a bank budget account? 2 2 2 2

(b) Have you paid any bank service charges on any of these accounts in the last 3 months? BANKSERC(310)Q119B
 Yes 1 1 1 1 Ask (i)-(ii)
 No 2 2 2 2 Go to 120

(i) How much did you pay excluding interest, £ p £ p £ p £ p in the last 3 months, that is since ...? BANSCAMT(312)Q119B1

(ii) Was any part of this amount for business purposes? BSCBUSP(313)Q119B2
 Yes 1 1 1 1 Ask (b1)
 No 2 2 2 2 Go to 120

(b1) About what proportion would be for business? BSCBUSPR(315)Q119B3
 % Ask 120
 119B3

120 To all households All spenders

S841A

RECORD 25

(Apart from any of the items I have already asked you about), do (any of) you pay for anything by standing order or direct debit through a bank, bank budget account, National (Post Office) Giro or building society?

BANKSTOR(316)Q120

Yes 1 Record details in grid below
No 2 Go to 121

RECORD 32

Spender No	OFF USE	Purpose (e.g. Automobile Association membership, etc)	OFF USE	£	p	Enter period code	If code 9, specify period
------------	---------	---	---------	---	---	-------------------	---------------------------

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15

Ask 121

(1) (2) (3) (4) (5)

PERSN032(316A)

Q1201 ITEM032(316B)Q1202

BSTORPUR(318)

Q1203

BSTORAMT(317)

Q1204

PERC317(319)

Q1205

121 To all households All spenders RECORD 25 S841A

Have (any of) you (or your children under 16)
had anything free of charge
on prescription during the past
seven days ending yesterday?

PRES(319A)Q121

Yes 1 Ask (a)-(b)
No 2 See 122

RECORD 91 Use separate column for each person
receiving free items on prescription

(a) Who received the item? Per No. PERSN091(319B)
Q121A
(b) How many items did they
receive during the seven
days ending yesterday? PERSNO(320)
Q121B

REC
91

122 To those aged under 61 RECORD 25

Have (any of) you (or your children under 16)
had any free welfare milk during the past
seven days ending yesterday? DNA N See 123
Yes 1 Ask (a)-(b)
No 2 See 123
FREEWELF(321)Q122

Exclude powdered milk Use separate column for each person
receiving free welfare milk

RECORD 92
(a) Who received the milk? Per No. PERSN092(321A)
Q122A
(b) How many pints did they
receive during the seven
days ending yesterday? WELFMILK(322)
Q122B

REC
92

123 To those with children under 16 at State Schools RECORD 25

Has (have any of) your child(ren) under 16
had any free school milk during the
past seven days ending yesterday? DNA N See 124
Yes 1 Ask (a)-(b)
No 2 Ask 124
FRSCMILK(322A)Q123

RECORD 93

Use separate column for each child
receiving free school milk

(a) Who received the milk? Per No of child PERSN093
(322B)Q123A
(b) How many cartons or bottles
did they receive during the
seven days ending yesterday? SCHMILK(323)
Q123B
Ask 124

REC
93

124 To those with children under 19 at State Schools
DNA those with no N
children under 19
at State Schools

Go to 126

Has (have any of) your child(ren) under
19 at State schools had any school meals
during the past 7 days ending yesterday?

Yes 1
SCHMEALS(324)Q124 No 2

Ask (a)-(d)
Go to 125

Include school cafeteria and
fixed priced meals
Exclude school tuck shop

Use separate column for each child
receiving school meals

(a) Which child? Per No.
of child

PERSN094(324A)
Q124A

(b) How many meals has each
child had?

SMNOHDLW(324B)
Q124B

(c) Were the meals free? Yes 1 1 1 1
SMFREE(324C)Q124C No 2 2 2 2

Go to 125
Ask (d)

(d) During the 7 days ending
yesterday did you pay Yes 1 1 1 1
for any of the meals? No 2 2 2 2
SMPAIDLW(328)Q124D

Ask (i)-(ii)
Go to 125

£ p £ p £ p £ p

(i) How much did you pay
for each child during
the 7 days ending
yesterday?
SMPDAMT(329)Q124D1

(ii) How many meals did
this cover?
SMNOPDLW(330)Q124D2

REC
94

125 Has (have any of) your child(ren) under 19 at
State schools travelled to or from school
by bus or train during the past 7 days
ending yesterday?

RECORD 25
Yes 1
No 2
SCHTRAV(331)Q125

Ask (a)-(c)
Go to 126

Include State school
bus and train passes
Exclude private season
ticket

Use separate column for each child
travelling by bus or train

(a) Which child? Per No.
of child

PERSN096
(331A)Q125A

(b) Did he/she travel Yes 1 1 1 1
free? No 2 2 2 2
SCTRFREE(331B)Q125B

Go to 126
Ask (c)

(c) During the 7 days ending
yesterday did you pay Yes 1 1 1 1
for any of the travel? No 2 2 2 2
STPAIDLW(331C)Q125C

Ask (i)-(ii)
Go to 126

£ p £ p £ p £ p

(i) How much did you pay
for each child during the
7 days ending yesterday?
STPAYM(333)Q125C1

(ii) How many days did this
cover?
STDAYCOV(333A)Q125C2

REC
96

Ask 126

Are (any of) you (or your child(ren) under 16) CORGRT(335A)Q126

attending a course for which you/they receive an education grant, maintenance grant or scholarship? Yes 1 Ask (a)-(e)
 No 2 Go to 127

Include holiday periods

RECORD 33 1 Use separate column for each grant received
 (a) Who is receiving thr grant? Per No. PERSN083(336) Q126A1

2 OFF USE 1 2 3 4 ITEM083(336A) Q126A2

(b) Is the source of the grant State Private Overseas? 1 1 1 1 Ask (c)
 2 2 2 2)
 Running prompt GRANTSOU(337)Q126B 3 3 3 3) Go to (d)

(c) What is the current annual value of the grant excluding fees? £only £only £only £only
 GRAVEXFE(338)Q126C Go to (e)

or £only £only £only £only
 (d) What is the current annual value of the grant including fees? Ask (e)

GRAVINCF(339)Q126D
 (e) How much of this is paid direct to you (or your child(ren) by cash or cheque? £only £only £only £only
 GRANTDIR(341)Q126E Ask 127

REC 83

RECORD 25

127 Are (any of) you attending a course for which you receive a top-up loan for students? Yes 1 Ask (a)-(c)
 No 2 Go to 128

TSLOAN(342A)Q127
 RECORD 79 Use separate column for each person
 (a) Who is receiving the loan? Per No. PERSN079(342B) Q127A

(b) How much are you entitled to borrow under the top-up loan scheme during this academic year, that is the year beginning in September 1990 and ending in Summer 1991? £only £only £only £only
 TSLONTBW(342C) Q127B

(c) How much altogether do you think you will borrow during this academic year? £only £only £only £only
 TSLAMTBW(342D) Q127C
 Ask 128

REC 79

In the last 3 months that is since ...
 have (any of) you paid any fees or
 maintenance for any educational courses
 at any level but excluding leisure classes?

EDUCFEES(344)Q128
 Yes 1 Ask (a)-(e)
 No 2 Go to 129

Include parental contribution

- RECORD 97 1 Use separate column for each course
- (a) Who is/was attending the course? Per No PERSN097(344A) Q128A1
- 2 OFF USE 1 2 3 4 ITEM097(344B) Q128A2
- (b) What is the total amount paid in the last 3 months? EDUCFAMT(345)Q128B
- (c) Is/was the course at a state or private establishment? State 1 1 1 1 Private 2 2 2 2 EDCESTTY(346)Q128C
- (d) Is/was the course you (or your child(ren)) are/were attending
- Up to and including 'A' level 1 1 1 1)
- Running prompt Above 'A' level? 2 2 2 2) Go to (e)
- DK 3 3 3 3 Ask (i)
- EDUCCOTY(346A)Q128D
- (i) What is the name of the examination you (or your child(ren)) will take?
- (e) Are you (or your child(ren)) currently attending the course? Yes 1 1 1 1) No 2 2 2 2) Ask 129
- EDUCSTAT(346B)Q128E

Refer informant to prompt card 1

RECORD 25

In the last 3 months, that is since ... have
 (any of) you paid any fees for any (other) course(s),
 classes or private tuition such as those shown
 on this prompt card?

LEISCFEE(347)Q129

Yes 1 Ask (a)-(d)
 No 2 Go to 130

Exclude membership fees,
 playgroup, day nursery.

RECORD 98

1 Use separate column for each course

(a) Who is/was attending the course? Per No PERSN093(347A) Q129A1

2 OFF USE 1 2 3 4 ITEM098(347B) Q129A2

(b) What is the total amount paid in the last 3 months? LEISCAMT(348)Q129B
 £ p £ p £ p £ p

(c) Is/was the course
 at a state establishment 1 1 1 1
 at a private establishment 2 2 2 2
 or an individual giving private tuition? 3 3 3 3

LEISCEST(349)Q129C

(d) What is the subject being studied?

Running prompt

(In addition to the courses you have told me about) are (any of) you at present attending any part-time courses at a state educational establishment for which you do not pay fees?

PTCOURSE(349B)Q130

Yes 1 Ask (a)-(b)
No 2 Go to 131

RECORD 99

1 Use separate column for each course

(a) Who is attending the course? Per No PERSNO99(349C) Q130A1

2 OFF USE 1 2 3 4 ITEM099(349D) Q130A2

(b) Is the course PTTYPER(349) Q130B

Running prompt Up to and including 'A' level 1 1 1 1)
Above 'A' level? 2 2 2 2) Go to 131

DK 3 3 3 3 Ask (i)

(i) What is the name of the examination you will take?

REC 99 Ask 131

Educational income and expenditure
for non household members

131 To all households RECORD 25 S841A

Ask all spenders

Have (any of) you a child aged 16 to 24 outside this household who is currently receiving full or part-time education? OUTGRANT(350)Q131

	Yes	1	
	No	2	Ask (a)-(f) Go to 137

Include married children aged 16-24
RECORD 25

PERSN028(351)Q131A

Use separate column for each child

- | | | | | | |
|-----|--|----|----|----|----|
| (a) | Ring person number | 31 | 32 | 33 | 34 |
| (b) | Enter relationship to HOH
OSPERHOH(355)Q131B
131B OFF USE | | | | |
| (c) | Sex | | | | |
| | Male | 1 | 1 | 1 | 1 |
| | Female | 2 | 2 | 2 | 2 |
| | OSPERSEX(352)Q131C | | | | |
| (d) | Age now
OSPERAG(353)Q131D | | | | |
| (e) | Full or part-time education | | | | |
| | Full time | 1 | 1 | 1 | 1 |
| | Part time | 2 | 2 | 2 | 2 |
| | DK | 3 | 3 | 3 | 3 |
| | OSPEREST(354)Q131E | | | | |
| (f) | Enter person number of parent/guardian giving details at (a)-(e)
OSPARENT(356)Q131F | | | | |

132 In the last 3 months, that is since ... have you paid any of the following for the child you have mentioned:

Include parental contribution

- | | | | | | | |
|-----|---|---|---|---|---|-----------|
| (a) | fees or maintenance for any educational courses at any level but excluding leisure classes? | | | | | |
| | Yes | 1 | 1 | 1 | 1 | Ask (i) |
| | No | 2 | 2 | 2 | 2 | Go to 133 |
| | OSEDCFEE(364)Q132A | | | | | |
| | | £ | p | £ | p | £ |
| | | £ | p | £ | p | £ |
| | | £ | p | £ | p | £ |
| | | £ | p | £ | p | £ |
| (i) | What is the total amount paid in the last 3 months? | | | | | Ask 133 |
| | OS EDFAMT(365)Q132A1 | | | | | |

		Per No.	31	32	33	34	
133	Is your child attending a course for which they receive an education grant, maintenance grant or scholarship?	Yes	1	1	1	1	Ask (a)-(c)
	OSCORGRT(367A)Q133	No	2	2	2	2	Go to 134
(a)	Is the source of the grant	state	1	1	1	1	Ask (b)
Running		private	2	2	2	2)
prompt		overseas?	3	3	3	3)
	OGSOURCE(359)Q133A						Go to (c)
(b)	What is the current annual value of the grant excluding fees?		only	only	only	only)
	OGEXFEE(360)Q133B)
	or)
(c)	what is the current annual value of the grant including fees?		only	only	only	only)
	OGINCFEE(361)Q133C)
134	Is your child attending a course for which they receive a top-up loan for students?	Yes	1	1	1	1	Ask (a)-(b)
	OTLOAN(361A)Q134	No	2	2	2	2	Go to 135
(a)	How much are they entitled to borrow during this academic year, that is the year beginning in September 1990 and ending in Summer 1991?	DK	1	1	1	1	OTLENTDK(361C) Q134A2
			2				
(b)	How much do you think they will receive during this academic year?	DK	1	1	1	1	OTLAMTBW(361D) Q134B1
			2				OTLAMTDK(361E) Q134B2
135	Is your child attending a university		1	1	1	1	OSESTTYP(362) Q135
Running	another state establishment		2	2	2	2	
prompt	or private establishment?		3	3	3	3	
136	Is the course up to and including 'A' level		1	1	1	1	OSCORTYP(363) Q136
Running)
prompt	above 'A' level?		2	2	2	2)
	DK		3	3	3	3	Ask (a)
(a)	What is the name of the examination your child will take?						Ask 137

Have (any of) you worked as an employee at any time during the last 3 months? EMPBW(363B)Q137
 Yes 1 Ask (a)
 No 2 Go to 138

Refer informant to Prompt Card J

(a) Do you have (have you had) any of these items refunded by your employer (main or subsidiary)? Yes 1 Ask (i)-(ii)
 No to all 2 Go to 138

(i) How much of the expenditure did you have refunded? BUSREF(363A)Q137A
 (ii) How long did this cover?

Prompt amounts entered at relevant questions	RECORD 103		Spender No	(i)	(ii)	If code 9, specify period by refund
	Yes	No		Amount refunded £ p	Period covered by refund	
Rent (19)	1	X				
Rates (N Ireland, (26)) Community charge (England, Scotland, Wales (47))	2	X				
Water/sewerage rates (England, Wales (30,31))	3	X				
Mortgage payment (35 or 38)	4	X				
Insurance on structure (45)	5	X				
Gas (70-77)	6	X				
Electricity (62-69)	7	X				
Telephone (51-61)	8	X				
Road fund tax (84(b) and 88(b))	9	X				
Vehicle insurance (84(d) and 88(d))	10	X				
Vehicle purchase (89 and 95-98)	11	X				
REC 103	(A1)	(A2)	(A3)	(A4)	Ask 138	
	BUSEXPEN(435) Q137A1	PERSN103 (435A) Q137A2	BUSERAMT (436) Q137A3	PERC436 (437) Q137A4		

Refer informant to Prompt Card K EXPGIVN(589A)Q138

Did anyone from outside the household give you the money to pay for any of the items of household expenditure you have mentioned? Yes 1 Ask (a)-(d) No 2 Go to 139

RECORD 101 138 1 Use separate column for each item of expenditure
 Spender No. PERSN101(589B)
 138 2 OFF USE 1 2 3 4 Q138 1
 ITEM101(589C)
 Q138 2

(a) What was (were) the item(s) of expenditure?

(b) Who gave you the money for the ...?

£ p £ p £ p £ p

(c) How much was the amount ... gave you?
 EXPGVNAM(590)Q138C

(d) How long did this cover?

REC 101 Enter period code If code 9, specify period
 PERC590(591)Q138D

Yes 1 Ask (a)-(d)
 No 2 Go to 140
 EXPGDIR(591A)Q139

RECORD 102 139 1 Use separate column for each item of expenditure
 Spender No. PERSN102(591B)
 139 2 OFF USE 1 2 3 4 Q139 1
 ITEM102(591C)
 Q139 2

(a) What was (were) the item(s) of expenditure?

(b) Who paid for the ...?

(c) How much was the amount paid? £ p £ p £ p £ p

EXPGDAM(592)Q139C

(d) How long did this cover?

REC 102 Enter period code If code 9, specify period
 PERC592(593)Q139D

Ask 140

140 To all households Ask all spenders RECORD 25

Do (any of) you pay maintenance allowance
or separation allowance?

SEPAL(595)Q140

Yes 1
No 2

Ask (a)-(b)
Go to 141

RECORD 109

140 1 Use separate column for each arrangement

Spender No

PERSN109(595A)
Q140 1

140 2 OFF USE

1 2 3 4

ITEM109(595B)
Q140 2

£ p £ p £ p £ p

(a) How much was your last
payment?

SEPALAMT(595C)Q140A

(b) How long did this cover?

Enter
period code
PERC595C(595D)Q140B

If code 9,
specify period
Go to 141

The information on this page should be obtained from the local authority office and entered below

141 Gross Rateable Value of rateable unit(s) covering the household 00 GRV(372) Q141
Northern Ireland DNA N

142 Net Rateable Value of rateable unit(s) covering the household 00 NRV(373) Q142

143 Copy from valuation lists

Description (Flat, shop with flat, house with garage, etc) Location in Building

144 For Great Britain households containing men 65 and over or women 60 and over
For Northern Ireland households containing men or women 65 and over DNA N Go to schedule B

What concessionary bus travel is provided for OAP's:

- A pass or permit for free bus travel 1)
- A pass or permit for half-fare bus travel 2)
- A pass or permit for flat fare bus travel 3) Go to (b)
- A pass or permit for bus travel at some other reduced fare. Specify 4) INA129(374) Q144
- Bus tokens or bus tickets 5 Ask (a)-(b)
- Any other type of concessionary OAP bus pass? Specify 6 Go to (b)
- No concessionary bus travel provision in area 7 Go to schedule B

£ p

(a) CONBUSAM(375)Q144A
Annual value of tokens/tickets

(b) Are passes/permits/tokens/tickets charged for? Yes 1 Ask (i)-(ii)
CBUSCH(375A)Q144B No 2 Go to schedule B

£ p

(i) CBUSCHAM(375B)Q144B2
How much is charged?

(ii) Period covered by charge? Enter period code If code 9, specify period

PERC375B(375C)Q144B2

Go to schedule B

145 To all households at end of record-keeping
period (Ask hoh or wife)

RECORD 25

Were there any special circumstances,
such as visitors staying with you or
temporary absences of members of your
household during the past two weeks?

SPECIRC(375D)Q145

Yes	1	)	Specify special
		)	circumstances
		)	below
No	2		Go to next
			document

Specify special circumstances

First check at home: General Points

1. Is the correct serial number and spender/person number recorded at all relevant points throughout the Household Schedule and its continuation pages?
- | | | | |
|-----|---|---------------|------|
| Yes | 1 | | |
| No | 2 | Added/amended | Tick |
2. Are all spender/person numbers entered at the head of columns where there are entries? (Do not enter spender/person numbers at the head of columns where there are no entries)
- | | | | |
|-----|---|---------|------|
| Yes | 1 | | |
| No | 2 | Amended | Tick |
3. Have period codes been entered at all relevant questions?
- | | | | |
|-----|---|---------|------|
| Yes | 1 | | |
| No | 2 | Amended | Tick |

PERIOD CODES:-

(ENTER AS SINGLE DIGIT)

ONE WEEK	1
TWO WEEKS	2
THREE WEEKS	3
FOUR WEEKS	4
CAL. MONTH	5
THREE MONTHS	6
SIX MONTHS	7
YEAR	8
OTHER PERIOD	9

**Family Expenditure Survey
Income Schedule**

IN CONFIDENCE

S841B

MASTER SCHEDULE 1991

RECORD 56

Office Use					
C.I.					

Interviewer Use		
Area	Ser.	Hid.
		0

HHNUMB
(384)
Q0005

AREANUMB (382)
Q0003

SERNUMB (383)
Q0004

Ensure Person Numbers entered before asking questions

0006	Per. No.	Per. No.	Per. No.

PERSNOS6
(385)
Q0006

To men under 66 and women under 61
DNA men 66 and over and women 61 and over

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

Go to 2

Refer informant to Prompt Card L

Are you at present on any of the government training programmes shown on card L?

1	GOVTPROG (385A)	Q001
---	-----------------	------

Yes
No

1	1	1
2	2	2

Ask (a) - (b)
Go to 2

(a) Which programme are you on?

Great Britain only

1A

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6

PROGTYPE
(385B)
Q001A

Ask (b)

Employment Training (ET) (GB)

Youth Training (YT) (GB)

Northern Ireland only

Youth Training Programme (NI)

Job Training Programme (NI)

Action for Community Employment (NI)

Great Britain and Northern Ireland

Other government programme

(b) Do you have any paid work in addition to this programme?

Yes
No

1	1	1
2	2	2

Ask 2 (a)
Go to 46

2 To all except those coded 2 at 1(b)
Do you have any paid work at present?

PROGWORK (385C)	Q001B
-----------------	-------

Include those absent due to holiday, strike, sickness, injury, or laid off but with a job to return to; student(s) 16 and over if working at present

Yes
No

Y	Y	Y
X	X	X

Ask (a)
Go to (b)

(a) Are you.....

002	EMPSTAT (385D)	Q002
-----	----------------	------

Working as [an employee
self employed including those receiving Enterprise Allowance

1	1	1
2	2	2

Go to 3

(b) Probe the situation and code below

Intending to work [Out of employment, seeking work within last 4 weeks and available to start a job
Out of employment, waiting to start a job already obtained

3	3	3
4	4	4

Go to 5

Not intending to work [Sick or injured
Retired (incl. Job Release Scheme)
None of these

5	5	5
6	6	6
7	7	7

See 7
Go to 6
See 7

REC
56

* Include all working regularly irrespective of number of hours worked per week

	(Enterprise Allowance				
(b)	Probe the situation and				
	code below				
	(Out of employment,				
Intending	(seeking work within last				
to	(4 weeks and available				
work	(to start a job	3	3	3)
	(Out of employment,)
	(waiting to start a job)
	(already obtained	4	4	4)
Not	(Sick or injured	5	5	5	See 7
intending	(Retired (incl Job Release	6	6	6	Go to 6
to work	(Scheme)				
REC	(None of these	7	7	7	See 7
56	*Include all working regularly irrespective of number of hours worked per week				

Per No Per No Per No

For how many weeks have you done regular paid work in the last 12 months, that is since ...?

Employees ask 4;
Self-employed go to 9

4 To Employees only

Have you been to work today?

ATWORK(388A)Q004

Yes	1	1	1
No	2	2	2

Go to 9
Ask (a)

Probe to find out whether day of interview is a normal working day - if normal working day and away from work, code 2

(a) Have you been away from work for more than the last 3 working days? Yes No

AWLS3DAY(389)Q004A

Yes	1	1	1
No	2	2	2

Ask (i)-(iii)
Go to 9

(i) What is the reason for your absence:

INA207(390)Q004A1

Running prompt illness or accident holiday strike other? Specify

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

Specify below

(ii) Are you receiving full pay from your employer part pay, or made up pay no pay

INA209(391)Q004A2

Running prompt 1 2 3

1	1	1
2	2	2
3	3	3

(iii) How many weeks in all have you been away from work during this spell of absence?

NOWKSAW(392)Q004A3

If less than one week give days below

If less than one week, give days

Go to 9

	Per	No	Per	No	Per	No				
5	To those out of employment intending to work (coded 3 or 4 at 2b)									
	Exclude those who have not worked before but who are seeking work e.g. school college or university leavers						X	X	X	Go to 46
	When did you last do any regular paid work?							DATLSTWK(393A)Q005		
							Month		If a year or more go to 9.	
							Year 19		If less than a year ask (a)	
	(a)	For how many weeks have you done regular paid work in the last 12 months, that is since ...?							WКСWUNEM(394)Q005A	Go to 9
6	To retired (coded 6 at 2b)									
	Did you retire within the last 12 months?							RETL12M(394A)Q006		
		Yes	1		1		1		Ask (a)	
		No	2		2		2		Go to 46	
				£	p		£	p		
	(a)	How much did you earn from your job (before tax) in the 12 months just before you retired?							RETEARN(396)Q006A	Go to 46

7	To men under 65 and women under 60 coded 5 or 7 at 2b	Per No	Per No	Per No	
	DNA.Men 65 and over & Women 60 and over	N	N	N	Go to 46
	Are you prevented from seeking work because you are looking after a sick or aged relative?		INA317(397)Q007		
	Yes	1	1	1	Go to 8
	No	2	2	2	Ask (a)
(a)	(As far as you know) are you permanently unable to work?		INA221(398)Q007A		
	Yes	1	1	1	Ask (i)
	No	2	2	2	Go to 8
	(i) Could you tell me why you are permanently unable to work				
8	Have you done any regular paid work during the last 12 months, that is since ...?		REGWORK(399)Q008		
	Yes	1	1	1	Ask (a)-(c)
	No	2	2	2	Go to 46
(a)	For how many weeks did you work?		REGWKS(399A)Q008A		
(b)	What wage/salary did you usually receive each time you were paid after all deductions?	£	REGPAY(400)Q008B	£ p	
(c)	How often were you usually paid? Enter period code		PERC400(401)Q008C		If code 9, specify period Go to 46

- 9 To employees (coded 1 at 2a) Per No Per No Per No
 self-employed (coded 2 at 2a)
 out of employment (coded 3 or 4
 at 2b)
 DNA. Codes 5, 6 or 7 at 2(b) N N N Go to 46
- Details of most remunerative job
- Per No ...
- (a) What is/was your job? ...
- (b) What do/did you mainly do in your
 job?
- (c) What does/did the firm/ 009B INTERVIEWER
 organisation actually CODE
 make or do? OCCUPATION
 occup91(403)q009b
- (d) Are/were you a director? 1 INA276(404)Q009D Ask (e)
- (e) Are/were you an employee? 1 WORKSTAT(405)Q009E Go to (f)-(g) page 6
 self-employed? 2 Go to (h) page 6
- Per No
- (a) What is/was your job?
- (b) What do/did you mainly do
 in your job?
- (c) What does/did the firm/ INTERVIEWER
 organisation actually CODE
 make or do? OCCUPATION
- (d) Are/were you a director? 1 Ask (e)
- (e) Are/were you an employee? 1 Go to (f)-(g) page 6
 self-employed? 2 Go to (h) page 6
- Per No
- (a) What is/was your job?
- (b) What do/did you mainly do
 in your job?
- (c) What does/did the firm/ INTERVIEWER
 organisation actually CODE
 make or do? OCCUPATION
- (d) Are/were you a director 1 Ask (e)
- (e) Are/were you an employee? 1 Ask (f)-(g) page 6
 self-employed? 2 Go to (h) page 6

9 (continued)

Most remunerative job (cont'd)	Per	No	Per	No	Per	No
(f) If employee (including Director)						
			SUPERVIS(405A)Q009F			
Are/were you a			1	1	1	
Manager		1				
Foreman/supervisor		2		2	2	
Other employee?		3		3	3	
(g) How many employees work(ed) in the establishment?						
			SIZEEST(405B)Q009G			
1 or 2		1		1	1)
3 - 24		2		2	2)
25 - 99		3		3	3)
100 - 999		4		4	4)
1000 or more		5		5	5)
(h) If self-employed						
Do/did you employ any other people?						
			SEEMPLOY(405C)Q009H			
Yes 1-24 employees		1		1	1)
25 or more		2		2	2)
No employees		3		3	3)
10 To employees (coded 1 at 2(a)) self-employed (coded 2 at 2(a)) out of employment (coded 3 or 4 at 2(b))						
Do/did you have more than one job (for pay or profit)?						Ask (a)-(e) about main subsidiary employment and (f)-(j) about any other subsidiary employment
Exclude mail order agents or baby sitters (see 68)			MTONEJOB(405D)Q010			
Yes		1		1	1	
No		2		2	2	See 11

10 (continued)

Per No

Per No

Per No

Details of main subsidiary employment

Per No

- (a) What is/was your job?
- (b) What do/did you mainly do in your job?
- (c) What does/did the firm/organisation actually make or do?
- (d) Are/were you a director? 1 Q010A Ask (e)
- (e) Are/were you an employee? 1 SUBWKSTA(407)) See (f)
self-employed? 2 Q010E) on next page

Per No

- (a) What is/was your job?
- (b) What do/did you mainly do in your job?
- (c) What does/did the firm/organisation actually make or do?
- (d) Are/were you a director? 1 Ask (e)
- (e) Are/were you an employee? 1) See (f)
self-employed? 2) on next page

Per No

- (a) What is/was your job?
- (b) What do/did you mainly do in your job?
- (c) What does/did the firm/organisation actually make or do?
- (d) Are/were you a director? 1 Ask (e)
- (e) Are/were you an employee? 1) See (f)
self-employed? 2) on next page

To employees and also to those out of employment whose last job was as an employee Ask about most remunerative job as employee		Per No.	Per No.	Per No.	S841B
DNA Coded 2 at 2(a)		N	N	N	Go to 40
Coded 5-7 at 2(b)		N	N	N	Go to 46
On what date were you last paid a wage or salary?	Day				PAYDAT(408) Q011 1
If currently working and not yet paid (ie new job) give details of anticipated pay	Month			)	If more than a year ago go to subsidiary job (at 33 or 40) or go to 46
Anticipated pay given, ring code	Year 19			)	ANTICPAY(408A) Q011 2
	1	1	1	1	
	2				
What was your wage/salary, including overtime, bonus, commission or tips, after all deductions, the last time you were paid?		£ p	£ p	£ p	PAYAMT(409) Q012
How long did did this cover?	Enter period code				PERC409(410) Q013 If code 9, specify period
Did this include a refund of income tax?	Yes No	1 2	1 2	1 2	Ask (a) Go to 15 TAXREF(411) Q014
(a) How much was it?		£ p	£ p	£ p	TAXREFAM(411A) Q014A
How much was deducted from your last wage/salary for income tax under PAYE?		1 £ p	£ p	£ p	TAX(412)Q015 1))) If Nil ring 1 and ask (a); others go to 16
No tax deducted	2	1	1	1	NOTAX(412A) Q0152
(a) Do you usually pay tax?	Yes	1	1	1	) ) ) Specify below why tax not paid
	No	2	2	2	Ask 16
TAXUSUAL(413)Q015A					
How much was deducted from your last wage/salary as National Insurance contribution?		1 £ p	£ p	£ p	NINO(414)Q0161))) If Nil ring 1 and ask (a); others go to 17
No N.I. deducted	2	1	1	1	NONINO(414A) Q0162
(a) Do you usually pay National Insurance contributions?	Yes	1	1	1)
	No	2	2	2	) Ask 17
NIUSUAL(414B)Q016A					

		Per No.	Per No.	Per No.	
17	Were there any deductions from your wage/salary for charities?		DEDCH(438)Q017		
	Yes	1	1	1	Ask (a)-(b)
	No	2	2	2	Go to 18
(a)	Were there any deductions made under the tax-free payroll deduction scheme?		DEDCHTFS(438A)Q017A		
	Yes	1	1	1	Ask (i)
	No	2	2	2)
	DK	3	3	3	) Go to (b)
		£	£	£	p
		p	p	p	p
(i)	How much was deducted?		DCHTFSAM(438B)Q017A1		
	DK	1	1	1	
	17A2		DCHTFSDK(438C)Q017A2		
(b)	Were there any deductions made for other charity schemes?		DEDCHOCS(438D)Q017B		
	Yes	1	1	1	Ask (i)
	No	2	2	2)
	DK	3	3	3	) Go to 18
		£	£	£	p
		p	p	p	p
(i)	How much was deducted?		DCHOCSAM(438E)Q017B1		
	DK	1	1	1)
	17B2		DCHOCSDK(438F)Q017B2		) Ask 18

Most remunerative job as employee (cont'd)

S841B

		Per No.		Per No.		Per No.	
18	Were there any other deductions from your wage/salary as superannuation, union fees, Friendly Societies, sports clubs or specialised pastimes?						
				DEDUCTS(414C)Q018			Record details below
	Yes	1		1		1	below
	No	2		2		2	See (a)
				DEDSUP(415A)Q0181			
			£ p	£ p		£ p	
Superannuation	Ring code	1		1		1	DEDSUPAM(415B)
	Enter amount					2	Q018 2
				DEDUF(415C)Q0183			
Union fees	Ring code	2		2		2	DEDUFAMT(415D)
	Enter amount					3	Q0184
				DEDFS(415E)Q0185			
Friendly societies	Ring code	3		3		3	DEDFSAMT(415F)
	Enter amount					4	Q0186
				DEDSC(415G)Q0187			
Sports clubs and specialised pastimes	Ring code	4		4		4	DEDSCAMT(415H)
	Enter amount					5	Q0188
				DEDOTH(416A)Q0189			
Other deductions	Ring code	5		5		5	Specify below and enter amounts
		9					
Per No	Purpose of deduction			DEDONEAM(416B)Q01810		10	
				DEDONETY(416C)Q01811			11
				DEDTWOAM(416E)Q01812		12	OFF.USE
				DEDTHRAM(416H)Q01814			13
							OFF.USE
				DEDTWOTY(416F)Q01813			14
							15
				DEDTHRTY(416I)Q01815			OFF.USE
	If pay slip consulted ask:						See (a)
(a)	What was the gross wage/salary including superannuation as shown on payslip?		£ p	£ p		£ p	
				GROSSPAY(418)Q01816		1816	See 19
	If pay slip not consulted, see 19						

Most remunerative job as employee (continued)

		Per	No	Per	No	Per	No	
19	To employees and to those who have been out of employment for up to 3 months							
	DNA. Out of employment for more than 3 months	N		N		N		Go to 22
	Was any mileage allowance or fixed allowance for motoring included in the net pay of £... (see 12) that you received on ...							
				MALINPAY(418B)Q019				
	Yes	1		1		1		Ask (a)
	No	2		2		2		Go to 20
		£	p	£	p	£	p	
	(a) How much was included?							
				MILEALL(440)Q019A				
20	(In addition to mileage/fixed allowance) were there any refunds for motoring expenses included in the net pay of £... (see 12) that you received on ...(see 11)?							
				MOTEXREC(440A)Q020				
	Yes	1		1		1		Ask (a)
	No	2		2		2		Go to 21
		£	p	£	p	£	p	
	(a) How much was included?							Ask 21
				OTHMOTRE(442)Q020A				

21 To employees and to those who have been out of employment for up to 3 months

Per No Per No Per No

Refer informant to prompt Card M

Were there any refunds of household expenditure shown on Card M or any other refunds for business expenditure from your current (last) employer included in the net pay of £... (see 12) you received on ... (see 11)?

HHOTHINC(418F)Q021

Specify below and enter amounts Ask 22

Yes 1 1 1
No 2 2 2

Per No Describe fully what was covered by refund £ p £ p £ p

1 BUSEINC1(418G)Q0211
2 BUSEINC2(418H)Q0212
3 BUSEINC3(418I)Q0213

22 To employees and to those who have been out of employment for up to 12 months

INA220(419)Q022

How many hours a week do/did you usually work, excluding meal breaks and overtime?

INA244(420)Q023

23 On average, how many hours (if any) paid overtime do/did you usually work in a week?

See 24

24 To those employees who usually work less than 24 hrs per week (see Q22)

DNA.Others N N N

Go to 25

WKMT24HR(421)Q024

Are you seeking a job with more hours?

Yes 1 1 1)
No 2 2 2)

Ask 25

		Per No	Per No	Per No	
25	Did your last wage or salary include either Statutory Sick Pay (or Statutory Maternity Pay)?				
	Ask women under 55 only about Statutory Maternity Pay		PAYAFSMP(422)Q025		
	Both	1	1	1)
	Statutory Sick Pay only	2	2	2)
	Statutory Maternity Pay only	3	3	3)
	No to both	4	4	4)
					Ask (a)
Refer	informant to Prompt Card N				
(a)	Was your last wage or salary affected by any of the items shown on Card N?		PAYAFFC(422A)Q025A		
	Yes	1	1	1	Code at (i)
	No to all	2	2	2	Go to 26
			CIRCUMST(424)Q025A1		
(i)	Holiday pay or other pay in advance?	1	1	1	
	Back pay	2	2	2	
	Different pay rate for unsociable hours/different shifts	3	3	3	
Code	An occasional bonus	4	4	4	
all	Irregularly-paid overtime	5	5	5	
that	Deductions from usual pay for N.I. benefit received	6	6	6	
apply	Tax Refund	7	7	7	
	Business refunds	8	8	8	
	Tax adjustment for previous unemployment benefit or supplementary benefit received	9	9	9	
	Other. Specify	10	10	10	Specify below
	OFF.USE	11	11	11	
					Ask 26

		Per	No	Per	No	Per	No	
26	Your last wage/salary after all deductions was £... (see 12). Is this the amount you usually receive (when at work)?							
		INA254(426)Q026						
	Yes	1		1		1		Go to 28
	No	2		2		2		Ask (a)-(c)
		£	p	£	p	£	p	
(a)	What do you usually receive each time you are paid after all deductions?							USNETPAY(427) Q026A
		£	p	£	p	£	p	
(b)	What do you usually receive each time you are paid before all deductions?							USGROPAY(428) Q026B
		£	p	£	p	£	p	
(c)	How often are you usually paid?							PERC428(429)Q026C
	Enter period code							If code 9, specify period Ask 27
27	To those whose last pay was not usual							
		DNA.Others	N	N		N		Go to 28
	Did the usual net pay of £... (see 26(a)) include any allowance for motoring?							MALLUSP(433A)Q027
	Yes	1		1		1		Ask (a)
	No	2		2		2		Go to 28
		£	p	£	p	£	p	
(a)	How much was included?							MALLINNP(441)Q027A Ask 28

28 In the last 12 months have you received any bonuses such as Christmas or quarterly bonus, profit-related pay or profit-sharing bonus or an occasional commission?

Per No Per No Per No

Exclude shares and income in kind

BONUSES(430)Q028

Specify below and enter amounts

Yes 1 1 1
No 2 2 2

See 29

Per No	DESCRIPTION	1	£	p	£	p	£	p	
	BONUSAM1(431A))
	Q0281)
	Was this amount	2)
	before tax	1			1		1)
	after tax	2			2		2)
	DK	3			3		3)
)
	BONUSAM2(431B)	3)
	Q0283)
	Was this amount	4)
	Before tax	1			1		1)
	after tax	2			2		2)
	DK	3			3		3)
)
	BONUSAM3(431C)	5)
	Q0285)
	Was this amount)
	before tax	1			1		1)
	after tax	2			2		2)
	DK	3			3		3)
		6)

BOBATAX1(431D)
Q0282

See 29

BOBATAX2(431E)
Q0284

BOBATAX3(431F)
Q0286

Most remunerative job as employee (cont'd)

		Per	No		Per	No		Per	No	
29	To those who received a bonus and whose pay was not usual									
	DNA.Others	N			N			N		See 30
	Did the usual net pay of £... (See 26(a)) include any of this bonus or commission?									
					BONUSPAY(432A)Q029					
	Yes	1			1			1		Ask (a)
	No	2			2			2		See 30
				£	p			£	p	
(a)	How much was included?									
										See 30
					BONINUSP(433)Q029A					

Most remunerative job as employee (cont'd)

		Per	No	Per	No	Per	No	
30	To employees and to those who have been out of employment for up to 3 months							
	DNA. Out of employment more than 3 months	N		N		N		See 33
	Has Inland Revenue allowed you, or will you be claiming, tax relief for expenses incurred as a result of your employment, such as overalls, clothing, tools, subscriptions to professional societies?							
				TAXRELAL(441A)Q030				
	Yes	1		1		1		Ask (a)
	No	2		2		2		Go to 31
			£	p	£	p	£	p
(a)	What is the amount on which tax relief was/will be allowed?							
				TAXRELF(434)Q030A				
31	Do/did you receive any luncheon vouchers from your current(last) employer?			LV(434A)Q031				
	Yes	1		1		1		Ask (a)
	No	2		2		2		Go to 32
(a)	Have you used any luncheon vouchers in the last 7 days?			LVUSED(434B)Q031A				
	Yes	1		1		1		Ask (i)
	No	2		2		2		Go to 32
			£	p	£	p	£	p
(i)	What was the total value of the vouchers used?			LVTOTVAL(434C)Q031A1				
32	Have you received any free meals from your employer in the last 7 days?			FREEMEAL(445A)Q032				
	Yes	1		1		1		Ask (a)
	No	2		2		2		See 33
(a)	How many free meals have you received in the last 7 days?			EMPFREEM(446)Q032A				See 33

Subsidiary employee section

		Per No	Per No	Per No	
33	To those with subsidiary employment as employee				
	Enter details of a second subsidiary job in left-hand margin				
DNA - no subsidiary employment as employee		N	N	N	See 40
			SUBDAT(453)Q033		
	On what date were you last paid a wage or salary?)
	Day)
	Month)
	Year 19)
		£ p	£ p	£ p	If more than a year ago, See 40
34	What was your wage/salary, including overtime, bonus, commission or tips, after all deductions, last time you were paid?				SUBSIDPY(454)Q034
35	How long did this cover? Enter period code		PERC454(455)Q035		If code 9, specify period
			SUBTAXAM(456A)Q0361		
36	How much was deducted from your last wage/salary for income tax under P.A.Y.E?	1	£ p	£ p	£ p
	No tax deducted	1		1	1
		2			SUBTAXNL(456B)Q0362
			£ p	£ p	£ p
37	How much was deducted from your last wage/salary as National Insurance contribution?	1			
	No tax deducted	1		1	1
		2		SUBNINL(457B)Q0372	Ask 38

Subsidiary employment as employee (cont'd)

		Per	No	Per	No	Per	No			
38	Were there any deductions from your wage/salary for charities?	SUBCH(459)Q038								
	Yes	1		1		1			Ask (a)-(b)	
	No	2		2		2			Go to 39	
(a)	Were there any deductions made under the tax-free payroll deduction scheme?	SUBCHTFS(459A)Q038A								
	Yes	1		1		1			Ask (i)	
	No	2		2		2)		
	DK	3		3		3		)	Go to (b)	
		SCHTFSAM(459B)Q038A1								
		£	p	£	p	£	p			
(i)	How much was deducted?	SCHTFSAM(459B)Q038A1								
	DK	1		1		1				
		SCHTFSAM(459B)Q038A2								
		SCHTFSAM(459B)Q038A2								
		SCHTFSAM(459B)Q038A2								
(b)	Were there any deductions made for other charity schemes?	SUBCHOCS(459D)Q038B								
	Yes	1		1		1			Ask (i)	
	No	2		2		2)		
	DK	3		3		3		)	Go to 39	
		SCHOCSAM(459E)Q038B1								
		£	p	£	p	£	p			
(i)	How much was deducted?	SCHOCSAM(459E)Q038B1								
	DK	1		1		1		)	Ask 39	
		SCHOCSAM(459E)Q038B2								
		SCHOCSAM(459E)Q038B2								
		SCHOCSAM(459E)Q038B2								

Subsidiary employment as employee (cont'd)

		Per No		Per No		Per No		
39	Were any other deductions made from your wage/salary such as superannuation, union fees, Friendly Societies, sports clubs or specialised pastimes?							
				SUBDUCTS(463)Q039				Record details below
	Yes	1		1		1		See (a)
	No	2		2		2		
				SUBSUP(463A)Q0391				
Superannuation	Ring code	£	p	£	p	£	p	1
	Enter amount	1		1		1		2
				SUBBUF(463C)Q0393				3
Union fees	Ring code	2		2		2		3
	Enter amount							4
				SUBFS(463E)Q0395				5
Friendly Societies	Ring code	3		3		3		5
	Enter amount							6
				SUBSC(463G)Q0397				7
Sports clubs and specialised pastimes	Ring code	4		4		4		7
	Enter amount							8
		9		SUBSOTH(458)Q0399				8
Other deductions	Ring code	5		5		5		8
				SUBONEAM(458A)Q03910				10
Per No	Purpose of deduction			SUBONETY(458B)Q03911				10
								OFF.USE 11
								(See (a))
If pay slip consulted ask:								
(a)	What was the gross wage/salary including superannuation as shown on pay slip?	£	p	£	p	£	p	12
				SUBSGROS(461)Q03912				12
								See 40

If pay slip not consulted, see 40

40 To currently self-employed
and to those out of employment
for up to 12 months whose last job
was self-employed

	Per No	Per No	Per No
If more than one self-employed job enter details in left hand margin			

Exclude mail order agent or
babysitter (see 68)

DNA others	N	N	N	Go to 46
------------	---	---	---	----------

How much net profit (or loss)
did you receive from your
business or profession in the
last 12 months for which you
have information, that is
after deducting all expenses
and wages but before
deducting income tax, N.I.
contributions or money drawn
for your own use?

SEPROFIT(464)Q0401

Profit	£ only	£ only	£ only	Go to 42
--------	--------	--------	--------	----------

1

SENILPRO(464A)Q0402

Nil Profit	1	1	1)
)

2

SELOSS(470A)Q0403

Loss	£ only	£ only	£ only))
)

3

SEPRL0DK(470B)Q0404

DK	1	1	1)
)

4

Income covering less
than a year is acceptable
if business is newly
established

	£ only	£ only	£ only
--	--------	--------	--------

OFF
USE

If precise figures not known
give estimate

	5	SESUBINC(477)Q0405
--	---	--------------------

41 To those giving Nil Profit
Loss or DK at 40 Per No Per No Per No

Do/did you draw sums of money
or cheques from the business for
your own use, or for the payment
of domestic bills?

SEREGS(477B)Q041
Yes 1 1 1 Ask (a)-(b)
No 2 2 2 See 42

SEREGSUM(465)Q041A1
1 £ only £ only £ only
(a) How much on average
do/did you take out
each week/month? SERSUMDK(465A)
Q041A2
DK 1 1 1 See 42
2

(b) How often do/did you
take out that amount?
Enter
period
code PERC465(466)Q041B
If code 9,
specify
period

42 To those giving profit
or loss at 40

Per No Per No Per No

DNA those giving
Nil profit or DK
at 40

N N N Go to 43

Are you the sole owner of your
business or are you in
partnership with someone else?

Sole ownership
In partnership

1
2

SEPARTNR(474)Q042

1 1
2 2

Go to 43
Ask (a)

(a) Have your partner's
shares been included
in the net profit or
loss you gave me?

Yes
No

1
2

SESHINC(474A)Q042A

1 1
2 2

Ask (i)
Go to 43

£ only £ only £ only

(i) How much was
included?

SEPARTSH(475)Q042A1

Ask 43

43 To currently self-employed and to those out of employment for up to 12 months whose last job was as self-employed

Per No

Per No

Per No

What are the dates of the most recent 12 months for which information is available?

1

SESTADAT(472)Q0431

(Month
Beginning ()
(Year 19

Include periods of less than 12 months if business is newly established

2

SEENDDAT(473)Q0432

(Month
Ending ()
(Year 19

44 Apart from meal breaks do you usually work

Running
prompt

SEHOURS(476)Q044

less than 24 hours
a week

1

1

1

)

24 hours but less
than 31 hours a week

2

2

2

)

31 hours or more?

3

3

3

)

See 45

If more than one self-employed job, code overall total hours

To currently self-employed
and to those out of employment
for up to 3 months whose last job
was as self-employed
DNA Out of employment more than
3 months

Per No	Per No	Per No
N	N	N

Go to 46

Refer informant to prompt card O
Are there any items on card O which you
have claimed or will be claiming as a
business expense for tax purposes?

		SEBUSEXP(475)Q045
Yes	1	1
No to all	2	2

Ask (a)
See
instruction
at bottom
of next page
re subsidiary
employment

(a) What percentage have
you claimed or will
you be claiming?

If possible, obtain
percentages for Vehicle
the same period as expenses
that given at Q43 (84,88-90,
95-98)

SEBUSEX1(475A)Q0451

Ring code	1	1	1	45 1
Enter %				45 2

Actual amounts
of expenses
refunded can be
given if percentages
cannot. Record these
to left of boxes

SEBEPCA1(479A)Q0452
SEBUSEX2(478B)Q0453

Rent(19)	Ring code	2	2	2	45 3
	Enter %				45 4

SEBEPCA2(479B)Q0454
SEBUSEX3(478C)Q0455

Relating to this
accommodation
only

Mortgage payments (35 or 38)	Ring code	3	3	3	45 5
	Enter %				45 6

Community charge (England, Scotland, Wales 47)
Rates (N.Ireland 26)

SEBEPCA3(479C)Q0456
SEBUSEX4(478D)Q0457

	Ring code	4	4	4	45 7
	Enter %				45 8

	Ring code	5	5	5	45 9
--	-----------	---	---	---	------

SEBEPCA4(479D)Q0458
SEBUSEX5(478E)Q0459

Water/sewerage rates (England and Wales 30-31)

Enter %					45 10
---------	--	--	--	--	-------

SEBEPCA5(479E)Q04510

			Per No	Per No	Per No	
Insurance on structure (45)	Ring code Enter %	6	SEBUSEX6(478F)Q04511 6	6	45 11 45 12	
			SEBEPKA6(479F)Q04512 SEBUSEX7(478G)Q04513			
Gas (70-77)	Ring code Enter %	7	7	7	45 13 45 14	
			SEBEPKA7(479G)Q04514 SEBUSEX8(478H)Q04515			
Relating to this accommodation only	Electricity (62-69) Ring code Enter %	8	8	8	45 15 45 16	
			SEBEPKA8(479H)Q04516 SEBUSEX9(478I)Q04517			
Telephone (51-61)	Ring code Enter %	9	9	9	45 17 45 18	
			SEBEPKA9(479I)Q04518 SEBUSE10(478J)Q04519			
Anything else specify	Ring code Enter %	10	10	10	45 19	
	45 20		SEBEPK10(479J)Q04520			Specify below and see instructions at foot of page

If no subsidiary job go to Q46 next page

If has subsidiary job as employee go back to Q33 on page 19

If has subsidiary job as self-employed ask Qs 40-45 and record answers in left hand margin.

To all Per No Per No Per No

Refer Informant to Prompt Card P1

Are you at present receiving any of the state benefits shown on Card P1?

Exclude Income Support Yes 1 BENCARDM(484A)Q046 and Christmas Bonus No to all 2 1 2 1 2

Code only relevant benefits at (a)-(c) Go to 47

(a) Child benefit Yes 1 CHILDBEN(494A)Q046A Include one parent benefit £ p £ p £ p

Ask (i)-(ii)

(i) What was the amount of benefit you last received?

CHILDBAM(485) Q046A

(ii) How long did this cover? Enter period code

PERC485(486)Q046A2

If code 9, specify period

See (b)

(b) N.I.retirement pension/Old person's pension Yes, N.I.retirement pension only 1 NIPEN(487)Q046B 1 1)

Yes, Old person's pension only 2 2 2)

Ask (i)-(ii)

Include additional pension £ p £ p £ p

(i) What was the amount of benefit you last received?

NIPENAMT(488) Q046B1

(ii) How long did this cover? Enter period code

PERC488(489)Q046B2

If code 9, specify period

See (iii)

	Per No	Per No	Per No	
46 Prompt Card P1 (cont'd)				
(iii) If informant consulted document ask:				
	NIPNAPAM(489C)Q046B3			
What amounts were included for	£ p	£ p	£ p	46B3
Additional pension (coded J)*				46B4 NIPNMPAM(489D)Q046B4
Guaranteed minimum pension (coded K)*				
Running Prompt Additional pension increments (coded M)*				46B5 NIPNAPIN(489E)Q046B5
Uprating of guaranteed minimum pension increments (coded N)?*				46B6 See (c)
	NIPNMPIN(489F)Q046B6			
If document not consulted, see (c)				
	NIWIDOWS(489H)Q046C			
(c) N.I.Widow's benefits				
Include Earnings	Yes	1	1	1
Related Supplement				Ask (i)-(ii)
	£ p	£ p	£ p	
(i) What was the amount of benefit you last received?				NIWIDAMT(490)Q046C1
(ii) How long did this cover?				
Enter period code				If code 9, specify period
	PERC490(491)Q046C2			Ask 47

* Codes relate to Income Support payment book

Refer informant to Prompt Card Q

		Per	No		Per	No		Per	No	
In the last 12 months, that is since . . ., have you received any of the state benefits shown on Card Q?				BENCARD(500H)Q048						Code only relevant benefits at (a)-(c); then go to 49 See 50
	Yes	1		1		1				
Exclude Income Support and Christmas Bonus										
	No	2		2		2				
(a) Statutory Sick Pay from your employer?				SSP(500G)Q048A						
	Yes	1		1		1				Ask (i)-(ii)
(i) For how many weeks did you receive this benefit?				INA278(501)Q048A1						
(ii) Are you receiving this benefit at present?	Yes	1		INA279(503)Q048A2		1		1)	
	No	2		2		2		2	)	See (b)
(b) N.I. sickness benefit				NISICK(504)Q048B						
	Yes	1		1		1		1		Ask (i)-(iv)
(i) For how many weeks did you receive this benefit?				INA224(505)Q048B1						
		£	p	£	p	£	p			
(ii) What was the amount of benefit you last received?				NIBEN(505)Q048B2						
(iii) How long did this cover?				PERC506(507)Q048B3						
	Enter period code									If code 9, specify period
(iv) Are you receiving this benefit at present?	Yes	1		INA225(508)Q048B4		1		1	)	See (c)
	No	2		2		2		2	)	next page

		Per	No	Per	No	Per	No	
(c)	Contributory invalidity pension (Include invalidity allowance and additional pension)			CONPEN(509)Q048C				
	Yes	1		1		1		Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?			INA258(510)Q048C1				
(ii)	What was the amount of benefit you last received?	£	p	£	p	£	p	
				CONBREC(511)Q048C2				
(iii)	How long did this cover?			PERC511(512)Q048C3				
	Enter period code							If code 9, specify period
(iv)	Are you receiving this benefit at present?	Yes	1	1		1	)	Ask 49
		No	2	2		2)	

49 To those answering Yes (code 1) at 48

Are/were you getting "made up pay" from your employer in addition to the Statutory Sick Pay, N.I. Sickness Benefit or Contributory Invalidity Pension you are/were receiving?

				PAIDSICK(514)Q049				
	Yes	1		1		1		Ask (a)
	No	2		2		2)	
	DK	3		3		3	)	See 50

(a)	Are/were you being paid every week by your employer			INA272(515)Q049A				
		1		1		1		See 50
Running Prompt	or for only some weeks?	2		2		2		Ask (i)

(i)	For how many weeks are/were you being paid?			INA267(516)Q049A1				See 50
-----	---	--	--	-------------------	--	--	--	--------

		Per	No	Per	No	Per	No	
	DNA Others	N		N		N		Go to 51
In the last 12 months, that is since ... have you taken part in a government training or employment programme?								
				GOVTRSCH(516A)Q050				
	Yes	1		1		1		Ask (a)-(e)
	No	2		2		2		Go to 51
Include programmes at Q.1(a)								
(a) Was it								
Employment Training (ET)								
(GB) or Job Training								
Programme (NI)								
		1		1		1)	
Youth Training (YT)(GB)								
or Youth Training								
Programme (NI)								
		2		2		2	)	Ask (b)-(e)
Enterprise Allowance								
		3		3		3		Ask (b)
Other? Specify								
		4		4		4		Specify below and ask (b)-(e)
(b) For how many weeks did you take part in this programme?								
INA249(518)Q050B								

To those coded 1, 2 or 4 at 50(a)

DNA those receiving Enterprise Allowance (coded 3 at 50(a))								
		N		N		N		Go to 51
(c) What was the amount of allowance you last received?								
		£	p	£	p	£	p	
TRAINBEN(519)Q050C								
(d) How long did this cover? Enter period code								
PERC519(520)Q050D								
(e) Are you receiving this benefit at present?								
	Yes	1		1		1)	
	No	2		2		2	)	Ask 51
INA273(521)Q050E								

If code 9,
specify period

Refer Informant to Prompt Card R

		Per	No	Per	No	Per	No	
In the last 12 months, that is since ... have you received any of the state benefits shown on Card R?								
	Yes	1		1		1		Code only relevant benefits at (a)-(d)
Exclude Income Support from (a)-(c) and Christmas Bonus from (a)-(d)								See 52
	No	2		2		2		
(a)	Industrial injury disablement benefit							
	Yes	1		1		1		Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?							
			£	p	£	p	£	p
(ii)	What was the amount of benefit you last received?							
(iii)	How long did this cover? Enter period code							If code 9, specify period
(iv)	Are you receiving this benefit at present?							
	Yes	1		1		1)	
	No	2		2		2	)	See (b)
(b)	N.I.Unemployment Benefit							
	Yes	1		1		1		Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?							
			£	p	£	p	£	p
(ii)	What was the amount of benefit you last received?							
(iii)	How long did this cover? Enter period code							If code 9, specify period
(iv)	Are you receiving this benefit at present?							
	Yes	1		1		1)	
	No	2		2		2	)	See (c)

Per No Per No Per No

(c) Family Credit

	Yes	1		FIS(529A)Q051C	1			1		Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?			INA256(530)Q051C1						
(ii)	What was the amount of benefit you last received?		£	p	£	p	£	p		
				FISBEN(531)Q051C2						
(iii)	How long did this cover?			PERC531(532)Q051C3						
	Enter period code									If code 9, specify period
(iv)	Are you receiving this benefit at present?			INA257(533)Q051C4						
	Yes	1		1				1)	
	No	2		2				2	)	See (d)
(d)	Income support			SUPBEN(533A)Q051D						
	Yes	1		1				1		Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?			INA228(534)Q051D1						
(ii)	What was the amount of benefit you last received?		£	p	£	p	£	p		
				SUPBAMT(535)Q051D2						
(iii)	How long did this cover?			PERC535(536)Q051D3						
	Enter period code									If code 9, specify period
(iv)	Are you receiving this benefit at present?			INA229(537)Q051D4						
	Yes	1		1				1)	
	No	2		2				2	)	See 52

52	To women under 55 only		Per No		Per No		Per No		S841B
	Refer informant to Prompt Card S								
	DNA. Women 55 & over and all men		N		N		N		Go to 53
	In the last 12 months, that is since ... have you received any of the state benefits shown on Card S?								
	Yes	1			BENCARDQ(537C)Q052	1		1	Code only relevant benefits at (a)-(c) Go to 53
	No to all	2				2		2	
(a)	Maternity allowance				MATALL(537B)Q052A				
	Yes	1				1		1	Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?				INA239(538)Q052A1				
(ii)	What was the amount of benefit you last received?		£	p		£	p	£	p
					MATALAMT(539)Q052A2				
(iii)	How long did this cover?				PERC539(540)Q052A3				
	Enter period code								If code 9, specify period
(iv)	Are you receiving this benefit at present?	Yes	1		INA240(541)Q052A4	1		1)
		No	2			2		2)
(b)	Grant from Social Fund for Maternity expenses?	Yes	1		MATGRANT(541A)Q052B	1		1	Ask (i)
(i)	What was the total amount of grant you have received in the last 12 months?		£	p		£	p	£	p
					MATGRAMT(542)Q052B1				See (c)

		Per No	Per No	Per No	
(c)	Statutory maternity pay from your employer or former employer?		SMP(543A)Q052C		
	Yes	1	1	1	Ask (i)-(iv)
(i)	For how many weeks did you receive this benefit?		SMPWKS(543B)Q052C1		
(ii)	During the first 6 weeks, were you paid at the higher rate or lower rate?		SMPRATE(543H)Q052C2		
	Higher rate	1	1	1	
	Lower rate	2	2	2	
	DK	3	3	3	
(iii)	How many weeks before your baby was expected did you stop work?		SMPSTWRK(543I)Q052C3		
(iv)	Are you receiving this benefit at present?		SMPBENPR(543D)Q052C4		
	Yes	1	1	1)
	No	2	2	2)
					Ask 53

Refer informant to Prompt Card T1

		Per	No	Per	No	Per	No	
In the last 12 months, that is since ... have you received any of the state benefits shown on Card T1?								Code only relevant benefits at (a)-(c) Go to 54
	Yes	1		1		1		
	No		2		2		2	
(a)	Christmas bonus?							
	Yes	1		1		1		Ask (i)
(i)	What was the total amount of Christmas Bonus you have received in the last 12 months?	£	p	£	p	£	p	See (b)
(b)	Invalid Care Allowance?							
	Yes	1		1		1		Ask (i)-(ii)
(i)	For how many weeks did you receive this benefit?							
(ii)	Are you receiving this benefit at present?							
	Yes	1		1		1		See (c)
	No		2		2		2	Ask (b1-b2)
If not receiving at present, ask:		£	p	£	p	£	p	
(b1)	What was the amount of benefit you last received?							
								53B3
(b2)	How long did this cover?							
	Enter period code							
								53B4
								If code 9, specify period See (c)

53 Prompt Card T1 (cont'd) Per No Per No Per No S841B

(c) Any N.I. or State benefit not mentioned earlier? OTHBEN(545)Q053C

Yes 1 1 1 Specify below and ask (i)-(iv)

Include Grant from Social Fund for Funeral Expenses Transitional Payments Job Release Allowance War Widows Benefit Industrial Widows Pension etc.

(i) For how many weeks did you receive this benefit? INA232(546)Q053C1

(ii) What was the amount of benefit you last received? £ p £ p £ p OTHBENAM(547)Q053C2

(iii) How long did this cover? PERC547(545)Q053C3

Enter period code If code 9, specify period

(iv) Are you receiving this benefit at present? Yes 1 1 1) No 2 2 2) Ask 54

54 To all

Refer informant Prompt Card T2

In the last 12 months that is since ..., have you received any of the benefits shown on Card T2? TUSICKPY(553)Q054

Yes 1 1 1 Ask (a)-(d)

Exclude lump sums No 2 2 2 Go to 55

(a) For how many weeks did you receive this benefit? INA230(554)Q054A

(b) What was the amount of benefit you last received? £ p £ p £ p TUSICBEN(555)Q054B

(c) How long did this cover? PERC555(556)Q054C

Enter period code If code 9, specify period

(d) Are you receiving this benefit at present? Yes 1 1 1) No 2 2 2) Ask 55

55	To all		Per No		Per No		Per No	
	In the last 12 months have you received any redundancy payments?				REDUNDPY(558)Q055			
		Yes	1		1		1	Ask (a)-(c)
		No	2		2		2	Go to 56
	(a) Did you receive any statutory redundancy payments?				STRDPY(558A)Q055A			
	Include only payments made under Employment Protection (Consolidation) Act 1978	Yes	1		1		1	Ask (i)
		No	2		2		2)
)
				£ p	£ p		£ p)
	(i) How much did you receive?				STRDPYAM(558B)Q055A1			Ask (b)
	(b) Did you receive any (other) payment under your employer's own redundancy scheme or a non-statutory payment to which you had no contractual entitlement?				OTRDPY(558C)Q055B			
		Yes	1		1		1	Ask (i)
		No	2		2		2)
				£ p	£ p		£ p)
	(i) How much did you receive?				OTRDPYAM(558D)Q055B1			Ask (c)
	(c) How many years were you working with the firm/organisation?		1		YRSWRKED(558E)Q055C1			If less than one year enter no. of months below
	Years				MTSWRKED(558F)Q055C2			
	Months (if less than one year)							Ask 56
			2					

Refer informant to Prompt Card U

Are you at present receiving an income from any of the sources shown on Card U?

			PENSINC(564)Q056		
Yes	1		1	1	
No	2		2	2	

Code only relevant income sources at 57-59 Ask 60

57 An employee pension from a previous employer?

			EMPENS(565)Q057		
Yes	1		1	1	

Ask (a)-(g)

Include pension from previous employer of deceased spouse or relative

(a)	How much was the last payment?	£	p	£	p	£	p
				EMPAMT(565A)Q057A			

(b)	How long did this			PERC565A(565B)Q057B			
	Enter period						
	code						

If code 9 specify period

(c)	Was tax deducted at source?	Yes	1	EMPTAXDS(565C)Q057C	1	1	
		No	2		2	2	

Ask (d)-(e) Go to (f) next page

(d)	How much tax was deducted?	£	p	£	p	£	p
				EMPTAXAM(565D)Q057D			

(e)	Was the last payment before or after tax was deducted?			EMPTAXBA(565E)Q057E			
	Before	1		1	1)	
	After	2		2	2)	

Ask (f) next page

57	Prompt Card U (cont'd)		Per No		Per No		Per No		S841B
(f)	Were there any other deductions?				EMPDEDUC(565F)Q057F				
	Yes	1			1				Ask (i)-(iv)
	No	2			2				Go to (g)
(i)	What was the purpose of this deduction?								
	Probe fully				EMPDEDAM(565G)Q057F2				
(ii)	How much was the deduction?		£	p	£	p	£	p	
(iii)	Was the deduction made at source?				EMPDEDS(565H)Q057F3				
	Yes	1			1				
	No	2			2				
(iv)	Was the last payment before or after the deduction?				EMPDEDBA(565I)Q057F4				
	Before	1			1)	
	After	2			2			)	Ask (g)
(g)	Do you have more than one pension from a previous employer?				EMPMTONE(565J)Q057G				
	Yes	1			1				Ask 57(a)-(f) again and note details in left-hand margin
	No	2			2				See 58

58	Annuity, Personal pension or pension as a member of a trade union or friendly society?	Yes	1		1		1		ANNUITY(547)Q058	
				£	p	£	p	£	p	Ask (a)-(e)
(a)	How much was the last payment?								ANUAMT(567A)Q058A	
(b)	How long did this cover?								PERC567A(567B)Q058B	
	Enter period code									If code 9 specify period
(c)	Was tax deducted at source?	Yes	1		1		1		ANUTAXDS(567C)Q058C	Ask (d)-(e)
		No	2		2		2			See 59
				£	p	£	p	£	p	
(d)	How much tax was deducted?								ANUTAXAM(567D)Q058D	
(e)	Was the last payment before or after tax was deducted?								ANUTAXBA(567E)Q058E	
	Before		1		1		1)		
	After		2		2		2	)		See 59
59	Payment from trust or covenant?	Yes	1		1		1		TRUST(568)Q059	Ask (a)-(e)
				£	p	£	p	£	p	
(a)	How much was the last payment?								TRSAMT(568A)Q059A	
(b)	How long did this cover?								PERC568A(568B)Q059B	
	Enter period code									If code 9 specify period
(c)	Was tax deducted at source?	Yes	1		1		1		TRSTAXDS(568C)Q059C	Ask (d)-(e)
		No	2		2		2			Go to 60
				£	p	£	p	£	p	
(d)	How much tax was deducted?								TRSTAXAM(568D)Q059D	
(e)	Was the last payment before or after tax was deducted?								TRSTAXBA(568E)Q059E	
	Before		1		1		1)		
	After		2		2		2	)		Ask 60

Refer informant to Prompt Card V1

If no interest credited or received, ring 1 at Nil interest box
If interest credited or received but amount not known, give estimate

Do you have now, or have you had in the last 12 months, savings accounts with any of the banks or societies shown on card V1?

Code only relevant savings accounts at (a)-(h)
Go to 61

Yes 1 SAVINGS(574)Q060 1 1
No to all 2 2 2 2

Refer informant to prompt card V2 for parts (a)-(c) only

(a) National Savings Bank (Post Office) Ordinary Account(s) NSORDAC(574A)Q060A

Yes 1 1 1

Ask (i)-(ii)

(i) In which group on this card does your amount of investment fall?

NSORDCAP(574B)Q060A1

Enter code from prompt card V2

£ p £ p £ p

(ii) What was the total interest over the last 12 months? NSORDINT(574C)Q060A2)

NSORDNIL(574D)Q060A3)

60A3 Nil interest 1 1 1)

See (b)

(b) National Savings Bank (Post Office) Investment Account(s) NSINVAC(574E)Q060B

Yes 1 1 1

Ask (i)-(ii)

(i) In which group on this card does your amount of investment fall?

NSINVCAP(574F)Q060B1

Enter code from prompt card V2

£ p £ p £ p

(ii) What was the total interest over the last 12 months? NSINVINT(574G)Q060B2)))

See (c)

NSINVNIL(574H)Q060B3

60B3 Nil interest 1 1 1

(c) Tax Exempt Special Savings Account (TESSA) TESSAC(574I)Q060C

Yes 1 1 1

Ask (i)-(ii)

(i) In which group on this card does your amount of investment fall?

TESSCAP(574J)Q060C1

Enter code from prompt card V2

£ p £ p £ p

(ii) What was the total interest over the last 12 months? TESSINT(574K)Q060C2)))

See (d)

60C3 Nil interest 1 1 1

60	Prompt Card V1 (cont'd)	Per No	Per No	Per No	S841B
(d)	Other Building Society accounts which yield interest before tax		BSBTXAC(577A)Q060D		
	Yes	1	1	1	Ask (i)
(i)	What was the total interest over the last 12 months?	£ p	£ p	£ p	
			BSBTXINT(577B)Q060D1)
60D2	Nil interest	1	1	1	) See (e)
			BSBTXNIL(577C)Q060D2		
(e)	Other Building Society accounts which yield interest after tax		BSATXAC(577D)Q060E		
	Yes	1	1	1	Ask (i)
(i)	What was the total interest over the last 12 months?	£ p	£ p	£ p	
			BSATXINT(577E)Q060E1)
60E2	Nil interest	1	1	1	) See (f)
			BSATXNIL(577F)Q060E2		
(f)	Other High Street Bank accounts which yield interest before tax		BKBTXAC(577G)Q060F		
	Yes	1	1	1	Ask (i)
(i)	What was the total interest over the last 12 months?	£ p	£ p	£ p	
			BKBTXINT(577H)Q060F1)
60F2	Nil interest	1	1	1	) See (g)
			BKBTXNIL(577I)Q060F2		
(g)	Other High Street Bank accounts which yield interest after tax		BKATXAC(577J)Q060G		
	Yes	1	1	1	Ask (i)
(i)	What was the total interest over the last 12 months?	£ p	£ p	£ p	
			BKATXINT(577K)Q060G1)
60G2	Nil interest	1	1	1	) See (h)
			BKATXNIL(577L)Q060G2		
(h)	Any other savings banks or societies		OTHBKAC(577M)Q060H		
	Yes	1	1	1	Ask (i)
(i)	What was the total interest over the last 12 months?	£ p	£ p	£ p	
			OTHBKINT(577N)Q060H1)
60H2	Nil interest	1	1	1	) Ask 61
			OTHBKNIL(577O)Q060H2		

Refer informant to Prompt Card W1

At present do you yourself have any money in any of the investments shown on Card W1?

National Savings investments of children under 16 to be entered at 76

Code only relevant investments at (a)-(h) Go to 62

			INVEST(576F)Q061		
	Yes	1	1	1	
	No to all	2	2	2	

Refer informant to card W2 and record group codes below

(a)	National Savings Capital Bonds			NSCAPB(573A)Q061A		
		Yes	1	1	1	Ask (i)

(i)	In which group on this card does your amount of investment fall?			NSCAPBAM(573B)Q061A1		
	Enter code from prompt card W2					See (b)

(b)	Index-linked National Savings Certificates			NSILC(573C)Q061B		
		Yes	1	1	1	Ask (i)

(i)	In which group on this card does your amount of investment fall?			NSILCAM(573D)Q061B1		
	Enter code from prompt card W2					See (c)

(c)	Fixed Interest National Savings Certificates			NSFIC(573E)Q061C		
		Yes	1	1	1	Ask (i)

(i)	In which group on this card does your amount of investment fall?			NSFICAM(573F)Q061C1		
	Enter code from prompt card W2					See (d)

61	Prompt Card W2 (cont'd)	Per No	Per No	Per No	S841B
(d)	Save As You Earn (National Savings) Include all issues		NSAYE(573G)Q061D		
	Yes	1	1	1	Ask (i)
(i)	In which group on this card does your amount of investment fall?		NSAYEAM(573H)Q061D1		
	Enter code from prompt card W2				See (e)
(e)	Save As You Earn (Banks and Building Societies)		BSAYE(573I)Q061E		
	Yes	1	1	1	Ask (i)
	Include all issues				
(i)	In which group on this card does your amount of investment fall?		BSAYEAM(573J)Q061E1		
	Enter code from prompt card W2				See (f)
(f)	Premium Bonds		NSPRB(573K)Q061F		
	Yes	1	1	1	Ask (i)
(i)	In which group on this card does your amount of investment fall?		NSPRBAM(573L)Q061F1		
	Enter code from prompt card W2				See (g)
(g)	National Savings Income Bonds		NSINCB(573M)Q061G		
	Yes	1	1	1	Ask (i)
(i)	In which group on this card does your amount of investment fall?		NSINCBAM(573N)Q061G1		
	Enter code from prompt card W2				See (h)
(h)	National Savings Deposit Bonds		NSDEPB(573O)Q0614		
	Yes	1	1	1	Ask (i)
(i)	In which group on this card does your amount of investment fall?		NSDEPBAM(573P)Q061H1		
	Enter code from prompt card W2				Ask 62

In the last 12 months, that is, since ... have you received rent from property (including the part of your accommodation you sub-let which you told me about earlier*)?

* at 14 Household Schedule

RENTREC(581E)Q063

Yes	1	1	1	Ask (a)
No	2	2	2	Go to 64

(a) How much did you receive in the last 12 months before deducting income tax but after deducting all allowable expenses?

£ p £ p £ p

RENRECAM(582)Q063A

64 In the last 12 months, that is, since ... have you received any income not yet mentioned from any of the following:

royalties e.g. from land, books or performances?

income as a sleeping partner in a business?

occupational pension from an overseas government or company paid in foreign currency?
(if pension paid in £ enter at 57)

UNEARNIN(582A)Q064

Yes	1	1	1	Specify source below and ask (a)
No	2	2	2	Go to 65

(a) How much have you received in the last 12 months?

£ p £ p £ p

UNEARNAM(582B)Q064A

Ask 65

Refer informant to Prompt Card Y

In the last 12 months, that is, since ... have you received any of the following allowances shown on Card Y?

ALLOW(552C)Q065

Yes	1	1	1	Ask (a)-(d)
No to all	2	2	2	See 66

(a) What allowances have you received

a regular allowance from a member of your household who is temporarily absent or from a friend or relative outside the household

ALLTYPE(583)Q065A

1	1	1
---	---	---

Code all that apply

a regular allowance from an organisation

2	2	2
---	---	---

maintenance allowance or separation allowance

3	3	3
---	---	---

an allowance from a local authority for a foster child

4	4	4
---	---	---

an allowance from any other source for a foster child

5	5	5
---	---	---

EEC training allowance

6	6	6
---	---	---

OFF.USE

7	7	7
---	---	---

Include: Allowance from a member of the armed forces or merchant navy

Exclude: Allowance from a spouse who is either an absent spender or a non-household member (see 66)

£	p	£	p	£	p
---	---	---	---	---	---

(b) How much was the last payment?

ALLRECAM(584)Q065B

(c) How long did this cover?

PERC584(585)Q065C

Enter period code

If code 9, specify period

(d) Are you receiving this allowance at present?

ALLPRES(585A)Q065D

Yes	1	1	1)
No	2	2	2)

See 66

66 To a married person whose spouse is either an absent spender or a non-household member

DNA Others

N N N

See 67

Have you received any allowances from your husband/wife while he/she has been away?

			SPOUSEAL(585B)Q066			
Yes	1		1		1	
No	2		2		2	

Ask (a)-(d)
Go to (c)

£ p £ p £ p

(a) How much in total have you received from your husband/wife while he/she has been away?

SPOUALRE(586)Q066A

(b) How long did this cover?
Enter period code

PERC586(587)Q066B

If code 9,
specify period

(c) (In addition to the allowance mentioned), does your husband/wife pay direct any household expenses?

			SPSALDIR(587A)Q066C			
Yes	1		1		1	
No	2		2		2	

Specify below
and ask (d)
See 67

Per No Household expenses £ p paid

£ p £ p £ p

OFF USE
1

SPALDIPD(588)Q066C1

(d) How long did this cover?
Enter period code

PERC588(588A)Q066D

If code 9,
specify period

See 67

		Per No	Per No	Per No		
67	To men 65 and over and women 60 and over in Great Britain To men and women 65 and over in Northern Ireland	DNA	N	N	N	Go to 68
	At present do you have an OAP concessionary pass, permit, tokens or tickets for bus travel (other than the weekly or season ticket you mentioned?)			CONBUS(598B)Q067		
	Yes	1	1	1	)	Ask (a)
	No	2	2	2)	
	No concessionary bus travel provision in area	3	3	3	)	Go to 68
(a)	Is it a ...			CONBUSTY(599)Q067A		
	free bus pass or permit?	1	1	1)	
	half-fare bus pass or permit?	2	2	2	)	Ask 68
	flat-fare bus pass or permit?	3	3	3)	
	bus tokens or bus tickets?	4	4	4)	
	Any other type of concessionary OAP bus pass?	5	5	5	)	Specify below and ask 68

N.B. If more than one scheme in local authority area establish which one informant has.

72 To all Per No Per No Per No

Have you made any lump sum payments of N.I. contributions to Inland Revenue or DSS during the last 12 months?

NIDIRECT(610A)Q072

Yes 1
 NB This mainly applies No 2
 to self-employed and
 should not duplicate 71

1 1
 2 2

Ask (a)-(b)
 Go to 73

DIRNIAM(611)Q072A

(a) How much did you pay? £ p £ p £ p

(b) What was the reason for this direct payment?

Ask 73

73	To all	Per No	Per No	Per No	
	In the last 12 months, that is since ... have you sent any money abroad to a private individual or to a charity?				
	Include both occasional gifts and regular allowances				
			CHARITY(613A)Q073		
	Private individual and charity	1	1	1	Ask (a)-(b)
	Private individual only	2	2	2	Ask (a) only
	Charity only	3	3	3	Go to (b)
	No to both	4	4	4	Go to 74
(a)	How much (in pounds) have you sent abroad to this person(s) in the last 12 months	1	£ p	ABRDAMT(614)Q073A1 £ p	£ p
)
)
	DK	1		1	1
		2		ABAMTDK(614A)Q073A2)
					) See (b)
	To those coded 1 or 3 at 73				
	DNA Private individual only	N	N	N	Go to 74
(b)	How much (in pounds) have you sent abroad to this charity (charities) in the last 12 months?	1	£ p	CHARAMT(615)Q073B1 £ p	£ p
)
)
	DK	1		1	1
		2		CHAMTDK(615A)Q073B2)
					) Ask 74

74 To all spenders Per No Per No Per No

During the last 12 months, that is since ... have you received any money for odd jobs or any occasional fees for work or professional advice which we have not yet covered?

If the job is a regular commitment do not enter at 74. Q2 should be coded 1 or 2 and relevant questions should be asked

	Yes	1	ODDJOBS(603)Q074	1	1	Record details in grid below See 75
	No	2		2	2	
			TO PUNCHERS	TO PUNCHERS	TO PUNCHERS	
			END KEYING THIS PERSON AND RETURN TO START OF SCHEDULE	END KEYING THIS PERSON AND RETURN TO START OF SCHEDULE	Key 74(a)	

RECORD 57

(a) Record details below:

Enter on a separate line each time job took place

Spender No.	OFF USE	Description of work or advice	Amount of fee for each job £ p	Period covered by fee ENTER PERIOD CODE	If code 9, specify period	Date(s) when job(s) took place Enter dates as two-digit code FROM TO Mnth Yr Mnth Yr
	1					
	2					
	3					
	4					
	5					
	6					
(A1) PERSN057 (003P)Q074A1	(A2) ITEM057(603B) Q074A2		(A3) OJAMT(604) Q074A3	(A4) PERC618(604A) Q074A4		

See 75

REC 57

		Child's	Child's	Child's	
		Per No	Per No	Per No	
75	Ask about each child under 16	75 1	PERSN058(617)Q0751		
	DNA No children under 16	N	N	N	See 77
	In the last 12 months have any of your children received an income from any source such as earnings from a spare time job, interest on a child's bank account, building society account or any other savings account, income from National Savings investments, interest or dividends from gilts, stocks or shares, or income from a trust fund?		CHILDINC(616)Q0752		
	Yes	1	1	1	Ask (a)-(e) Go to 76
	No	2	2	2	
	75 2				
(a)	What kind of job or income?				
(b)	Has he/she had this income throughout the last 12 months?		CHINCCON(616A)Q075B		
	Yes	1	1	1	Go to (c) Ask (i)
	No	2	2	2	
(i)	For how many weeks has he/she had it?		CHINCWKS(618)Q075B1		
(c)	How much did he/she get last time?	£ p	£ p	£ p	
(d)	How often does he/she she get it? Enter period code		PERC619(620)Q075D		
(e)	Does he/she usually ...		CHINCDIS(620A)Q075E		
	dispose of (or save) it all himself/herself	1	1	1	Ask 76
	partly dispose of (or save) it and give the rest to you	2	2	2	
	give it all to you?	3	3	3	

If more than one source of income for each child, ask (a)-(e) for second income source, etc and record details with person number in left-hand margin.

		Child's Per No	Child's Per No	Child's Per No	
76	Ask about each child under 16				
	Refer informant to Prompt Card Z1				
	At present do any of your children under 16 have any money in any of the investments shown on card Z1?				Code only relevant investments at (a)-(g) See 77
	Yes	1	1	1	
	No to all	2	2	2	
	CHINVEST(621B)Q076				
	Refer to Prompt Card Z2 and record group codes below				
(a)	National Savings Capital Bonds				
	Yes	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall?				
	Enter code from prompt card Z2				See (b)
	CNSCAPB(620C)Q076A				
	CNSCAPAM(620D)Q076A1				
(b)	Index-linked National Savings Certificates				
	Yes	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall?				
	Enter code from prompt card Z2				See (c)
	CNSILC(620E)Q076B				
	CNSILCAM(620F)Q076B1				
(c)	Fixed Interest National Savings Certificate				
	Yes	1	1	1	Ask (i)
	(i) In which group does your child's amount of investment fall?				
	Enter code from prompt card Z2				See (d)
	CNSFIC(620G)Q076C				
	CNSFICAM(620H)Q076C1				
(d)	National Saving Bank (Post Office) Ordinary Account(s)				
	Yes	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall?				
	Enter code from prompt card Z2				See(e)
	CNSORD(620I)Q076D				
	CNSORDAM(620J)Q076D1				

76	Prompt card Z2 (cont'd)	Child's Per No	Child's Per No	Child's Per No	
	(e) National Savings Bank (Post Office) Investment Account(s) Yes 1	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall? Enter code from prompt card Z2		CNSINV(620K)Q076E		See (f)
	(f) Premium Bonds Yes 1	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall? Enter code from prompt card Z2		CNSINVAM(620L)Q076E1		See (g)
	(g) National Savings Income or Deposit Bonds Yes 1	1	1	1	Ask (i)
	(i) In which group on this card does your child's amount of investment fall? Enter code from prompt card Z2		CNSPRB(620M)Q076F		See 77
			CNSPRBAM(620N)Q076F1		
			CNSIDB(620S)Q076G		
			CNSIDBAM(620T)Q076G1		

TO PUNCHERS	TO PUNCHERS	TO PUNCHERS
END KEYING THIS CHILD KEY NEXT CHILD SEE PAGE 59	END KEYING THIS CHILD KEY NEXT CHILD SEE PAGE 59	END KEYING THIS CHILD GO TO PAGE 62

DNA
 No household member with assets N Go to next

77 To all spenders and children with liquid asset holdings Use separate column for each person with holding(s)

Per No

You have already told me that you (or your child(ren)) had the following during the last 12 months

Ring code for each holding

Bank Current Account	Page 56 Household Schedule	1	1	1	1)
	Income Schedule)
*National Savings Bank ordinary account(s)	Pages 44 & 60	2	2	2	2)
)
*National Savings Bank Investment account(s)	Pages 44 & 61	3	3	3	3)
)
*TESSAs	Page 44	4	4	4	4)
)
*Other Building Society account(s)))
*Other Deposit or savings account(s) at a high street bank and any other saving account(s)	) Pages 45-59	5	5	5	5)
))
))
))
National Savings Capital Bonds	) Pages 46&60	1	1	1	1)
Index-linked N.S. Certificates	)	2	2	2	2)
Fixed-Interest N.S. Certificates	)	3	3	3	3)
))
Save-as-you-Earn (N.S.)	)	4	4	4	4)
Save-as-you-Earn (Banks and Building Societies)	) Page 47	5	5	5	5)
))
Premium Bonds	)	6	6	6	6)
National Savings Income Bonds	) Pages 47&61	7	7	7	7)
National Savings Deposit Bonds	)	8	8	8	8)
))
Government gilt-edged stock after tax	)	1	1	1	1)
Government gilt-edged stock before tax	) Pages 48-59	2	2	2	2)
Unit trusts	)	3	3	3	3)
))
Stocks, Shares, Bonds, Debentures or other securities after tax	) Pages 49&59	4	4	4	4)
Stocks, Shares, Bonds, Debentures or other securities before tax	)	5	5	5	5)

Ask 78

Married or cohabiting couples (coded 1 or 3 at Q.6 on front of Household Schedule) should be treated as one unit at 78 ie the current value of both their holdings should be added together when answering 78.

All other spenders and children in the household should be treated individually and their amounts at 78 should be entered in separate columns.

Thinking of the savings I've just mentioned, would you say that the total current value held by (You (and your wife/husband)) ((your child)) is

Prompt where appropriate

	Husband and wife/ cohabiting couple	Per No	Per No	Per No	
(Yes, the value is) less than £1,500	X	X	X	X	Go to next schedule
(Yes, the value is) between £1,500 & £20,000	Y	Y	Y	Y	Ask 79-87 where relevant
(Yes, the value is) more than £20,000	Z	Z	Z	Z	Go to next schedule
Refusal at Q78	R	R	R	R))
Refusal at any subsequent question	S	S	S	S )	) Go to next schedule

RECORD 110

Enter person numbers in same order as on page 62

PERSN110(638A)Q078	Per No	Per No	Per No	Per No	
OFF. USE					78 1
					VALASSET(637)Q0782
Ineligible-less than £1,500	1	1	1	1	78 2
Eligible-£1,500-£20,000	2	2	2	2	
OFF. USE Eligible-DK any or some of savings	3	3	3	3	
Ineligible-more than £20,000	4	4	4	4	
Refusal	5	5	5	5	
	TO PUNCHERS	TO PUNCHERS	TO PUNCHERS	TO PUNCHERS	
	END KEYING	END KEYING	END KEYING	END KEYING	
	THIS PERSON	THIS PERSON	THIS PERSON	THIS PERSON	Key 79
	AND	AND	AND	AND	
	GO TO NEXT COLUMN	GO TO NEXT COLUMN	GO TO NEXT COLUMN	GO TO NEXT COLUMN	
REC 110					

79 To those with bank current accounts or building society current accounts (coded 1 or 5 at 77) Others, DNA N See 80 S841B

At the end of last week/month did you have any money left in your current account after your household expenditure? Yes Y Ask (a) No X See 80-87

(a) Roughly how much was left at the end of last week/month?

Per No	OFF. USE	Use separate line for each account (a) Amount left in account £ p	RECORD 115
115	1		PERSN115(638)Q0791
115	2		ITEM(638A)Q0792
115	3		CURACBAL(638B)Q079B
115	4		See 80
(1)	(2)	(3)	

80 To those with saving accounts marked * at 77 Others, DNA N See 81
How much do you/your child(ren) have in each savings account? RECORD 116

Per No	OFF. USE	Use separate line for each account Describe account (from Q.77)	Amount in account £ p
116	PERSN116(653)Q0801	1	
116		2	ITEM116(653A)Q0802
116		3	DEPACBAL(653B)Q0803
116		4	
116		5	
116		6	
116		7	
116		8	See 81
(1)	(2)	(3)	

81 To those with Index-linked and Fixed Interest National Saving Certificates at 77

Others. DNA N See 82

- (a) Which issues do you/your child(ren) hold?
- (b) In which month and year did you/your child acquire each issue?
- (c) What was the total value of each certificate when you/your child acquired it?

Use separate line for each issue

Per No	OFF USE	OFF.USE £	USE p	(a) Issue details	(b) Acquisition date Month Year	(c) Total value of certificate when acquired £ p
117	PERSN117(654)	1				
	Q081	1				

117	2	ITEM117(654A)Q081	2			
117	3	NSORTVAL(654B)Q081	3			
117	4					
117	5					
117	6					
117	7					
117	8					See 82

(1) (2) (3)

To those with National Saving S.A.Y.E. at 77 Others DNA N See 83

- 82(a) Which issues do you hold?
- (b) In which month and year did you start the S.A.Y.E? RECORD 118
- (c) How much do you regularly pay?
- (d) How long does this cover?
If answers to (a)-(d) incomplete, ask (e); otherwise see 83
- (e) Approximately how much is there in the S.A.Y.E. now?

Use separate line for each issue

Per No	OFF USE	OFF USE £	USE p	(a) Issue details	(b) When started MONTH YEAR	(c) Amount of regular payment £ p	(d) Period of payment	(e) Estimated current value £ p
118	PERSN118(655)	1						
	Q082	1						

118	2	ITEM118(655A)Q082	2					
118	3	NSAYEVAL(655B)Q082	3					
118	4							
118	5							
118	6							
118	7							
118	8							

(1) (2) (3)

See 83

83 To those with Bank or Building Society S.A.Y.E. at 77
Others DNA N See 84

- (a) In which month and year did you start the S.A.Y.E?
 (b) How much do you regularly pay? RECORD 119
 (c) How long does this cover?
 If answers to (a)-(c) incomplete, ask (d); otherwise see 84
 (d) Approximately how much is there in the S.A.Y.E. now?

Use separate line for each account

Per No	OFF USE	(a) When started Month Year	(b) Amount of regular payment £ p	(c) Period of payment	(d) Estimated current value £ p
--------	------------	-----------------------------------	---	-----------------------------	---------------------------------------

119 PERSN119(656) 1
Q083 1

119 2 ITEM(656A)Q083 2
 119 3
 119 4
 119 5
 119 6
 119 7
 119 8

BSAYEVAL(656B)Q083 3

(1) (2) (3) See 84

84 To those with Premium Bonds at 77
Others DNA N See 85

What is the total value of all the Premium Bonds you/your child(ren) hold?

Use separate line for each person RECORD 120

Per No	OFF USE	Total value of all Premium Bonds held £ p
--------	------------	---

120 PERSN120(657)
Q084 1 1

120 2 ITEM120(657A)Q084 2

120 3 PREMBVAL(657B)Q084 3

120 4

120 5 See 85

(1) (2) (3)

85 To those with National Saving Income Bonds at 77

Others DNA

N See 86

(a) How many National Savings Income Bonds do you/your child(ren) hold? RECORD 121

(b) What is the total value of the Income Bond(s) you/your child hold?

Use separate line for each person

Per No.	OFF USE	(a) Number of income bonds	(b) Total value of income bonds £ p
---------	---------	----------------------------	--

121 PERSN121(658)
Q0851 1

1

121 2

121 3 ITEM121(658A)Q085 2

121 4

121 5 NSINCVAL(658B)Q085 3 See 86

(1) (2) (3)

86 To those with National Saving Deposit or Capital Bonds at 77

Others DNA

N See 87

(a) In which month and year did you/your child(ren) acquire each bond? RECORD 122

(b) What is the total value of the Deposit or Capital Bonds you/your child hold?

Use separate line for each bond

Per No	OFF USE	OFF USE	(a) Acquisition date Month Year	(b) Total value of deposit/capital bonds £ p
--------	---------	---------	------------------------------------	---

122 PERSN122(659)
Q086 1

1

122 2

122 3 ITEM122(659A)Q086 2

122 4

122 5 NSDEPVAL(659B)Q086 3

122 6

122 7

122 8

122 9

122 10

See 87

(1) (2) (3)

87 To those with government gilt-edged stock, unit trusts, stocks, shares, bonds, debentures and other securities at 77

Others DNA

N

Go to next schedule

(a) Which securities do you/your child(ren) hold? (Give as full details as possible)

(b) How many shares, bonds etc, do you/your child hold of? (Describe security)

If answers to (a) and (b) are incomplete, ask (c); otherwise go to next schedule

(c) Approximately how much is each security worth?

Use separate line for each security

Per No	OFF USE	OFF USE	(a) Name of security	(b) No of shares/bonds etc.	(c) Total value
	£	p			£ p

123 PERSN123(660) Q087 1

1

123 2 ITEM123(660A)Q087 2

2

123 3 STKSHVAL(660B)Q087 3

3

123 4

4

123 5

5

123 6

6

123 7

7

123 8

8

123 9

9

123 10

10

(1) (2) (3)

Go to next schedule

First check at home

General Points

1. Is the correct serial number and spender/person number recorded at all relevant points throughout the Income Schedule and its continuation pages?

Yes 1

No 2 Added/amended Tick

2. Are all spender/person numbers entered at the head of columns where there are entries? (Do not enter spender/person numbers at the head of columns where there are no entries)

Yes 1

No 2 Amended Tick

3. Have period codes been entered at all relevant questions?

Yes 1

No 2 Amended Tick

PERIOD CODES:-

[ENTER AS SINGLE DIGIT]

ONE WEEK	1
TWO WEEKS	2
THREE WEEKS	3
FOUR WEEKS	4
CAL MONTH	5
THREE MONTHS	6
SIX MONTHS	7
YEAR	8
OTHER PERIOD	9

Social Survey Division, OPCS, St Catherine's House, 10 Kingsway, London WC2B 6JP

MASTER SCHEDULE 1991

FAMILY EXPENDITURE SURVEY - 1991

RECORD 113

Off.Use C.I.

Interviewer use

	Area	Ser	Hld	Per	7-day	D
Ref No.				No	period	1991
			0		1	
	AREANUMD(D02)Q0003					
		SERNUMD(D03)Q0004				
			HHNUMD(D04)Q0005			
				PERSN113(D05)Q0006		
					EXPWK(D06)Q0007	

IN CONFIDENCE

All the particulars you give on this form will be treated in STRICT CONFIDENCE.

Please do not put your name or address on it.

The interviewer will call again on:

DAY DATE TIME

PLEASE CHECK PAGES 36 & 37

FOR INTERVIEWERS USE

Cards on which interest is charged or annual standing charge is made? Qs93/94 in S841A	NO	X		
	YES	Y	Explain Page 36 regarding payment of interest and/or annual standing charge	Explain the diary procedure for recording goods obtained using credit cards, chargecards, storecards or shop cards

Social Survey Division, OPCS
St Catherines House
10 Kingsway
London WC2B 6JP

NOTES TO HELP YOU COMPLETE THIS DIARY

1. Write down every item you personally pay for.
2. Please record everything that you pay for during the fourteen days, including payments by cash, cheque, postal order, giro cheque, credit card, chargecard, shop or store cards, electronic transfer of funds (ETF), Switch, Barclays Connect, etc. Include items out of your own money, housekeeping, luncheon vouchers, money from a loan or any other source.
3. Write down the actual payments you make during the fourteen days, even if the goods were obtained previously, or are going to be delivered later. If you buy anything by part exchange, please give the amount paid after deducting the amount allowed in part exchange.
4. Show each item, however small, on a separate line and the amount spent on it. Do not write £ and p signs in columns.
5. If you ask someone else to buy things for you, and you pay for them, details of the purchases should be included in your own booklet.
6. Credit card, charge card, store card, shop card acquisitions. If you acquire any goods or services by credit card, charge card, store card or shop card, please record a description of the item and its price and write "(Credit)" beside the entry. Please do not write "Credit" against items acquired with bankers cheque cards, electronic transfer of funds (ETF), Switch or Barclays Connect.
7. Credit card, chargecard, store card, shop card interest payments. If you have a credit card (Access or Visa) or a store card (e.g. John Lewis) and you pay all or part of the account during the fourteen days of record-keeping, please record any interest shown on the account at Section 2 on page 36.
8. Credit card, chargecard, storecard, shopcard annual standing charge. If you pay an annual standing charge on any of these cards during the fourteen days of record-keeping, please record the charge shown on the account at Section 3 on page 36.
9. Budget accounts, Clothing Clubs, Mail Order Clubs, etc. If you pay anything into these during the fourteen days, please write each payment down with a description of the account or club into which it is paid. There is no need to record the goods you obtain from these clubs.
10. Hire purchase, Credit Sale. If you start buying anything by instalments, HP or credit sale on any of the fourteen days, write down the amount and state whether it is the first payment, down payment, etc. If during the fourteen days you pay instalments on any goods which you are already buying by instalments, write down what the article is and how much you pay.
11. Where food, soft drinks and alcoholic drinks are purchased and brought home, please record these items on the left-hand pages. Could you also record the name of the shop or store where you bought the items e.g. Co-op. If you are unsure of the name please write a brief description, e.g. "Corner shop ...". If you buy meat state whether it is cooked or uncooked (e.g. Beef (uncooked), Ham (cooked)). If you buy milk, state whether it is fresh, skimmed or semi-skimmed. If you pay a bill which includes items other than milk, please note each item separately, (e.g. Milk bill - eggs). There is no need to identify fish, fruit or vegetables (except potatoes) by type, but state whether the items are fresh, frozen, tinned, dried, bottled or cooked (e.g. vegetables (tinned)). Please note that tomatoes should be included in vegetables, not fruit. If you buy potatoes, state whether these are fresh or are another sort of potato product (e.g. Instant potato powder). See examples on page 4.

12. Take-away meals brought home. Please record on the left hand page any take-away food which you bring home to eat (see 'fish and chips' in example, page 4). Also include Meals on Wheels. Please tick where indicated to show whether take-away food was hot or cold when it was purchased.
13. Meals, snacks and non-alcoholic drinks (including soft drinks) bought and consumed away from home. Please record these items on the right hand pages. Include any food or non-alcoholic drinks bought and consumed outside the home. Non-alcoholic drinks include tea, coffee, milk, Horlicks etc, as well as fruit juices and other soft drinks. Even if these are taken on their own please record them here. Also include breakfast, lunch, dinner, snacks, cups of tea or coffee if these are bought and consumed away from home.
14. Meals and snacks. If you bought a "snack" please state what it comprised e.g. Cheese roll 30p, Cup of tea 25p (see example on page 5). It is not necessary to state what a "meal out" comprises. However, if you had alcoholic drinks with a meal, please list these separately e.g. "wine with meal" (see example on page 5).
15. Where meals and snacks were consumed. Meals, snacks or drinks bought at a workplace, should be recorded separately from other meals. For meals and snacks purchased at places other than at workplace, please circle 1 if you eat the food on premises or 2 if you eat it off the premises.
16. Take-away food consumed away from home. Any take away food which is either consumed on the premises of the take-away food shop or off the premises but not taken home should be recorded in the Meals out section on the right hand page. If consumed off the premises, please note beside entry if the food was served hot or cold. See "toasted cheese sandwich" in example, page 5.
17. Beer, wine, spirits and other alcoholic drinks bought and consumed away from home. Please include alcoholic drinks taken on their own, at pubs, wine bars, clubs, as well as alcoholic drinks taken with meals.

If you have alcoholic drinks with a meal, please list these separately and indicate that they are taken with a meal; e.g. "wine with meal" (see example on page 5).

Please specify the type of alcoholic drink e.g. beer, wine, sherry, vermouth, port, spirits, cider, perry etc.

Alcoholic drinks brought home should be entered on the left hand page (see 'beer' in example, page 4).

18. Where alcoholic drink was purchased and consumed away from home, please circle 1 if drink was purchased at an off-licensed premises e.g. supermarket or off licence, or 2 if it was purchased somewhere else e.g. public house, restaurant or club.
19. Daily shopping items (other than food). Please record cigarettes, tobacco, matches, cleaning materials, toiletries, cosmetics, stationery, newspapers, magazines, books, postage and other daily shopping items (other than food). See example, page 5.
20. Clothing, clothing materials and footwear. Please record any clothing or footwear, including gifts. Record the sex of the person for whom the item was bought and if under 16, give age as well (see examples on page 5).
21. Any other payments.
 - (a) Holiday expenses. Please say whether the holiday is in the U.K. (ie England, Wales, Scotland or Northern Ireland) or abroad. If in U.K. give all payments made during the fourteen days in as much detail as possible; if it is impossible to give each item separately, a single heading (e.g. hotel bill) will do.

If the holiday is taken abroad (including the Isle of Man, the Channel Islands and the Irish Republic) please do not itemise expenses but give the total amount of money you will be taking with you including travellers cheques, foreign currency and sterling. You should also give the date you will be going abroad and the date you will be returning.

Treat business trips in the same way as holidays but remember to note which items will be refunded.

Where expenditure is for a package holiday please write "PACKAGE" beside entry.

If travellers cheques or foreign currency are purchased during the record-keeping period, please try to give the commission or service charge separately.

- (b) Gifts and Presents. Please say what is bought and record it on the day of purchase. If money is given, say that it is a present of money and who received it, for example; "Present of money to niece" or "Money to daughter away at university". In particular, please distinguish whether money is given to a member of the household or to someone outside the household.
 - (c) Pocket money. Please say who received it. There is no need to record what it was spent on.
 - (d) Postal orders. If you buy a postal order please record it, noting its value and poundage on separate lines. Note beside the postal order the purpose for which it is to be used and the date it is used or posted. See example on page 5.
 - (e) Betting. If you make any bets during the fourteen days covered by this booklet, please state what they are (sweepstake, bookmaker, totalisator, Bingo, lottery, etc.) and give the amounts. If you receive any winnings during the fourteen days please give details at Section 4 on page 37.
 - (f) Insurance. If you pay an insurance premium during the fourteen days, please state what the insurance is for, e.g. holiday insurance, life insurance, private medical insurance.
 - (g) Home repairs, decorations. Please state whether this was Do-it-yourself ("D.I.Y") or payment to a contractor ("Contractor").
 - (h) Permanent second dwelling (including timeshare). Please write "permanent second dwelling" or "timeshare" beside any expenditure and indicate whether the second dwelling or timeshare is in the U.K. (England, Wales, Scotland and Northern Ireland) or abroad. Please state whether the expenditure is for purchase, capital improvements or running costs.
22. Shopkeepers, farmers. If your household obtains any food or other goods from your own shop or farm which were not paid for, please write down what is obtained each day with its approximate value and also write 'own shop' or 'own farm' against each item.
23. Community charge. If you pay community charge during record-keeping please state whether it is personal community charge or standard community charge (paid in respect of a second dwelling).
24. Business expenses. If any expenses are to be claimed as business expenses, or will be refunded, please add "(to be claimed or refunded)".

PLEASE LOOK THROUGH THE LIST SHOWN ON PAGE 37-38 OF THIS BOOKLET. IT MAY REMIND YOU OF ITEMS WHICH YOU MAY HAVE FORGOTTEN TO RECORD.

PLEASE USE PAGE 39 IF YOU WISH TO GIVE AN EXPLANATION OF ANY OF YOUR PURCHASES.

EXAMPLE PAGE

Please write each item on a separate line

	Name of shop	Amount	OFF USE
	or store	paid	Please
	where item bought	£ p	leave
			blank

Food, alcoholic drinks and soft drinks brought home (except take away meals)
 Meat: state type and whether cooked or uncooked.
 Potatoes: state if fresh or other potato product.
 Other vegetables (including tomatoes), fruit,
 fish: state whether fresh, tinned, frozen, dried, bottled or cooked.
 Milk: state whether fresh, skimmed or semi-skimmed.

Beer (Credit)	Victoria Wine	2.40
Spirits (Credit)	"	7.50
Lamb (uncooked)	Bert's butchers	4.25
Sausages (uncooked)	"	92
Roast beef (cooked)	Co-op	3.00
Corned beef	"	70
Vegetables (tinned)	"	40
Vegetables (fresh)	"	1.00
Potatoes (fresh)	"	45
Apple pie	"	45
Fruit (tinned)	"	52
Fruit (fresh)	"	1.40
Milk bill - eggs	Milkman	55
" " - whole milk	"	1.96
" " - semi-skimmed milk	"	1.08
Frazzles (crisps)	Corner shop	17
Ready meal (chicken and cashew pie)	"	1.10
Chips (frozen)	"	73
Bread - wholemeal	"	65
Cakes	"	1.10

Take-away meals brought home,
 eg fish and chips, take away
 Chinese food, Meals on Wheels, etc.

	Please tick (✓)	
	Hot	Cold

Fish and chips	✓	2.85
Chicken and chips	✓	2.80
Sausage	✓	60

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "(to be claimed or refunded)".

EXAMPLE PAGE

Please write each item on a separate line

	Amount	OFF USE
	paid	Please
	£ p	leave
Meals, snacks and non-alcoholic drinks (including soft drinks) bought and consumed away from home. Include tips and service charge.		blank

(1) Bought at workplace, canteen, staff dining room, etc.			
Cheese roll			30
Cup of tea			25
Kit Kat			20

(2) Bought at café, restaurant, hotel, fish and chip shop, sandwich bar, public house, school shop, tuck shop, cinema, etc.		Where consumed		
		Off premises	On premises	
		RING	RING	
Meal Out (incl. tips)	1		2	15.00
Bar of chocolate	1		2	25
Toasted cheese sandwich (hot)	1		2	75
Cup of coffee	1		2	45

		Where purchased		
		Off licence	Other (Pub, etc)	
Beer, wine, spirits and other alcoholic drinks bought and consumed away from home.		RING	RING	
Wine (with meal)	1		2	6.50
Beer	1		2	1.00
Whisky	1		2	7.40

Daily shopping items (other than food)
e.g. cigarettes, tobacco, matches, stationery, newspapers, magazines, books, postage, cleaning materials, toiletries, cosmetics.

Matches		07
Toothpaste		57
Shampoo		1.15

Clothing, clothing materials and footwear.

Jacket for self (Credit)	60.00
Shoes for son aged 10	17.99

Travel by rail, bus, air, taxi, motor vehicles (purchase, petrol, oil and repairs), cycles etc.

Bus fare	50
Petrol (to be refunded)	17.99

Any other payments made today. Give full details, e.g. fuel and light (including payments into meters), entertainment, hairdressing, holidays, furniture, household goods, domestic help.

Postal order - football pools - posted Sep 15th	50
Poundage	22
Present - doll (Credit)	10.95
Video recorder - monthly rental	16.00

ALSO SEE PAGE 36

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "(to be claimed or refunded)".

MON TUE WED THUR FRI SAT SUN
RECORD OF EXPENDITURE FIRST DAY Date

Please write each item on a separate line
Name of shop Amount OFF USE
or store paid Please
where item bought £ p leave
blank

Food, alcoholic drinks and soft drinks
brought home (except take away meals)
Meat: state type and whether cooked or
uncooked.
Potatoes: state if fresh or other potato
product.
Other vegetables (including tomatoes),
fruit, fish: state whether fresh, tinned,
frozen, dried, bottled or cooked.
Milk: state whether fresh, skimmed or
semi-skimmed.

RECORD 114

DCASHPR(D08)Q0008 _____

DITEMCOD(D09)Q0009 _____

DQUAL(D10)Q00010 _____

Take-away meals brought home, eg fish and chips
take away Chinese food, Meals on Wheels, etc. Please tick (✓)
Hot Cold

If any of today's expenses are to be claimed as business expenses, or will be refunded,
please add "(to be claimed or refunded)".

Please write each item on a separate line

Amount
paid
£ p
OFF USE
Please
leave
blank

Meals, snacks and non-alcoholic drinks (including soft drinks) bought and consumed away from home. Include tips and service charge.

(1) Bought at workplace, canteen, staff dining room, etc.

(2) Bought at café, restaurant, hotel, fish and chip shop, sandwich bar, public house, school shop, tuck shop, cinema, etc.	Where consumed Off premises On premises RING
	1 2
	1 2
	1 2
	1 2

Beer, wine, spirits and other alcoholic drinks bought and consumed away from home.	Where purchased Off Other licence (Pub, etc) RING
	1 2
	1 2
	1 2

Daily shopping items (other than food) e.g. cigarettes, tobacco, matches, stationery, newspapers, magazines, books, postage cleaning materials, toiletries, cosmetics.

Clothing, clothing materials and footwear.

Travel by rail, bus, air, taxi, motor vehicles (purchase, petrol, oil and repairs), cycles etc.

Any other payments made today. Give full details, e.g. fuel and light (including payments into meters), entertainment, hairdressing, holidays, furniture, household goods, domestic help.

ALSO SEE PAGE 36

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "(to be claimed or refunded)".

Expenses refunded or claimed

Please give particulars below of any expenditure (e.g. motor car, travelling, hotel expenses) shown on pages 5-35 in this booklet which:

- (a) have already been refunded by a business or organisation; or
- (b) have already been claimed as expenses from a business or organisation; or
- (c) will definitely be claimed by you in the future as expenses from a business or organisation; or
- (d) will be entered as expenses in making your income tax return.

Date of expenditure incurred	Description of business expense refunded or claimed or to be claimed from business organisation	Amount refunded or claimed £ p	OFF.USE PLEASE LEAVE BLANK	2 2 2 2 2 2 2 2 2 2 2
---------------------------------------	--	---	-------------------------------------	---

2. Interest paid on credit/charge/store/shop card account

If you have paid one of these accounts during the 14 days, please record below any interest (only) shown on the account.

Date of payment	Name of credit/charge/store/shop card	Amount of interest £ p	OFF.USE PLEASE LEAVE BLANK
			789
			789
			789

3. Annual standing charge paid on credit/charge/store/shop card account

If you have paid one of these accounts during the 14 days, please record below any annual charge shown on the account.

Date of payment	Name of credit/charge/store/shop card	Amount of interest £ p	OFF.USE PLEASE LEAVE
			794
			794

4. Winnings

Please give details of any winnings you have received during the 14 days covered by this booklet.

	Winnings in	
	last fourteen days	
	£	p
Football pools		821
Bookmaker, betting shop, totalisator		822
Lotteries		823
Other betting (Bingo, sweepstake, etc)		824

REFERENCE LIST OF IMPORTANT ITEMS OF EXPENDITURE

Of the hundreds of different things it is possible to buy, the following is only a list of examples. Please look through this list in case it reminds you of any purchases which you have forgotten to record.

Food and drink

Bread, cakes, buns, biscuits, chocolate biscuits, flour.
Breakfast cereals, rice, spaghetti, custard powders.
Beef, veal, mutton, lamb, pork, bacon, ham, poultry, sausages, tinned meat, rabbit, offal (heart, liver, kidneys etc).
Fresh or smoked cod, haddock, plaice, herring, tinned salmon, sardines.
Milk (fresh, dried, condensed).
Margarine, lard, suet, cooking fat.
Eggs, butter, cheese.
Tea, coffee, instant coffee, cocoa.
Sugar, syrup, jam, marmalade, honey, lemon curd.
Fresh, dried, frozen or tinned potatoes, chips, crisps, tomatoes, peas, beans, carrots.
Fresh, dried, frozen or tinned apples, oranges, plums, pears, peaches, pineapple, apricots.
Bottled or tinned tomato juice, grapefruit juice, orange juice.
Pickles, sauces, soups, jellies, salt, pepper.
Mustard, vinegar, spices.
Lemonade, lemon squash, fruit cordials, soda water.
Food for animals and pets.

Meals, snacks and non-alcoholic drinks bought and consumed away from home:-

Tea, coffee, ice cream, soft drinks, sweets and chocolate, snacks, sandwiches and meals bought and consumed at work, in restaurants, cafes, hotels, public houses, cinemas or parks.

Cigarettes, Tobacco, Matches, Stationery, Newspapers, Magazines, Books, Postage:-

Cigarettes, tobacco, cigarette papers, cigars, pipes, pouches, cigarette cases, lighters, lighter fuel, matches. Books, newspapers, magazines, stationery, stamps.

Cleaning materials, toiletries, cosmetics:-

Cleaning powders, soap, detergents, soda, polishes.
Lipstick, face powder, face cream, mascara, perfumes, talc, shampoos, sanitary towels, deodorants.
Shaving cream, after shave, hair cream, razors and blades, toilet paper.

Continued on next page

Travel:-

Journeys by rail, bus, air, taxi, including fares to and from work.
Purchase, repairs and running costs of cars, motorcycles, prams, pushchairs, carrycots.

Clothing, Clothing materials, Footwear:-

Overcoats, raincoats, suits, costumes, skirts, sports coats, trousers, blazers, slippers, overalls, aprons, dresses, blouses, hats, gloves.
Vests, pants, pyjamas, shirts, knickers, slips, corsets, brassieres, nightdresses, socks, stockings, tights.
Dress material, knitting wool, thread, braces, ribbons, scarves, patterns, handkerchiefs.
Boots, shoes, slippers, sandals.
Payments to clothing clubs.

Fuel and light, Household goods, Furniture:-

Coal, coke, gas, electricity, paraffin and other fuel oil, firewood, candles, nightlights.
Paint, distemper, wallpaper.
Dustbins, pails, brushes, brooms, tools, screws, nails.
China, glass, bowls, kettles, saucepans.
Suites or separate articles of furniture.
Radio, television sets or parts, hi-fi, cassettes, musical instruments.
Mattresses, pillows, sheets, blankets, tablecloths, towels, curtains, tea cloths.
Carpets, rugs, linoleum, mats, floor covering.
Fires, cookers, vacuum cleaners, refrigerators, washing machines, spin-driers, sewing machines, irons, electric lamps, bulbs and fittings.
Clocks, watches, jewellery, cutlery, suitcases, handbags, sports goods.
Repairs to furniture, radio, TV and watches.

Other payments:-

Video rental, hire of cassettes, TV rental.
Home computer, TV games.
Cameras, photographic materials, developing and printing of films.
Flowers, seeds, plants, garden tools, lawnmowers.
Animals and pets.
Toys, games, playing cards.
Shoe repairs, laundry, dyeing and cleaning, domestic help.
Football pools and other betting, Bingo etc.
Children's pocket money, birthday presents, money given to charities, raffle tickets.
Payments to chemists, doctors, dentists, opticians, chiropodists.
Holiday expenses.
Purchase of Savings Certificates, Premium Bonds, etc.
House purchase, repairs and improvements.
Cinemas, theatres, concerts, football, cricket, dog racing, dances.
Hairdressing (including tips), sponges, face cloths, nail brushes.
Maintenance, alimony.
Postal orders, poundage, telephone calls, telemessages.

FURTHER INFORMATION REQUIRED

It would be helpful if you could have the following information and/or documents available for the interviewer when they call next time.

NOTES

If you wish to give an explanation of any of your purchases please use the space below.

INTERVIEWER USE
ASK INFORMANTS

1) Are you likely to buy any postal orders in the next two weeks?

No	X	Go to 2
Yes	Y	Value of postal order and poundage should go on separate line. Purpose and date postal order sent should be recorded.

2)	During the next two weeks, will you make any regular payments to the:	How often do you pay the	THOSE CODED	(✓)IF	DAY
	None	Weekly	3: WILL YOU	IN DIARY	USUALLY
	No	Fort-	PAY THIS		PAID
	X	nightly	DURING THE		
	Yes		NEXT 2 WEEKS?	DAYS	DAYS
			Yes	No	1-7 8-14

Milkman?	X	Y	1	2	3	Y	X
Newsagent?	X	Y	1	2	3	Y	X
Football pools?	X	Y	1	2	3	Y	X
Window cleaner?	X	Y	1	2	3	Y	X
or Any other?	X	Y					
SPECIFY			1	2	3	Y	X
			1	2	3	Y	X
			1	2	3	Y	X

INTERVIEWER NOTE

If grocery or butchers account to be paid please explain that items must go on separate lines and we need to know if fresh, frozen, tinned, dried etc, and type of meat e.g. pork, lamb, beef. Milk bill items, e.g. whole milk, skimmed milk, cream, bread etc. should be separated.

3) Have goods been purchased with credit card, chargecard, shop card or store card?

Yes	Y	See (i)
No	X	Go to 4

(i) Has "credit" been written beside each relevant entry?

Yes	Y	Go to 4
No	X	Probe and enter then go to 4

4) Has a credit card, chargecard, shop card or store card account been paid during the 14 days of record keeping?

Yes	Y	See (i) and (ii)
No	X	No action req'd

(i) Has interest been charged on the account?

Yes	Y	Enter on page 36
No	X	No action req'd

(ii) Has an annual standing charge been paid on the account?

Yes	Y	Enter on page 36
No	X	No action req'd

OPCS

OFFICE OF POPULATION CENSUSES AND SURVEYS
SOCIAL SURVEY DIVISION

Family Expenditure Survey
INSTRUCTIONS TO INTERVIEWERS

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HOUSEHOLD

SCHEDULE

HOUSEHOLD SCHEDULE (SCHEDULE A)

INTRODUCTION

This schedule should be kept by the interviewer and not left with the household.

Note that some questions are asked of HOH on wife; others are asked of all spenders. Note also that some questions apply only in certain parts of the United Kingdom.

For definition of 'Household' please see section 3.2.

Please encourage informants to look for bills, bank statements, etc to obtain precise figures. If these are not available, estimates are usually acceptable and are preferable to 'Don't knows'.

If the household has only recently moved to the sampled address and information on mortgages, rent, gas, electricity etc is not available, note in the margin details of the relevant payments at the previous address.

In confidence

Family Expenditure Survey
Household Schedule

0001

S.841A

Date of interview
Day: 01, Month: 08, Year: 91
0008

Int's Auth. No. 9999
00010

Off. Use C.I. [] [] [] [] [] []
0002

Starting date of records
Day: 01, Month: 08, Year: 91
0009

Off. Use 91 L.A. 010
0006 0007

A1991

Ref. No. 7341000
Area 734, Hld. 1000
0003 0004 0005

(1) Ring	(2) Person No.	(3) Relationship to HOH	(4) Sex	(5) Age	(6) Marital Status							(7) Current Full Time Education									(8) Benefit Unit					(10) Spender (18 or over)	(11) Absent spender	D records received
					Married	Co-habiting	Single	Widowed	Divorced	Separated	Not yet attending school	State Schools	Higher Education	Age at which continuous full time education completed	Off. Use	Off. Use	Off. Use											
01	HOH	0	M	39	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	18	1	2	3	9	2	1		
02	Wife	1	F	36	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	18	1	2	3	9	2	1		
03	Son	1	M	12	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	/	1	2	3	9	2	1		
04	Daughter	1	F	9	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	/	1	2	3	9	2	1		
05	Daughter	1	F	3	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	/	1	2	3	9	2	1		
06	Mother	1	F	63	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9	14	1	2	3	9	2	1		
07		1	F		2	3	4	5	6	7	1	2	3	4	5	6	7	8	9		1	2	3	9	2	1		
08		1	F		2	3	4	5	6	7	1	2	3	4	5	6	7	8	9		1	2	3	9	2	1		
09		1	F		2	3	4	5	6	7	1	2	3	4	5	6	7	8	9		1	2	3	9	2	1		
10		1	F		2	3	4	5	6	7	1	2	3	4	5	6	7	8	9		1	2	3	9	2	1		

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P06 absent on holiday from 30th July - 13th August 1991

If household member aged 18 or over is ringed as absent spender give reasons and dates

Interviewer: see page 72 for period codes

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 co-operate, 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 that 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 data boxes.

Front page - Interviewer's Authority number box

Please enter your authority number in the box to the right of the date of interview box. (See example on previous page).

Front page - Reference number box

Enter leading zeros in the area number box for the 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 example on the previous page.

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 members of the same benefit unit, eg husband, his wife, their children, consecutively in column 2. (See example on previous page.)

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

From 1991, cohabitees should be coded 3, single people should be coded 4, widowed coded 5, divorced coded 6 and separated people coded 7.

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 3 (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, living together, single, widowed, divorced or separated?'

When code 3 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.

Also, please note that 'cohabiting' has priority over the single, widowed, divorced and separated code(s) (4-7). 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.

Item 7 Current full-time education

To be asked of all regardless of age

Any informant who is registered as full-time at an educational establishment should be coded at this question. 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(a) in the Income Schedule.

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

Code 1 Includes 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 or 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.

Item 8 Age at which full-time education completed

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, eg 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 at leaving university should be accepted.

Item 9 Benefit unit

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

a. Code 1 (Head of unit)

A husband or male cohabitee.

All persons aged 19 years or over unless they are 'wife or female cohabitee of head of unit' (see below).

A child aged 16 years but under 19 who is either receiving full-time higher education (coded 8 or 9 at Q7)

or who is receiving no full-time education (Q7 is blank).

b. Code 2 applies to

A wife or female cohabitee even if her partner has been excluded from the household.

Do not code other individuals at this question.

Item 10 Spender

Ring code 9 for all eligible spenders. Absent spenders should be coded 2 and the reason for their absence noted in the box below the grid. See also instructions in sections 7.2 and 7.3.

Item 11 D Record received

Code 1 must be ringed for each spender coded 9 in item 10, 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.

Q12(a) Number of other households at address

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

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

Q15 Rooms in rateable unit not yet accounted for

Where a household does not occupy the whole of the rateable unit described at Q143 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 Q143 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.

Q16 Years lived at address

If less than a year record the number of months.

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

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 includes mobile homes being purchased on a credit agreement, details of which should be entered at Qs 95-98 in the 'A' schedule.

Mortgages are not available for mobile homes.

A ground or site rent is normally payable for a mobile home (see Q 32).

Q17(a) Rented accommodation

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.

Houses built by a council which are owner-occupied should be coded 5, 6 or 7.

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 Q35 if the repayments are covered by an endowment policy or at Q38 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.

Qs 19-32 Rent, rates, water rates

Note that Qs 19-23, 29 and 32 apply in all parts of the UK, Qs 24, 30 and 31 apply in England and Wales only and Qs 25-28 apply in Northern Ireland only.

Q 19 Gross Rent

A copy of Q19 is shown on the next page.

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

Most renters in Great Britain do not have their personal community charge payments included in their rent. However, a small number of renters in private rented accommodation, mainly transients living in boarding houses and bedsits, pay collective community charge (and, in Scotland, collective community water charge) to their landlord as part of their rent. And, in rare cases, a local authority may allow certain tenants - particularly elderly people - to pay their personal community charge as part of their rent. If community charge is included in the last rent payment please enter the amount for the charge at Q19(a)(i). If in Scotland community water charge is included in the last rent payment, the amount included should be entered at Q19(a)(ii).

If the rent is in arrears enter at Q19 the amount actually paid last time even if this is a while ago.

ALL FOUR COUNTRIES

19	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		N	Go to 29
		DNA All who own or rent free (coded 5-9 at 17) in Northern Ireland		N	Go to 26
			1	£	p
	How much rent did your household actually pay last time after any rebates?		5	09	Ask (a)
		(100% rent rebate)		9	If no amount in monetary box at 19 above go to 22; otherwise ask (a)
	Include community charge, community water charge, rates, water rates if paid as part of rent		2		
	(a) Can I just check: Does your rent include community charge and/or community water charge?		Yes No	1 2	Ask (i)-(ii) Go to 20
				£	p
	(i) What amount was included for community charge?				
	(ii) What amount was 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?			0 2	Ask 22

If DSS pay the rent direct enter this at Q139, 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 Q19 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 for the water rates, should be entered in the monetary box and code 9 should also be ringed, as no rent was paid. (See example.)

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.

Qs 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. (See example on previous page.)

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

Housing Benefit is the general term for rent rebates and rent allowances. Rent rebates are granted to those living in local authority accommodation and rent allowances are granted to those living in privately rented accommodation.

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 a rent rebate or allowance the tenant usually has to apply to the local authority giving details of rent and personal circumstances. Those who receive Income Support will automatically qualify for maximum Housing benefit. For other claimants, entitlement to Housing Benefit will depend on the amount of money they receive from earnings and DSS benefits and will take account of savings if they have more than £3,000.

Note that most full-time students are not entitled to Housing Benefit although partners of students, who are not students themselves, may still claim for the couple.

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 income details voluntarily.

In Northern Ireland, a combined rent and rates rebate should be separated if possible. The rent rebate should be entered at Q22(a) and the rates rebate recorded at Q27. However, if the amounts cannot be separated, record the combined rebate at Q22(a), note in the margin that this amount includes rates rebate, ring code 1 (Yes) at Q27 and code DK at Q27(a)(i); but do not enter the amount again at Q27(a)(i) as this will lead to double counting.

Respondents should receive community charge rebates separately from rent rebates; community charge rebates are to be entered at Q47.

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 Q53(c) 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 Q19.

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 or Northern Ireland where it is not possible to split water rates from rates.

Water and sewerage rates are discussed in the instructions for Qs 29-31.

Note that those whose water/sewerage rates are included in their rent (coded 1 at Q24) should be asked Q24(a) and should then be asked Q45.

Qs 25-28 Rates questions

Qs 25-28 apply in Northern Ireland only.

Q25 is to be asked only of those renters coded 1-4 at Q17(a), ie not those who rent free.

Q26 applies to those whose rent does not include rates (ie those coded 2 at Q25) and all who own their accommodation or have it rent free (ie coded 5-9 at Q17). At this question, please check the precise number of payments made by the informant, eg if they say it is a monthly payment, is it 10, 11 or 12 times a year?

Qs 27-28 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 Q27 and DK at Q27(a)(i) do not include the amount again at Q27(a)(i).

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).

Q 29 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.

Qs 30-31 Water/sewerage rate payments

Qs 30-31 apply to households in England and Wales only.

Q30 should be asked only of those coded 1 at Q29. Those who pay their water rates separately from their sewerage rates (coded 1) should then be asked at Q30(a)-(d) for the period covered by these payments and the amount paid last time.

Q31 should be asked of those who make a combined payment for water and sewerage rates (coded 2 at Q30) and those who are connected to mains water only (coded 2 at Q29) or mains sewerage only (coded 3 at Q29).

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

Q 32 Additional payments for accommodation (Prompt card "A")

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.

Informants should be referred to prompt card "A". It is sufficient to enter in the box headed "Type of charge" simply the number of the item on the prompt card, eg 1 for ground rent; but please specify fully the nature of any other regular payment, such as mooring fees, portorage or cleaning of the common way.

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

Qs 33-44 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 Q95.

Mortgages for the purchase of other dwellings should not be recorded here: these may occur at Q120 or in the Diary.

If the mortgage covers the combined costs of purchasing the accommodation and, say, an extension, and the informant cannot split the amount, 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 of the mortgage 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 33 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)

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 34 Type of arrangement covered by last mortgage payment

There are basically two types of mortgage. The simplest type is a repayment mortgage where the repayments cover part of the original loan and interest on the outstanding amount - this should be coded 2 at Q34. The other type is an interest only mortgage where the borrower pays interest only to the lender and the repayment of the original loan is covered by an endowment policy or a plan designed to pay off the loan at the end of the term, such as a pension plan or a personal equity plan. Interest only mortgages covered by an endowment policy should be coded 1 at Q34 and those covered by a pension, personal equity or other savings plan should be coded 3.

Note that Q34 should cover the current arrangement. For example, at the beginning of a repayment mortgage a borrower may pay interest only. It is still a repayment mortgage so should be coded 2. However, if a repayment mortgage is changed on a temporary basis to an interest only mortgage, because of unemployment, sickness, etc, code 3 as this is the current arrangement.

The main types of mortgage are described in more detail below.

(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 borrowed under the mortgage, ie the amount of money received from the matured endowment insurance is paid to the mortgager, eg the building society. The original mortgage amount 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 Q34. 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) Repayment Mortgage

In this case the money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments in any one year consist partly of repayments of the original loan and partly of interest. As time goes on the interest part becomes smaller. This type of mortgage should be coded 2 at Q34.

(iii) 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 3 at Q34 and enter the last interest payment to the lender at Q35. The monthly contribution to the pension plan should be entered at Q48 and details of the assurance policy covering the mortgage recorded at Q44. 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 35, 44 and 48. If this is not possible enter the whole amount at Q35.

(iv) Other Interest Only Mortgages

These include unit trust mortgages and PEP mortgages. With a unit trust mortgage the borrower pays interest only to the lender and also makes monthly investments in a unit trust savings plan. As stock market prices rise, the lender may allow the borrower to pay off part of the loan. With this arrangement, a separate term assurance is usually necessary.

Similar is a PEP Mortgage. The borrower pays interest only to the lender and pays monthly contributions into a Personal Equity Plan, which is designed to pay off the loan. The PEP will usually invest in unit trusts and, again, separate life cover must be arranged.

In the case of unit trust or PEP mortgages, code 3 at Q34, enter the interest paid to the lender at Q35, code 2 at Q37 and record the type of mortgage in the box at Q37. Details of any assurance policy should be entered at Q44.

Any arrangement that does not fit into any of these types requires full notes eg where there are two mortgages for the purchase of the accommodation, ie main mortgage and smaller top-up mortgage, and one is interest only and the other repayment.

Qs 35-37 Interest only mortgage payment

If the mortgage is covered by an endowment policy please ensure that Qs 35-37 are completed fully. If the premium for the endowment policy is included in the interest payment, Q37(c) should be coded 2.

If the repayment of the capital is not covered by an endowment policy please specify in full how the loan is covered, eg a pension mortgage, PEP mortgage etc.

Note that the year when the insurance was taken out is required at Q37(d) - accept an estimate rather than entering DK.

Qs 38-42 Repayment mortgage payment

Interest at Q38 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 the dates covered by the amount. Where there is more than one repayment mortgage for house purchase, enter details of the other mortgage in the left hand margin.

Although the interest payment recorded at Q40 may be for a tax period some while before the day of interview, it is essential that you obtain, at Q38 the last payment made before interview.

Q 43 Mortgage payment, standard tax relief deducted (M.I.R.A.S.)

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

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

Q 44 Mortgage protection policy

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 Q34. 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, although mortgage protection policies are more likely to be taken out with repayment mortgages.

If the mortgage protection policy payments are included in the mortgage payments enter the amount included for the protection policy at Q44(a) and ensure that 1 (Yes) is coded at Q44(d). If the mortgage protection policy is paid separately, enter the amount for the policy at Q44(a) and code 2 (No) at Q44(d). If the precise amount for the mortgage protection policy cannot be given, please ask the informant to give an estimate rather than accept DK.

Q 45 Insurance on structure/furniture and contents/personal possessions

This question is to be asked of all spenders and covers premiums paid at any time in the last 12 months.

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

Parts (d) and (e) should be asked of all those who cannot give the premium at (b) and/or the period code at (c). This is a change for 1991.

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.

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.

Q 46 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 Q45) 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 Q45(b) to the same period as the mortgage.

This question was inadvertently omitted by some interviewers in 1990. Please ensure that it is asked if applicable.

Q 47 Community charge rebates/benefit, transitional relief and reduced community charge

The community charge was introduced in Scotland in April 1989 and came into force in England and Wales in April 1990. The charge replaced domestic rates in those countries but not in Northern Ireland where the existing rates system continues. Therefore, Q47 does not apply in Northern Ireland.

Rather than ask respondents whether they have paid the community charge, our approach 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 are 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 is payable by the landlord who passes it on to residents as part of the rent. The amount payable is 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 Q19). If it is, enter the amount included for collective community charge (and, in Scotland, collective community water charge) at Q19(a)(i) (or Q19(a)(ii)). It is important to identify these cases to avoid double counting.

c. Standard community charge

This is 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 'community charge' or 'poll tax' entries in the diaries 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 Q19). There are no rebates on these charges.

Exemptions

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. These cases should be coded 1 at Q47(a).

Of those who are not exempt, some may be allowed or receive

- (i) reduced community charge; this applies to students only
- (ii) community charge rebate/benefit
- (iii) transitional relief

- (i) Reduced community charge

Only students pay a reduced community charge. Invariably they pay only 20% of the personal community charge. Students paying a reduced charge only should be coded 5 at Q 47. Q47(a)(i) is a check to ensure that those who say they have received a reduced community charge are in fact students. If on asking Q 47(a)(i) it is clear that the respondent is not a student but has in fact been allowed a rebate, recode to 2 at Q 47(a).

If a student receives transitional relief (see below) and a reduced charge, ring code 7 at 47(a), ask 47(a)(i) and enter the amount of relief allowed for the year at 47(c). The amount of relief, if received, will be one-fifth of that received by other spenders in the household.

- (ii) Community charge rebates/benefit

Community charge rebate is also 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 are 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 the respondent has not heard whether they will receive the reduction or rebate, code 3 ('DK') at Q47.

If a respondent has been allowed or received a rebate/benefit only, ie they have not been allowed transitional relief (see below), ring code 2 at Q47(a) and enter the amount of rebate/benefit at question 47(b). Remember to include any rebate allowed on the annual bill and any rebates received subsequently.

- (iii) Transitional relief

Transitional relief schemes were introduced in England, Scotland and Wales in April 1990. Transitional relief may be allowed in addition to community charge rebates and income support.

In England 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 charge exceeds the corresponding rates bill for 1989-90 by a sum of more than £3 a week (£156 a year), the government pays 100% of the excess amount. Relief is given along similar lines to former ratepayers living in properties occupied by three or more people but does not normally take account of more than two notional community charges.

Note that the notional community charge is the amount that authorities would charge if they spent in line with Government assumptions which differs in many cases from the actual charge levied.

Pensioners and disabled people who formerly made no contribution to rates bills may apply for additional relief to reduce their community charge payments to no more than £3 a week (£156 a year).

In England in the second year of the scheme, ie 1991-92, relief will be allowed in cases where the government's notional community charge exceeds the 1989-90 rates bill by more than £2 a week (£104 a year). The notional charge will be the same as that in 1990-91. This means that all those who received transitional relief in 1990-91 should receive increased relief and additional community charge payers will qualify for relief. Note, however, that those who have moved address since the scheme was introduced will not qualify for relief at their new residence.

In Scotland the threshold for transitional relief was originally set at £156 a year but was reduced to £104 a year during 1990.

In Wales transitional relief is calculated on a community (parish) basis, not a household basis. If the notional community charge is £18 or more than the 1989-90 average domestic rates bill for the parish, all members of the parish will receive transitional relief covering the excess amount.

The amount of transitional relief allowed will be shown on the respondent's annual community charge bill (see page 124). Those who have been allowed transitional relief but who have not received or been allowed any community charge rebate/benefit should be coded 3 at Q47(a) and the amount of relief for the year should be entered at Q47(c).

Transitional relief combined with community charge rebate/benefit

It is possible for a respondent to receive transitional relief and a community charge rebate/benefit. The relevant amounts should 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 4 at 47(a), enter the amount allowed or received for rebate/benefit at 47(b) and the amount of transitional relief allowed at 47(c).

In cases where respondents do not know how much has been deducted from their community charge for rebates or transitional relief, but are willing to tell you how much they actually pay, please code the type of deduction at Q47(a) and note the amount actually paid in the margin. If the annual payment cannot be given, please note the weekly or monthly payment and the number of payments each year.

Q 47 Example

The example of an annual bill and answer to Q47 on the following two pages is for a three spender household. The annual bill for PO1 shows that both transitional relief and a rebate have been allowed. PO2 received a similar bill.

Note that for Persons 1 and 2, code 4 is ringed at Q47(a) and amounts entered at both Q47(b) and Q47(c).

Person No 3 is a registered student, who has been allowed a reduced community charge and transitional relief. In this case, code 6 is ringed at Q47(a), the check question 47(a)(i) is coded 1 and the amount of relief allowed (one fifth of that for other household members) is entered at Q47(c).

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 *		AMOUNT FOR STANDARD LEVEL OF SERVICE
	£ per head		£ per head
Barsetshire County Council	750		735
North Barset District Council	100)	
Barset Parish Council	5	)	100
Less Government Standard Spending Grant	310		310
Business rates	250		250
Charge before adjustments	295		275
Less contribution from safety net	25		
Plus Other adjustments	10		
COMMUNITY CHARGE FOR 1990-91	280		
Charge for 1.4.90 to 31.3.91	280		
Less your Government transitional relief	35		
Less your Government rebate	90		
AMOUNT PAYABLE BY YOU	£ 155		

* 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.

ENGLAND, WALES, SCOTLAND ONLY		DNA	All in Northern Ireland and those under 18 in England, Wales, Scotland				N	Go to 48
47	To those aged 18 and over	1	Per No. Per No. Per No. Per No.					
	Refer informant to prompt card B	1						
	In the last 12 months, that is since have (any of) you been allowed or received any of the benefits associated with the community charge shown on this card?	2	01	02	03			
	Yes to any		1	1	1	1	Code at (a)	
	No to all		2	2	2	2)	
	DK		3	3	3	3	) Go to 48
(a)	an exemption from the community charge		1	1	1	1	Go to 48	
	community charge rebate/benefit only		2	2	2	2	Go to (b)	
Do not multi-code	transitional relief only		3	3	3	3	Go to (c)	
	transitional relief combined with community charge rebate/benefit		4	4	4	4	Go to (b)-(c)	
	a reduced community charge for a student only*		5	5	5	5	Ask (I)	
	a reduced community charge for a student combined with transitional relief*		6	6	6	6	Ask (I)	
	DK		7	7	7	7	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?		1	1	1	1	See (c)	
	Yes		2	2	2	2	) See (b)
	No		3	3	3	3	) and (c)
	DK							
	To those coded 2, 4 or 7 at 47(a) or 2 or 3 at 47(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 have been allowed)?		1	£ p	£ p	£ p	£ p	
				90 00	90 00			
	DK		2	1	1	1	1	
	To those coded 3, 4, 6 or 7 at 47(a) or 2 or 3 at 47(a)(i)							
(c)	How much per annum have you been allowed in transitional relief (that is, excluding any community charge rebates/benefit)?		1	£ p	£ p	£ p	£ p	
				35 00	35 00	7 00		
	DK		1	1	1	1		
*	Only students pay a reduced community charge		2				Ask 48	

Q 48 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 Related 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 understand Q48. Please do not enter any pension set up on behalf of others at this question. (These can be entered at Q49).

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.

Q 49 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.

Endowment policies covering repayment of mortgages entered at Q37 and private personal pension schemes entered at Q48 should not be duplicated at Q49.

Q 50 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 Q49.

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 Q45); car windscreens (included at Q84(e) and 88(e); and insurance covering the repayment of a loan (to be included in the instalment payment at the relevant loan question).

Qs 51-61 Telephone account payment

Q 51 is intended to measure telephone ownership. Q 52 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 52 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 for 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 52) 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 53 the last specified payment made should be entered. NB The last payment may have been a correcting payment but it should still be entered. The period covered by the payment should be entered at Q 54.

Please enter the charge, ie what the respondent actually would have been charged if he was not paying by budgeting scheme, at Q 57.

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

At Q 59 do not enter payments of a respondent's telephone bill by an employer.

Qs 62(a) & 70(a) Method of payment for electricity/gas

Slot meter (Code 1) - Include here slot meters which are emptied by the 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 (Code 2) - 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'.

Board Budgeting Scheme (Code 3) - 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, ie the amount the respondent actually would have had to pay if the account was not settled by a board budgeting scheme.

Some other method (Code 4) - Includes any method that does not fall into the above categories, eg money paid to council, separate from rent. Those who have their own key to empty a slot meter should also be coded 4.

C.O.C.D (Code 5 at Q 62(a)) - 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 Qs 68 and 69.

Qs 63 & 71 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 95-98.

Qs 64-65 & 72-73 Amount shown on account

It is the cost shown on the account which should be entered at these questions, ie 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 95-98.

If last account was a credit enter last actual payment of money.

Qs 66-67 & 74-75 Board budgeting scheme - agreed payments

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

Qs 68-69 & 76-77 Board budgeting scheme - amount charged on advice

It is the charge shown on the advice which should be entered (ie 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 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 therefore should be asked Qs 68-69.

Q 78 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 79 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 code 6.

Only mains gas should be coded 2. Bottled gas should be coded 5.

If central heating is by oil Q 80 must be asked.

Q 80 Expenditure on oil for central heating

Try to separate out maintenance contracts (which go at Q 101) 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.

Respondents sometimes ask why we are not asking about solid fuel at this question. 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 81 TV Sets/Video recorders/Home computers/Cable TV/Satellite dishes

A separate column should be used for each TV, video recorder, home computer, cable TV 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 only if a TV licence was purchased in the last 12 months.

Video recorders

Exclude video cameras.

Combined TV and Video rental

If the individual rentals for 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 covers both items. In these cases it is of assistance if the make of each TV and video is noted in the margin.

Home computers

These refer to equipment that can run pre-recorded cassettes or disks 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). 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.

Q 82 Television licence

Note that the total amount paid for a TV licence in the sampled accommodation only should be entered at this question.

Qs 83-91 Vehicle questions

For 1991 we have introduced a preamble to these questions to make it clear that we are asking about vehicles owned or in continuous use both at present and at any other time in the last 12 months.

The term "continuous" mainly applies to vehicles supplied by an employer or spouse's employer. It does not include cars hired for 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 a three wheel car and invalid tricycle.

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 the informant as self-employed on the income schedule but exclude any vehicles bought or sold as part of the 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 83 Vehicle ownership and usage in the last 12 months

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 84-90 check back to ensure that all vehicles have been accounted for.

Q 84 Current vehicle ownership and usage

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

Note that amounts for Road Fund Tax and vehicle insurance at 84(b) and (d) should be in fs only.

Qs 85-86 Engine Size

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

Note that Q 85 applies only to those who at present have continuous use of a car, ie those coded 1 at 84(a) and 2 at 84(f). 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 86. 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 86 should be asked part (a) which covers a range of engine sizes.

Q 87 Petrol provided for private motoring

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 88 Vehicle ownership and usage in last 12 months but not at present

This question applies to any vehicle which was owned or continuously used by a spender in the last 12 months but which is not owned or used at present. Having completed this question check back to ensure that all vehicles noted at Q 83 have been accounted for at either Q 84 or Q 88.

Note that amounts for Road Fund Tax and vehicle insurance at 88(b) and (d) should be in £s only.

Q 89 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 84(f) or 88(f). You should note, however, that the reference period of Q 89 is the last three months.

This question must be restricted to vehicles purchased by cash, a bank overdraft or with a loan from a friend or relative. Vehicles purchased with formal loans from a finance house, with personal loans from banks or from other credit sources must be entered at Qs 95-98.

At Q 89(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 89(f)(i) again in £s only.

If Road Fund Tax or vehicle insurance are included in the cash price, the amount included should be entered in £s only at Q89(e)(i).

Q 90 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 90(c)(i) should be in £s only.

Q 91 Refunds of Road Fund Tax

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.

Q 92 Season ticket

Please ensure that information recorded here is not duplicated at Q 125 'travel to school' or at Q 67 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 eg railcards. These are not season tickets.

Where a season ticket is obtained on credit it should also be shown at credit questions 95-98.

Q 93 Credit cards, etc on which interest can be charged

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 not 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 record keeping, 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 94 Credit cards, etc on which an annual standing charge is made

Holders of charge cards such as American Express and Diners Club are required to pay an annual subscription or standing charge. Annual standing charges have also been introduced for some bank credit cards, such as Barclaycard and Lloyds Access.

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 94. You should explain to the respondent that if the annual standing charge of subscription appears on an account that is paid during record keeping, the amount of the charge 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.

Qs 95-98 Loans questions

Questions 95-97 relate to instalments paid whereas question 98 relates to existing arrangements. Q 95 covers the more formal type of arrangement, such as a bank loan or second mortgage; Qs 96-97 cover hire purchase and credit sale agreements; and Q 98 covers club credit arrangements, budget and option accounts and other types of credit.

Q 95 Formal loans (prompt card C)

The following loan arrangements should be coded at Q 95(a).

Code 1 Finance house

If instalment payments are made direct to a finance house code 1 at Q 95(a). If the money is paid to a retailer, treat as hire purchase and enter at Q 96-97.

Code 2 Credit Union

A Credit Union is a group who save together on a regular basis and then use the money built up to lend money to each other at a low rate of interest.

Code 3 Second mortgage

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.

A 'top-up' or further mortgage used to purchase the accommodation should already have been entered at Qs 33-42 of the household schedule. It should not be entered here.

Codes 4 and 5 Bank and building society personal loans

These are loans given originally for specific items or services.

Overdrafts should not be included.

Code 6 Loan from employer

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

A loan from an employer to purchase the sampled accommodation should be treated as a mortgage and should be shown at Qs 33-44.

Code 7 Loans from Social Fund

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 a loan from the Social Fund to be paid back by direct payments or deduction from benefit.

Note that parts (l) and (m) on page 38 of the household schedule must be asked of all with a loan from the Social Fund. If (l) and (m) are completed, please check back to page 36 to ensure that all loan arrangements have been accounted for and entered on pages 36-37.

Completing Q 95

The following points must be noted.

1. It is essential to use a separate column for each item or service obtained with each loan.

Use the grid at the top of page 36 to find out how many arrangements each spender has.

Take the first loan arrangement and complete (a)-(e). At (f) find out how many items or services were obtained with that particular loan and enter details of each item in a separate column from (f)-(k), or in the case of a loan from the Social Fund from (f)-(m).

If more than one item is obtained with the loan, ensure that the Spender Number is entered on page 36 and page 37 but there is no need to complete parts (a)-(e) again for the second or subsequent items, ie (a)-(e) should be completed once only for each loan.

Then go to the next loan arrangement. Details of this should be entered in the next completely blank column. For example, if three items were obtained with loan 1, loan 2 should be started in column 4. Again, separate columns must be used for each item obtained with this loan, continuation sheets are often needed at this question.

2. It is important to check totals as the whole loan must be accounted for. Problems arise particularly with car loans where an amount is allowed in part exchange.

Use the following example:

Amount borrowed at (b)	=	£5,000
Amount allowed in part exchange at (j)	=	500
		<hr/>
Total available to spend (b+j)	=	5,000
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).

3. Probe any sums not accounted for. These sums must be entered in a separate column at (f) onwards. If the respondents really cannot account for the remainder, it is sufficient to describe as miscellaneous expenditure, day-to-day expenses, etc.
4. The description of each 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 note 'contract catering'. However, if the household did its own catering, then we need estimates of the amount spent on the main items, eg car hire, food, alcohol, bank, hire or hall.
5. Always record the cash price of an item, not the credit price, ie exclude interest.
6. New arrangements where the informant has not yet paid any instalments should be excluded from Q 95.

Example

On the following two pages is an example of a completed Q 95; Person 1 has a £4,500 bank loan and Person 2 a £780 loan from employer.

Details of the first loan have been entered at (a)-(e) in column 1. At (f) the interviewer has found that Person 1 bought a car.

However, although the cash price of the car (at (i)) was £4,800, £1,250 was allowed in part exchange and the informant put down £200. So only £3,350 of the loan is accounted for (ie (i)-(j)-(k).) The interviewer has probed and found that £1,015 was spent on a computer and £135 on a bicycle. Details of these items have been entered at (f)-(k) in columns 2 and 3 but parts (a)-(e) have not been completed again because they are part of loan 1.

Details of the second loan have been entered in column 4 as this is the next completely blank column. In this case only one item was obtained with the loan and there is no residue, so only one column has been used.

95 To all households Ask all spenders

Refer informant to Prompt Card C

Are (any of) you at present making regular payments to any of the organisations shown on this card? Yes 1 Code in grid Below
No 2 Go to 96

INTERVIEWER USE ONLY

Code all that apply

Spender No.	01	02
A finance house	1	1
A credit union	2	2
Second mortgage	3	3
Bank personal loan	4	1 4
Build Soc. personal loan	5	5
Employer as repayment of loan	6	6 1
Loan from DSS Social Fund	7	7

Interviewer: note beside code, how many of each type of arrangement. When complete for all spenders ask (a)-(k) or (a)-(m) for each arrangement, allowing at (a)-(e) for as many columns as there are items covered by an arrangement (see (f))

Suggest consulting agreement on payments card.

95 1 Use a separate column for each item or service obtained

Spender No.	01	01	01	02
(a) Enter each arrangement in a separate column, but allow for more than one item*	95 2 OFF USE 1	2	3	4
a finance house	95A 1	1	1	1
a credit union	2	2	2	2
an organisation granting a second mortgage?	3	3	3	3
A bank for a personal loan (that is a loan given originally for specific goods or services)	<u>4</u>	4	4	4
a building society for a personal loan (that is a loan given originally for specific goods or services)?	5	5	5	5
your employer as repayments of a loan?	6	6	6	<u>6</u>
loan from the DSS Social Fund?	7	7	7	7

Ask (b)-(e) about each arrangement

To those spenders with loans
(coded 1-7 at 95(a))

95 (cont'd)	Spender No.	01	01	01	02	
		Use a separate column for each item or service obtained fonly fonly fonly fonly				
(b)	How much was the loan, excluding any interest you paid?	4,500			780	
		£ p	£ p	£ p	£ p	
(c)	How much was your last payment?	150.00			65.00	
(d)	How long did this cover? Enter Period code	5			5	If code 9, specify period
(e)	When did you obtain the loan? Month Year 19	09 90			01 91	
(f)	What items or services did you obtain with the loan of ... (see b)	CAR	PERSONAL COMPUTER	BICYCLE FOR SON (03)	ANNUAL RAIL SEASON TICKET	Ask (g)-(k) about each item or service
		1 OFF USE				
		2 OFF USE				
(g)	Was the item new or second hand? New S/hand DNA	1 <u>2</u> 3	<u>1</u> 2 3	<u>1</u> 2 3	1 2 <u>3</u>	
(h)	What is the type of firm from which the item or service was obtained?	GARAGE	DEPT	DEPT	BRITISH	
			STORE			
(i)	How much was the cash price of ... (the item or service) including any down payment or part exchange? 95 H	fonly	fonly	fonly	fonly	
		4,800	1,015	135	810	
(j)	How much was allowed in part exchange?	1,250	NIL	NIL	NIL	
		fonly	fonly	fonly	fonly	
(k)	How much did you have to put down in addition to the amount borrowed (excluding part exchange)?	200	NIL	NIL	30	See (l) on next page
REC 77	TOTAL AVAILABLE (b)	4500				TOTAL SPENT AT (h)(i) =
	(j)	1250				4800
	(k)	200				1015
						135
						<hr/>
		5950				5950

Qs 96-97 Hire purchase and credit sale instalments

Q 96 asks about instalments and Q 97 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 instalment, code 2 ("No") at Qs 96 and 97.

If instalment payments are being made directly to a finance house enter at Q 95 and code 1 at Q 95(a).

At Q 97(a) use a separate column for each item obtained under each arrangement. Use continuation sheets where necessary.

Motability. Cars being bought on hire purchase by disabled people through the Motability Scheme should be included at 96-97.

Q 98 Credit arrangements/loan from other person (prompt card D)

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 for diary items.

Code 1 Budget or option accounts

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 Readycredit card can be used in Ryman and Top Shop. These cards are not credit cards and must be coded here.

Code 2 Club run by shop

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, book clubs, etc are excluded from this category. They should appear in the Diary if paid during record keeping.

Code 3 Mail order agent (eg Universal, Littlewoods)

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 Q 2 on the Income Schedule; but details of their earnings should be entered at Q 68 on the Income Schedule.

An HP or credit sale agreement arranged by a mail order firm should be coded at Q97.

Code 4 Other mail order organisations direct

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.

Code 5 Check trader

A check trader calls on the purchaser to sell him or her a check, which can then be used to buy goods such as clothing, textiles, and small household goods in a number of shops. Some retailers also issue checks. The largest check trading organisation in the country is the Provident.

Hp agreements with a check trader should be coded at Q 97.

Loan agreements with a check trader should be coded at Q 95 as a loan from a finance house.

Code 6 Top up loans for students

If a student is receiving a top-up loan it should be coded here. However, it is not necessary for goods and services acquired with the loan during the last month to be recorded here.

Qs 127 and 134 ask about the amounts borrowed.

Code 7 Other person or organisation

Other credit arrangements should be described fully.

Include loans from relatives and friends and legal fees being paid in instalments.

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

Qs 99-118 Retrospective Questions

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. 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.
4. All amounts at these questions should be given in rounded £s only.
5. 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.

Payments made with a loan or partly by cash and partly by loan 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.
6. At part (d)(i) of Q 100, part (c)(i) of Qs 101-103 and part (b)(i) of Qs 106-107, those who have used loans or instalment credit to finance the transaction should be asked whether they are still paying instalments on the loan or instalment credit. If they are, ensure that details of the arrangement are entered at Qs 95-97.
7. Note that Qs 100-103 cover payments to a contractor or someone else. Expenditure on do-it-yourself should be excluded.

Q 99 Second dwelling

This is a filter question for Qs 100-103.

If a spender has a permanent second dwelling in England, Scotland, Wales or Northern Ireland (coded 1 at Q 99 and 1 at Q 99(a)), Qs 100-103 should be asked in respect of the main dwelling and second dwelling.

A Main Dwelling includes any accommodation to which the household or a member of the household intends to move, eg on marriage. It also includes any dwellings which have been the main residence of members of the household at any time in the previous 12 months.

A Second Dwelling includes only permanent accommodation such as a holiday home or town flat, fixed caravan or beach bungalow in which one can live permanently and which has not been and will not become the main residence of a household member.

Expenditure on permanent second dwellings outside the United Kingdom and on timeshares, both in and outside the UK, should be excluded from these questions.

Second dwellings which are rented out on a permanent basis should also be excluded.

Qs 100-101 Central heating

These questions should be asked only of those who have central heating in their main accommodation (coded 1 at Q 79) or those who have a second dwelling in the UK (coded 1 at Q 99(a)).

Q 100 Installation of central heating

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. Also include extension of a central heating system. Do not include repairs which include partial replacement. These should be entered at Q 101.

Q 101 Repairs, servicing and maintenance of central heating

Include at this question routine servicing and maintenance, repairs to a system and maintenance contract payments eg Gas Board schemes.

Qs 102-103 Home improvements and decorations (prompt cards E and F)

The lists of items on page 47 are merely examples of items to be included in the total costs. It is not necessary to provide a 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 104 Sale or purchase of property (prompt cards G1 and G2)

Prompt card G1 is used at the main question 104, and prompt card G2 with Q 104(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 104(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 Q 104(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 95 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 95; 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 104(d).

Code 3 at Q 104(d)(i) refers to cases where the respondent sells someone else's property, eg an inherited house.

Q 105 Expenditure on moving and storage of furniture

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 (Q 104), please separate and enter an amount at Q 105, even if it is an estimate.

Q 106 Expenditure on furniture (prompt card H1)

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

Q 107 Expenditure on carpets and carpeting (prompt card H2)

This question covers a three month retrospective period.
Include only soft floor coverings such as carpets, mats, rugs and soft carpet tiles.
Also include a charge for fitting a carpet.

Exclude hard floor coverings such as linoleum, vinyl and plastic tiles.

Qs 108-118 Holiday questions

These questions cover expenditure on holidays incurred in the last three months irrespective of whether the holiday was actually 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.
Timeshare holidays should also be excluded.

Qs 110-112 apply only to those paying for a package holiday, Qs 113-115 to those paying for a non-package holiday at a hotel or boarding house, and Qs 116-118 to those paying for a non-package self-catering holiday.

Holidays in the Channel Islands and Isle of Man should be coded 3 (other) at Qs 111, 113 and 116.

Note that at Q 112 informants are asked how much was spent on the package only in the last 3 months whereas at Qs 114 and 117 they are asked how much they spent on accommodation only over the same period.

At Qs 112, 115 and 118, in the case of informants who have financed their holiday using a loan or instalment credit (coded 3 or 4), ensure that the loan or credit arrangement is recorded at Qs 95-97 if they are still paying instalments. If the loan or credit arrangement has been paid off, ring code Y in the box below the running prompt.

Q 119 Bank charges

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. Charges on bank credit cards and counter charges for cashing cheques should also be excluded.

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 spenders' columns at Q 119(a) and (b). Enter details for 119(b)(i) and (ii) 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 are made on these. These accounts should also be included at Q 60 in the Income Schedule.

Q 120 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 a loan, then ensure that the relevant question is asked again and full details obtained.

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

Payments through bill paying firms, eg Homewise, should also be listed here.

If a payment is made to a credit card company by direct debit or standing order make a note of the date in the month on which it is paid. Remind the respondent that if the bill is paid during record-keeping, any interest shown on the account should be entered on page 36 of the Diary.

Please do not use abbreviations such as AA at this question. Also, in the case of payments to organisations which are not nationally known, please state the nature of the organisation, eg charity.

Q 121 Prescriptions - items acquired free of charge

Enter the total number of items received by each 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 122 Liquid welfare milk

This question is 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 Income Support, housing benefit supplement, Family Credit, 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 123 Free school milk

This question is only asked of those with children under 16 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 one third of a pint. Therefore, a legitimate answer to 123 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.

Q 124 School meals - state school children under 19

The child receiving the meal should be entered in the person number box.

Note that at Q 125(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.

Q 125 Travel to school - state school children under 19

The person number of the child travelling by bus or train should be entered in the person number box.

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 92 (season tickets).

Note that at Q 125(c)(i) the amount actually paid in the last seven days is required. If no actual payment was made in the last seven days, code 2 at (c)(I).

Please exclude private season tickets for children which should be entered at Q92.

Qs 126-136 Educational grants and expenditure questions

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 registered as a 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 131(e) on this schedule.

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

Qs 126-130 refer to spenders and children considered for FES purposes to be members of the household.

Qs 131-136 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 128(d)(i), 130(b)(i) or 136(a).

Where a child 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.

See instructions for front page Item 7 for a list of educational courses (pages 105-106).

Qs 126 and 133 Children attending courses for which grants are received

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.

State grants will exclude fees to those coded 1 at Q 126(b) or Q 133(a) should be asked 126(c) or 133(b).

Grants from overseas governments, private sources in the UK or overseas will include fees so those coded 2 or 3 at Qs 126(b) or 133(a) should be asked (126(d) or 133(c)).

Qs 127 and 134 Top-up loans for students

The standard means-tested grant will be frozen after the academic year 1990/91. A system of top-up loans designed to supplement the grant has now been introduced. Top-up loans are available to all full time British students in higher education whether or not a grant is payable, except for postgraduates and students aged 50 and over. The loans are administered by The Student Loans Company in Glasgow. For each year of their course students will be able to borrow within various limits. The student can decide if the loan is to be paid all at once or in a maximum of 3 instalments in each year of the course.

For the academic year 1990/91, the maximum full year loan will be;

	£
London	460
Elsewhere	420
Home	330

For students in their final year of study, the maximum loan will be;

London	340
Elsewhere	310
Home	240

At Q 127(b) and 134(a) we wish to find out how much the student is entitled to borrow during the current academic year, ie the year beginning in September 1990 and ending in Summer 1991.

At Q 127(c) and 134(b), the informant is asked how much they think will be borrowed under the scheme during the academic year. Some 'Don't Knows' may be expected for non-household members at Q 134(b).

Qs 128 and 132 Fees and maintenance for educational courses

These questions relate to fees paid in the last 3 months and should include parental contribution made towards the full amount of the grant.

Q 129 Fees for leisure classes (prompt card I)

This question covers fees paid in the last 3 months. Include all leisure or recreational courses which cannot be identified as vocational, not 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.

Q 137 'A' schedule expenditure refunded by employer (prompt card J)

It will be necessary to refer back to earlier 'A' schedule amounts when prompting.

Q 138 Money received for items of household expenditure (prompt card K)

This question refers to cases where the informant is given cash or a cheque by a private individual to pay a bill in part or in full. Note that the period covered by payment is required.

Money given by an employer, government agency or other organisation should be excluded as should business refunds.

Q 139 Direct payment of household expenditure (prompt card K)

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. Direct payments by a business, an employer, a government agency (other than DSS) or any other organisation should be excluded.

Q 140 Maintenance and separation allowance

This question is asked of all spenders and balances Q 65 in the Income Schedule which asks about receipt of allowance.

Qs 141-144 Visits to local authority office

Even though the rating system in England, Wales and Scotland was 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 at Qs 141-143.
2. Details on O.A.P. concessionary bus fares at Q 144.

Qs 141-143 Rateable values

It is essential that the rateable value at Qs 141 and 142 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 eg whole house, four flats. We also need the total number of rooms in rateable unit (see Qs 13, 14 and 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.

Q 144 Concessionary bus travel provisions for O.A.Ps

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 and 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 passes, permits, tokens or tickets 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.

Q 145 Final check and special circumstances

The check at the top of page 68 should be completed and details of special circumstances recorded.

Please remember to put notes about unusual/special circumstances eg 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.

Back Page First checks at Home

These checks are essential to ensure that documents are processed correctly and quickly.

Back Page Period Code List

This should be used as an aid for coding the period at questions on the schedule. Leading zeros are not required for period codes.

6/FESII.PTI

INCOME
SCHEDULE

INCOME SCHEDULE (B SCHEDULE)

INTRODUCTION

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 full 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 Qs 75 and 76 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 throughout 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. Don't forget that if necessary you can use your checking call(s) to ask people about anything that's been missed.

Q 1-2 Employment status questions

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 |

Q 1 Those on government training programmes (prompt card L)

This question must be asked of all men under 66 and women under 61.

Note that Employment Training (ET) and Youth Training (YT) apply in Great Britain only; and Youth Training Programme, Job Training Programme and Action for Community Employment apply in Northern Ireland only.

Those on the Enterprise Allowance Scheme must not be coded 6 at Q 1 but should be treated as self-employed and coded 2 at Q 2(a).

Do not use Code 6 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 Q 50.

All those coded 1-6 at Q 1(a) must be asked 1(b). Those who have any paid employment in addition to the government training programme should then be asked Q 2 and 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 Qs 3-45 should not be asked.

Q 2 Employment status

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 Q 2 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.

Q 2(a) Employee (Code 1)

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 about to start a new job, code 4 at Q 2(b).

If someone is on the books of their husband's/wife's firm for tax purposes, they should be coded at Q 2 as an employee, regardless of how many hours they work.

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, s/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 employed abroad, treat as employee. However, from Q 12 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. Jehovas Witnesses are treated as self-employed.

Directors - A director of a limited company is always counted as an employee, ie as an employee of their own company.

Occupation therapy - Informants who attend 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 or 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)

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.

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 should not be treated as self-employed. Instead, their income is picked up separately at Q 68. Child minders are treated as self-employed. Their income details should appear at Q 40.

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 coded 3.

Q 2(b) Out of employment (codes 3 and 4)

Code 3 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. Actively seeking work means registering with 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 Q 2(b).

Code 4 applies where the informant has already obtained a job and is waiting to begin work.

Questions to be asked of those out of employment, ie those coded 3 or 4 at Q 2(b):

1. Where last job as as an employee

a. Unemployed for 13 weeks or less:-

Ask Q 5, 5(a), 9, 9(a)-(g), 10, 10(a)-(g), 11-23, 25-32.

b. Unemployed for more than 13 weeks but less than 52 weeks:-

Ask Q 5, 5(a), 9, 9(a)-(g), 10, 10(a)-(g), 11-18, 22-23, 25-29.

c. Unemployed for 52 weeks or more:-
Ask Q 5, 9, 9(a)-(g), 10, 10(a)-(g), 11.

2. Where last job was as self-employed (including last job where receiving Enterprise Allowance)

a. Unemployed for 13 weeks or less:-
Ask Q 5, 5(a), 9, 9(a)-(e), 9(h), 10, 10(a)-(e), 10(h), 40-45 as appropriate.

b. Unemployed for more than 13 weeks but less than 52 weeks:-
Ask Q 5, 5(a), 9, 9(a)-(e), 9(h), 10, 10(a)-(e), 10(h), 40-44 as appropriate.

c. Unemployed for 52 weeks or more:-
Ask Q 5, 9, 9(a)-(e), 9(h), 10, 10(a)-(e), 10(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.

Q 2(b) Permanently sick or injured (code 5)

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.

Q 2(b) Retired (code 6)

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, not 3.

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)

"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 employment for more than ten years (520 weeks).

Housewives with no paid occupation, including those who are mail order agents or paid baby sitters (but not child minders).

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.

Q 3 Paid work in last 12 months

This question applies to those coded 1 or 2 at Q 2(a). Work here means regular arrangements and not odd jobs, which should be entered at Q 74.

Include as paid work any paid holidays, paid sick leave or time on Statutory Sick Pay.

Exclude periods when on strike.

Q 4 At work on day of interview

Please note that this question is only asked of employees and not of those coded 2, 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

This question is asked of all coded 3 or 4 at 2(b) except those who have not worked before, eg school, college and university leavers, who should be coded X.

Q 5(a) applies to those who give a date less than 12 months before the date of interview. Work here refers to regular arrangements and not odd jobs.

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

This question applies only to those coded 6 at Q 2(b). Code 1 at Q 6 if the informant retired from regular employment at some time during the previous 12 months.

Q 7 Looking after sick or aged relatives

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.

The term 'permanently unable to work' should be left to the informant's interpretation and the reason should be noted at Q 7(a). This can be an embarrassing topic and should not be probed too deeply.

Q 8 Paid work in last 12 months

If less than one week has been worked in the last twelve months please note the number of days in the margin.

Work at this question means a regular arrangement to work and not an odd job. 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.

Q 9 Most remunerative employment

Q 9 must be completed for current employees, self-employed and those out of employment.

It is important that where an informant has more than one job, details of the most remunerative job - whether as employee or self-employed - should be entered at Q 9. Details of subsidiary employment should be entered at Q 10. If, on probing at this question, it is found that Q 2(a) has been wrongly coded, eg coded self-employed when the most remunerative job is as an employee, then recode Q 2(a).

Where someone has arrangements to work with two different employers (even if one relates to casual work), enter details of the most remunerative job at Q 9 and of the subsidiary job at Q 10. 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.

Occupation and Industry

A new classification of occupation, SOC (Standard Occupation Classification) will be introduced in the FES from January 1991. Soc, which will also be used in the 1991 Census, updates the old classification by including some new jobs, and modifies some of the old categories.

Other surveys will also switch to SOC during the course of 1991. You will still need to collect precise occupation and industry details and it is important that you check that you are using the correct new code for each occupation. Refer to the new SOC coding frame and instructions sent separately to all interviewers.

Directors

Directors of limited companies are to be treated as employees because they are legally employees of their 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 s/he is a director, but for accounts purposes s/he will handle this income, tax and National Insurance contributions, etc, as if self-employed. In these cases you should record him or her as an employee at Qs 2, 3, 4 and 9 but enter details of income, tax and N.I. as if s/he is self-employed, ie complete Qs 40-45, 69-70 and 71-72. Where this occurs please make full notes so that the office is aware of the circumstances.

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 10 Subsidiary employment

Q 10 must be asked of current employees, self-employed and those who are out of employment. If an informant has (or had) more than one job for pay or profit, details of the subsidiary job should be entered on page 7. If an informant has or had more than one subsidiary job, enter details of the main (ie more remunerative) subsidiary job on page 7 and the other subsidiary job on page 8. Details of a third subsidiary job should be entered in the margin on page 8.

Qs 11-18 Last pay details

This series of questions refers to the job described in Q 9 as the most remunerative job as an employee, regardless of the 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 33-39.

If someone has only recently started work and has not yet received any wages/salary, explain this in a note together with what he or she expects to receive in the new job, and record at the checking call details of the first pay if this is received during the record-keeping period. Failing this, give details of the wage/salary in the previous job(if any).

Maternity pay: If the last pay was Maternity Pay or Statutory Maternity Pay this should be ignored and the last full pay entered.

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 self completion sheet with your guidance as necessary. This information should then be transcribed on to the income schedule after the placing interview.

Qs 11 & 13 Date last paid and period pay covered

Note that if details of anticipated pay are given then code '1' after the date at Q 11 must be ringed.

If respondents cannot remember the exact day of the month on which they were last paid, enter the 15th of the month.

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 8/4/91. They state that they were last paid on 22/3/91, ie over two weeks before interview. The reason given for this might be that they were paid three weeks money to cover their holiday period and therefore they were not paid on 29/3/91 or 5/4/91.

Q 12 Last net wage or salary received

Qs 12-46 should not be asked of those who have been out of work for over one year.

The amount entered 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 Qs 25, 48 and 49 if applicable.

Q 14 Refund of tax

A refund of tax indicates that the pay at Qs 12-18 is not the usual pay.

Qs 15 & 16 Tax and NI contributions not paid

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 Q 15(a) and/or 16(a).

Q 17 Deductions from pay for charities

Deductions for charities can be of two types:

1. Where a tax allowance is given for the contribution, ie it is tax free (Q 17(a)).
2. Where no tax allowance is given, ie tax has been paid on the money contributed.

Q 18 Other deductions from wage/salary

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?

If the deduction is for a loan, ensure that details of the loan have been entered at Q 95 in the Household Schedule.

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.

Q 18(a) Pay slip consulted

If a pay slip is consulted enter the gross pay at Q 18(a), otherwise do not enter anything here. The figure entered should not be your addition of the net pay and deductions. The figure at 18(a) can be cross checked against the gross you calculate when checking pay details on the checking schedule.

Qs 19-21, 30-32 Thirteen week rule

These questions do not apply if the informant is coded 3 or 4 at Q 2(b) and has been out of employment for more than 13 weeks at time of interview.

The number of weeks an informant has been out of employment can be calculated from Q 5.

Qs 19-21 Expenditure refunded by employer

Please note that these questions on expenses are restricted to those received from the current (or last) employer.

Where an informant states at Qs 19-21 or 27 that items of expenditure have been refunded, it is to be expected that similar expenditure shown in the Diary will also be refunded and entered on page 36 of the record books.

Q 19 Mileage or fixed allowance

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.

If a fixed or mileage allowance for a 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.

Q 20 Specified car expenses

The amount included in the last net pay should be entered.

This covers such items as parking fees, repairs, etc.

Q 21 Refunds of 'A' schedule expenditure and other business expenditure from employer (prompt card M)

Here it will be necessary to refer back to 'A' schedule amounts when prompting.

See also Q 137 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.

Q 22 Usual hours

Please note that this question is to be asked of all currently employed and all who have been out of employment for 12 months or less.

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).

Overtime and mealbreaks should be excluded from this question.

Q 25 Average amount of overtime

This question refers only to paid overtime.

Q 24 Seeking job with more hours

This question is asked only of those working less than 24 hours per week. This question is included for DSS to assess the number of those who may be entitled to Family Credit.

Q 25 Items affecting last pay (prompt card N)

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. Tax adjustment for previous unemployment benefit should be coded 9 at 25(a)(i).

Q 26 Usual pay

If a code has been ringed at Q 25(a)(i), the informant would be expected to answer 'No' at Q 26 and their usual pay will then be given at Q 26(a) and (b).

Q 27 Motoring allowance included in usual net pay

This question is to be asked of those whose last pay was not usual, ie those coded 2 at Q 26.

Q 28 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 29 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 ie those coded 2 at Q 26 and 1 at Q 28.

Q 30 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 note of coding. Please list items covered by tax relief in the margin.

Qs 31-32 Luncheon vouchers/free meals

Luncheon vouchers: These refer to luncheon vouchers used by the informant and supplied by informant's employer only.

At Q 31(a)(i) enter the total value of the vouchers used in the last 7 days.

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.

Qs 33-39 Subsidiary employment

These questions are, essentially, replicas of Qs 11-18 but are for entering details of a subsidiary job where this is held as an employee.

Where an informant has more than one subsidiary job as an employee, enter details of the more remunerative job in the coding boxes and details of the other subsidiary job in the left-hand margin.

Q 40 Self employed income

Estimates are acceptable at this question if precise figures are not available. Amounts should be recorded in rounded fs only.

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.

Note that for those receiving Enterprise Allowance, the allowance should be included in the calculation of profit at Q 40.

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 people should be withdrawing money from their business to live on and to pay domestic bills unless they are living off capital and savings, in which case please make a note in the margin. Please obtain an estimate as this may be the only basis for estimating income. The amount should be in fs only.

Q 42 Self employed - sole ownership/partnership

This question is asked only 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 0)

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. 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. Enter in the left hand margin the amount claimed and total expenditure on the item concerned, eg electricity claimed = £70 pa on a total expenditure of £400 pa.
- b. If neither percentages nor amounts can 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.

Q 46-55 Allowance, benefits, pensions (prompt cards P1-T2)

See glossary for information regarding individual benefits.

At Qs 46-48 and 51-53, where respondents answer 'Yes' to the lead question it is only necessary to code the benefits and pensions actually being received, ie there are not any "No" codes to be ringed at the dependent questions. Note however that either 'Yes' or 'No' must always be coded at the lead question.

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. Pages 1, 2 and 3 of each book are illustrated on the following two pages to help you identify them.

It is important that the amount entered for each benefit covers that benefit only and is not the total for a combination of benefits, eg Income Support and Retirement Pension.

In the Income Support payment book, the inclusion of another benefit is usually identified on page 3.

In the other benefit book, the amounts for the various benefits are shown on page 3 with a code letter. The key to these code letters is on page 2 of the book. If you are unable to separate an amount covering a combination of benefits, please make a note giving the names of the individual benefits.

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.

Benefit book used to pay Income Support only or Income Support and another benefit (pages 1, 2 and 3)

S P E C I M E N

S P E C I M E N

DEPARTMENT OF HEALTH AND SOCIAL SECURITY

Pension or allowance order book

GB	Pension or allowance number	Due on	POST OFFICE STAMP
Post Office of payment	Payee's Ref No		
	Payee's name		
	Address		

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)

S P E C I M E N

S P E C I M E N

CHANGE OF POST OFFICE OF PAYMENT

COMPLETE SPACES BELOW IN P80MA CASES ONLY

See M2 8002 for full instructions re change of office procedure if required

New office of payment (Not valid until(d) is stamped)	Date stamp of new office
---	-----------------------------

Payment without P80MA (FIRST ORDER)	Payment without (SECOND ORDER)
--	-----------------------------------

(c)	(d)
-----	-----

(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.

Note more than two orders may be cashed on any one day if the value of each exceeds £50.

Income Support including Retirement Pension

S P E C I M E N

S P E C I M E N

Retirement Pension £46.90

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 £15 between you

Local office address stamp

What to do

- Do not cash the order for the week after the money is earned. Your benefit will be affected.
- Use the A356 Declaration of Earnings form to tell us straight away. It is part 6 in 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.

Issuing Authority-Department of Social Security

Benefit book used to pay benefit other than Income Support (pages 1, 2 and 3)

S P E C I M E N

S P E C I M E N

DEPARTMENT OF HEALTH
AND SOCIAL SECURITY

MR HORACE TELFORD
15 MALVERN AVENUE

Pension or allowance number
(Quote this number
in all correspondence)

CRANFORD
WESSEX
CR5 6PU

4985213PBX

Serial no. Due on
60 THURSDAY

POST OFFICE 0 60
WARBRECK HILL 0 62
CRANFORD 7 81
WESSEX 6 20

POST OFFICE STAMP
READ THE BACK PAGES
FOR RULES FOR
DRAWING BENEFIT AND
AND INFORMATION ON
OTHER BENEFITS

DLO 26 FEB 87
RATE £71.87

CHANGE OF POST OFFICE OF PAYMENT

S P E C I M E N

S P E C I M E N

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 Date stamp
(not valid until (d) of new office
is stamped)

Payment Payment
without P80 without P80
(FIRST (SECOND
ORDER) 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 Encashment 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.

S P E C I M E N

YOU MAY CUT OUT AND KEEP THIS PAGE BEFORE CASHING THE
LAST ORDER

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE 33774303AZ
PAYABLE

PENSION DETAILS	H	RP	RATE	FROM
A	50.01	25.05	47.44	72.49
C	0.29			
D	0.25			
H	25.05			
J	2.95			
K	1.52			
L	1.43			
M	0.16			

Issuing Authority DEPARTMENT OF SOCIAL SECURITY, CPB, NEWCASTLE-UPON TYNE NE98 1YX

Q 46(a) and (b) Child Benefit, Retirement Pension (prompt card P1)

Child Benefit can be received for any child under 16 or for a child aged 16-18 still in full time education. One Parent Benefit may also be received by a single parent on top of Child Benefit. If both benefits are received enter the total amount at Q 46(a)(i).

Retirement Pension is a taxable weekly benefit for women on reaching 60 and men on reaching 65. The basic pension rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows on their husband's NI contributions. Married women who are not entitled to a pension on their own contributions may receive a pension on their husband's contributions. Retirement Pension should be coded 1 at 46(b).

Old Person's Pension is for those people aged 80 or over who are entitled to State Retirement Pension of less than the amount payable on a spouse's contributions, or to none at all. An informant receiving this pension should be coded 2 at 46(b).

Retirement Pension may include components other than the Basic Pension and DSS have asked us to obtain amounts for some of these components at 46(b)(iii). However, Q 46(b)(iii) should only be asked if the informant consulted a payment book or another document.

Those who have paid NI contributions as an employee after April 1978 may also receive an additional earnings related pension. Those who have been in a contracted-out occupational pension scheme may receive a guaranteed minimum pension, which is the minimum amount that must be paid under such a scheme. Guaranteed minimum pension is also known as contracted-out deduction. Those who decide not to claim their pension on reaching retirement age can earn additional pension increments.

Amounts for these components are usually shown on page 3 of the payment book with a code letter. The key to the letters is on page 2 of the book. Using the example on page 177 Q 46(b) should be completed as follows:

Pension Details			Payable Rate
	H	RP	from 30 Oct
A50.01	25.05	47.44	72.49
C 0.29			
D 0.25			
H25.05			
J 2.95			
K 1.52			
L 1.43			
M 0.16			

- STEP 1. Copy RP (retired pension) amount £50.01 into Q 46(b)(i)
2. Copy H (attendance allowance) = £25.05 to 47(d)
3. Copy J (additional pension) = £2.95 to 46(b)(iii)
4. Copy K (guaranteed minimum pension)* £1.52 to 46(b)(iii)
5. Copy M (additional pension increments) £0.16 to 46(b)(iii).

* May be identified as contracted out deduction on some payment books.

Q 46(c) Widows' Benefits (prompt card P1)

These include Widow's Payment, Widowed Mother's Allowance and Widow's Pension.

Widow's Payment is a lump sum paid immediately after the husband's death provided that he had paid enough NI contributions. In addition, a widow may receive either Widowed Mother's Allowance or Widow's Pension.

Widowed Mother's Allowance is a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit.

Widow's Pension is a weekly benefit for women aged 45 and over (or 40 and over if widowed before April 1988) paid when their husband died or when their Widowed Mother's Allowance ends.

Q 47 War disability pension, Motability Allowance, Severe Disablement Allowance and Attendance allowance (prompt card P2)

War Disablement Pension is payable to people disabled as a result of service in the Armed Forces during the First World War or at any time since 1939.

Mobility Allowance is a benefit for people aged between 5 and 80 who are unable, or virtually unable, to walk. It is paid every four weeks. Motability is a registered charity through which those who receive mobility allowance may hire or purchase a car at a reduced rate. Either part or the whole of the mobility allowance is paid to Motability. Include these cases at 47(b) but please note 'Motability' in the margin. If an informant is purchasing a car on HP through the Motability scheme, ensure that details are entered at Qs 96-97 in the Household Schedule.

Severe Disablement Allowance may be received by people of working age who have been unable to work for 28 weeks or more because of illness or disablement, but cannot get Sickness Benefit or Invalidity Benefit because they have not paid enough NI contributions.

Attendance Allowance is a weekly benefit for people who need a lot of looking after because of mental or physical disability. There are two rates - one for those needing to be looked after by day or night, and the other for those who need attendance by day and night.

Q 48 Statutory Sick Pay, NI Sickness Benefit and Contributory Invalidity Pension (prompt card Q)

Statutory Sick Pay is paid by the employer. The benefit is paid for a maximum period of 28 weeks in a tax year.

NI Sickness Benefit is paid by the DSS for a maximum period of 28 weeks to those who are not entitled to Statutory Sick Pay.

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.

Q 49 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).

Those receiving an Enterprise Allowance should be coded 3 at Q50(a) and the number of weeks they received the allowance should be entered at 50(b). However they should not be asked parts (c)-(e) because their allowance will already have been included in the calculation of profit at Q 40.

Q 51(b) Unemployment benefit/currently received (prompt card R)

This question should exclude any benefit for weeks spent on government training schemes.

Unemployment benefit and the number of 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.

Q 51(c) Family Credit (prompt card R)

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(c).

Q 51(d) Income Support (prompt card R)

If Income Support is paid in combination with another benefit, enter the amount for Income Support only at 51(d).

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.

Q 52 Maternity benefits and pay (prompt card S)

Note that these questions are asked only of women aged under 55.

Maternity Allowance may be paid to those who are not entitled to Statutory Maternity Pay for 18 weeks, starting from the 11th week before the baby is due.

A Grant from the Social Fund may be made for maternity expenses to those who receive Income Support or Family Credit.

Statutory Maternity Pay is paid by the employer for up to 18 weeks from the beginning of the 11th week before the week in which the baby is due. However, the mother can decide to work until the end of the 7th week before the baby is due and still receive payments for the full 18 weeks.

Q 53 Other state benefits (prompt card T1)

Christmas bonus is paid to retired persons and certain other people on state benefit. This is normally paid in December in the form of an increased weekly payment, ie it is not usually made as a separate payment, but as an increase in benefit being received at the time.

Invalid care allowance is paid to those caring for a long term sick person and should be entered in the column of the person caring, not the sick person's column.

At Q 51(c) include all state benefits not covered by previous questions. Examples are:

- i) Grant from Social Fund for Funeral Expenses - a lump sum to cover the cost of a simple funeral.
- ii) Transitional payments made in respect of Housing Benefit or Family Credit.
- iii) War Widows Benefit - paid to widows of those killed in the Armed Forces.
- iv) Industrial Widows Pension - paid to widows of those who died as a result of an accident at work or a prescribed disease.
- v) Guardian's Allowance - paid to those who take an orphaned child into the family.

Q 54 Trade union sick/strike pay, friendly society benefits etc (prompt card T2)

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 please try 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. Statutory redundancy payments are made after a minimum of two year's service with a firm and are calculated on the length of service. 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 Q 55 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.

Qs 56-59 Pension from previous employer, Trade Union, Friendly Society, Annuity,
Personal Pension or Covenant

At Q 57 pension from a previous employer relates not only to pensions received by the informant from their own previous employer but also to a pension from the employer of a deceased spouse or other relative.

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.

If the informant has more than one pension from (a) previous employer(s), code 2 at 57(g) and enter details of the second pension in the left hand margin at (a)-(f).

Income from an annuity, a private personal pension or a pension as a member of a trade union or friendly society should be entered at Q 58.

Qs 60-62 General Instruction

If the answer at the lead question is "Yes" it is only necessary to ring the "Yes" code and enter details at those dependent questions which apply.

Q 60 Savings Accounts (prompt cards V1 and V2)

Note that only those with a National Savings Bank Ordinary Account, National Savings Bank Investment Account or a Tax Exempt Special Savings Account (TESSA) should be shown prompt card V2 and asked for their investment at 60(a)(i), (b)(i) or (c)(i).

Informants should be asked for total interest over the last 12 months for each type of account they hold.

If the informant has had no interest credited 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 at the time of interview 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.

Tax Exempt Special Savings Accounts (TESSAs) should be recorded at Q 60(c). From January 1991 anyone aged 18 or over will be able to open a TESSA with a bank or building society. A TESSA will last for 5 years and provided the savings are left in the account any interest earned will be tax free. Up to £3,000 may be deposited in the first year and a maximum of £9,000 over the 5 years. The deposits can be made by lump sum or by regular monthly savings. The most that can be withdrawn without loss of the tax advantages, is the total interest credited to the account net of basic rate tax.

Building society/bank interest paid gross

In the 1990 Budget special arrangements were introduced under which, from 6 April 1991, accounts holders who are not liable to tax may be paid, or credited with, interest from building society or bank accounts in full. With only a very few exceptions, these account holders will be required to complete a certificate enabling the building societies or banks to pay interest without any deduction for tax.

Building Society accounts which yield interest before tax should be entered at 60(d) and those which yield interest after tax should be included at 60(e).

High Street Bank accounts which yield interest before tax should be included at 60(f) and those which yield interest after tax at 60(g).

TESSA accounts must not be entered at 60(d)-(g).

Q 61 National Savings investments (prompt cards W1 and W2)

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 the information about characteristics of holders of National Savings investments. Note that National Savings Capital Bonds should now be included at Q 62(a).

Q 62 Bonds and securities (prompt card X)

For instructions about inserting Nil interest or interest not known, see Q 60.

At Q 62(a)(i) and 62(d)(i) the amount should be after deduction of tax at source.

At Q 62(b)(i) and 62(e)(i) the amount should be before deduction of tax.

At Q 62(f) 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 63 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 their living from renting out property; this should be included at Q 40 in the Income Schedule.

Q 64 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 FES does not attempt to cover all sources of incomings on which people live.

Q 65 Regular allowances received (prompt card Y)

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 66); 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 66 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 139 in the Household Schedule.

Note that the period covered by any bills paid direct should be entered at Q 66(d).

Q 67 Concessionary bus passes/tokens/tickets

This question is asked only of those of retirement age.

Exclude weekly or season tickets mentioned in the Household Schedule.

Data collected for Q 144 Household Schedule can, if necessary, be used to prompt this question. But it is quite possible that an OAP will not have a pass even if one is provided by the local authority. If the area does not have concessionary bus pass travel, then code 3.

Q 68 Mail order agents/baby sitters

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 and details entered at Q 40. Code 2 at Q 2(a) if this is their main occupation.

Income in the form of goods acquired from a mail order club should not be entered.

Q 69 Income Tax paid direct to Inland Revenue

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 62.

Exclude any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.

Q 70 Income tax refunded direct by Inland Revenue or DSS

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 14.

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.

Q 71 National Insurance (NI contributions)

Q 73 is asked of everyone who has either a main or a subsidiary self employed job, those on a government programme with no other work 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 72.

Q 72 Payment of NI contribution direct to Inland Revenue/DSS

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 (ie not a lump sum), should be entered at Q 71 and not at this question.

Q 73 Money sent abroad

Information collected at this question is to give an indication of money being sent out of the country. 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'.

The amount recorded should be in £ sterling.

Q 74 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 9-32 for employee main jobs, Qs 33-39 for employee subsidiary jobs or Qs 40-45 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.

A separate line should be used for each time an odd job is carried out. The period code should reflect the duration of each particular job.

Qs 75 and 76 Children's income - children under 16 (prompt cards Z1 and Z2)

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 75 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.

Do not include child benefit at this question; enter this at Q 46(a). Also exclude cash gifts and pocket money.

Enter any income from National Savings investments of children at Q 77 and the amount of investment at Q 78.

Qs 77-78 Savings questions

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 78 ring "R" in the appropriate person number box on page 63; if there is a refusal at any of the questions 79-87 ring "S" in the appropriate box on the same page.

The first step at Q 78 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 paid of continuation pages) and ticking the relevant items as investment income questions are asked. These pages are asterisked in the A & B Schedules. Ring the code for each type of account or investment held.

The next step is to ask Qs 79-87 which are opinion questions about the total value of the assets (or holdings) mentioned at Q 77. It is not necessary for the informant to search out records; however do not discourage them.

The asset questions Qs 79-87 will not be asked of all FES Households. Only those households in which a couple or other individual whose estimated total assets are within the range of £1,500-£20,000 will be eligible to be asked these questions. We estimate that only one in four households will fall in this range. Where a couple or individual has assets of less than £1,500 or more than £20,000 they will have been filtered out at Q 78.

Q 79 Amount in bank current account or building society current account

This question is to be asked of those with a bank or building society current account (coded 1 or 5 at Q 77).

Exclude other building society accounts: record these at Q 80.

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 79(a).

Q 80 Amount in Savings Accounts

This question is asked of those with any of the following investments recorded at Q 77.

National Savings Bank Ordinary and Investment Accounts, TESSAs, 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.

Q 81 Value of National Savings Certificates

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.

Q 82 Value of National Saving SAYE

If held, obtain issue details, date obtained, amount and period of payment. If you cannot obtain any of these, obtain current value of savings.

Q 83 Value of Building Society PAYE

If held, obtain the 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.

Q 84 Value of Premium Bonds

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.

Qs 85-86 Value of National Savings Income and Deposit or Capital Bonds

Record the number and total value of Income Bonds at Q 85 and the year acquired and total value of Deposit or Capital Bonds at Q 86.

Include bonds held by children.

Q 87 Other type of securities

Include at Q 87:

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.

Back Page First checks at home

These checks are essential to ensure that documents are processed correctly and quickly.

DIARY

DIARY RECORD BOOKLET (SCHEDULE D)

INTRODUCTION

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.

D.1 Order of diary contents

Front page	:	boxes for reference number, date of next call and interviewer check for recording credit and other plastic card information
Pages 2 and 2	:	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 HQ 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 spend 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. See also D.19.
- 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. Monthly accounts: if an informant has an informal arrangement with a shop, follow the procedure for grocery accounts described above.
- i. 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.
- j. The notes on pages 2 and 3 of the diary which form part of these instructions should be brought to each informant's attention.
- k. 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.
- l. Make certain that 00s are entered in the pence column in cases where amounts are given in fs only.
- m. If any items are to be claimed as business expenses, or will be refunded, the words "(to be claimed or refunded)" should be added after the item(s). See also D(18).

D.3 The order of diary headings

- 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 materials and footwear.
 - e) Travel by rail, bus, air, taxi, motor vehicles, cycles etc.
 - f) Any other payments.

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).

For 1991, it is necessary to record the name of the shop or store where each item of food and drink brought home is purchased. All major stores, supermarkets and off-licences should be identified by name but the term local or corner shop will suffice in the case of items bought at outlets which are not part of a chain of stores. Please check each left hand page to ensure that the name of a shop has been entered for each food or drink item brought home.

a) 'Meal'

(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 (port etc) but state if cooked or uncooked.

b) 'Fish' probe as to whether fresh, frozen, canned, bottled, etc but no need to probe for type of fish.

c) '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.

d) 'Vegetables'

(i) itemise separately raw, frozen, tinned, dried, bottled and cooked vegetables

(ii) no need to itemise vegetables by type except potatoes

(iii) if potatoes are included itemise separately potato products and raw potatoes

(iv) tomatoes are included in vegetables not fruit. No need to separate them out if they are included in vegetables.

- e) 'Milk bill'
 - (i) Probe to ascertain whether it is milk only or whether it includes cream, eggs, sausages, etc. If the latter, 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.
- f) 'Sweets and chocolates' - give brand name, eg Mars Bar.
- g) 'Breakfast cereals' - no need to probe for brand name.
- h) 'Crisps' give brand name, as potato crisps are coded separately from corn-based crisps.
- i) 'Baby food' itemise type of food, eg dried milk, rusks, cereals, tinned or bottled foods.
- j) 'Spaghetti' dried? Canned? Cooked/ready to eat?
- k) 'Lollies' do they contain ice cream or not?
- l) 'Bread bill' itemise cakes and bread separately or note "bread only". There is no need to describe the type of bread, eg white, brown.
- m) 'Orange' Is it: orange drink? Orange squash? Orange juice? Orange juice drink? Is it an orange ie the fruit?
- n) 'Biscuits' all one code; no need to probe for chocolate or other.
- o) 'Pie' what type? Eg meat pie, fruit pie, cheese pie, etc.
- p) 'Soft drinks' itemise squash or fruit juice, fruit drink.
- q) '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 Take-away meals brought home

Any take-away 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.

Items other than fish and chips, which are purchased at a fish and chip shop, must be itemised separately, eg sausage, saveloy.

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 and consumed away from home

This section has two sub-headings which divide meals/snacks/sweets/non-alcoholic drinks/ice cream consumed away from home into those bought at a workplace and those bought 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 include other meals/snacks/sweets/non-alcoholic drinks/ices bought and consumed at a restaurant, café, 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 a 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 a kiosk and eaten on the street.

Take-away meals brought home should be entered at the bottom of the left hand page.

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.

If alcoholic drink is taken with the meal, but the amount spent cannot be itemised, write beside the meal out entry 'amount for alcohol not known'. If no alcoholic drink is taken with the meal, 'no alcohol' should be written beside the 'meal out' entry.

f. Soft drinks

Soft drinks consumed away from home should be recorded in either part 1 or 2 of the meals out section.

D.7 Beers, wines, spirits and other alcoholic drinks bought and consumed away from home

- (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; liqueurs; 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.
- (iii) 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).

D.8 Weddings, anniversaries, barmitzvahs, 21st birthdays, entertainments, funerals

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 separately.

b. Tobacco

Note whether tobacco is for pipe or cigarettes.

NB Items purchased by credit card, etc. - see D.2(f).

D.10 Clothing, clothing materials and footwear

For clothing and footwear give the person number of the wearer. If the wearer is not in the 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.

NB Items purchased by credit card, etc. - see D.2(f).

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 92 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 125 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) If a car is bought state whether it is new or second hand.

b. Refunds

Note items refunded and check page 36 of diary, question 137 on Household Schedule and questions 19, 20, 21, 27 and 45 on Income Schedule.

NB Items purchased by credit card etc. - see D.2(f).

and the date used.

Example of postal order used:

Postal order - Football pools - posted 11th January	75p
Poundage	21p

Example of postal order not used:

Postal order - not used	75p
Poundage	21p

NB. It is essential to check whether any postal orders purchased in the first week but not used by the end of the first week, were used during the 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, ensure that Qs 128, 129 and 132 in the Household Schedule have been asked. If it is first payment, write 'first payment' beside entry.

If expenditure is for a 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 the person number of the individual receiving the money, 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 instalments at the date of the household schedule interview. If they were paying, enter details at the relevant question 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 breakdown 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 other dwellings
- (i) Where there is expenditure on another dwelling, note whether this is a permanent second dwelling, eg holiday home, or accommodation to which all or part of the household will be moving, ie a new main dwelling.
 - (ii) Specify type of expenditure on other dwelling in full (see 'i' above) and enter 'second home', 'new main home' by each item.
 - (iii) If timeshare expenditure, specify if the timeshare 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.17.
- 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).

D.13 Shopkeepers, farmets etc

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.

D.14 Holidays starting and ending during record keeping

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. Holidays 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 D.2(f).

D.15 Holidays starting during record keeping but ending after record keeping period finishes

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

- (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

Informants should record on page 39 of the diary the following information.

- (i) The date that they will go abroad.
- (ii) Number of days they will be outside the UK.
- (iii) The amount of travellers cheques and currency (£ equivalent) they will take outside UK.
- (iv) The estimated value (£ equivalent) of any ordinary bank cheques they will write outside the UK.
- (v) The country in which the holiday will be spent.
- (vi) Whether the holiday will be self-catering or non self-catering.
- (vii) 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.

D.16 Holidays due to start after record keeping period

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.

D.17 Business trips

Where a member of the household takes a business trip take the same action as that for holidays (see D.14-16). A careful check should be made for refunds.

D.18 Page 36 - Business refunds

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 137 Household Schedule and Qs 19, 20, 21, 27 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.

D.19 Page 36 - Credit/charge/store/shop card account paid

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. It is not necessary to record the amount of the account paid (apart from interest).

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.

D.20 Page 37 - Winnings from betting

If there is no entry in the box, query with the informant. If there are no winnings draw a line through the box.

D.21 Further information required

Page 39 contains a section for you to note what further information you require from the informant. Precarbonised pads of this section will continue to be available if required.

D.22 Interviewer checks

These checks also appear on page 1 of the Checking (K) Schedule. You may complete the checks on either document.

GLOSSARY

GLOSSARY

- 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 household 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 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 often 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.

- 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.
- BANKERS CARD - See cheque guarantee card.
- BANK LOAN - A personal loan arranged directly through a bank. It may cover a number of articles of services or only part of an article or service, depending on the borrower's circumstances.
- 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.
- 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 Gas and Electricity Companies and British Telecom. It works in much the same way as 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 - Some Building Societies offer 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.
- 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.
- CHARGE CARD - 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/her a check, which s/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 using 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 or her 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 Barclaycards, 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 usually paid weekly or every 4 weeks, by payment book or directly into a bank or Building Society account.
- 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') has replaced domestic rates in Great Britain. With a few exceptions everyone aged 18 and over is subject to paying either a full personal community charge or a reduced community charge of 20% in the case of 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 - Community charge rebates are also 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 means-tested and must be applied for usually 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 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.
- CONTRIBUTORY INVALIDITY PENSION - See Invalidity Pension.
- 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. An annual standing charge is payable on a number of bank credit cards.
- 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.
- CREDIT UNION - A group who save together on a regular basis and then use the money built up to lend money to each other at a low rate of interest.
- 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 FUNDS (ETF) CARDS - ETF cards, such as Nat West 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.
- Responsibility for planning and delivering Employment Training is being passed to local Training Enterprise Councils.
- ENTERPRISE ALLOWANCE - This is a payment made to unemployed applicants who want to become self employed. It is open to adults in receipt of Unemployment Benefit or Income Support who have access to at least £1,000 to invest in their business.
- The allowance is paid for up to 52 weeks to supplement the receipts of the new business while it is being established.

- 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 HOH or partner works at least 24 hours a week, 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 (renewable) 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).
- 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 (HAS), Hospital Saturday Fund (HSF).
- HOUSING BENEFIT - This is a collective name used for the various forms of means-tested assistance given with housing costs.
- In Great Britain the term housing benefit refers to rent rebate and rent allowance only. Rebates received in respect of community charge are known either as community charge rebates or community charge benefit. In Northern Ireland "housing benefit" continues to cover rent rebate, rent allowance and rates rebate.
- INCOME BONDS - See National Savings Bonds.
- INCOME SUPPORT - 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 £8,000. 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 an industrial accident or disease. A constant attendance allowance may also be paid to people who need daily care and attention and whose disablement has been assessed at 100%.
- INDUSTRIAL WIDOWS' PENSION - An Industrial Widows' Pension can be claimed by a woman whose husband died as a result of an industrial accident or prescribed industrial disease.
- INVALID CARE ALLOWANCE - Invalid Care Allowance is a taxable 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 Statutory Sick Pay or Sickness Benefit if a person continues to be incapable of work after 28 weeks, (see Sickness Benefit, Statutory Sick Pay).
- LOAN - See Bank loan, Finance House loan.
- LOCAL AUTHORITY SECURITIES - Investing in local authority securities is a way of 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 - See Statutory Maternity 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 MOTORBILITY which is an independent voluntary organisation for the purchase of 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 2-2½ 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 capital or interest only where there is an endowment or pension policy covering the capital (See Mortgage Tax Allowance, 'Top Up' mortgage).
- MORTGAGE TAX ALLOWANCE (M.I.R.A.S) - In April 1983 a 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. Under the 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 - See Retirement Pension.
- 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. 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 a 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 workings 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. Domestic rates now apply in Northern Ireland only.

- RATES REBATE - Rates rebates apply in Northern Ireland only.
- 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.
- REDUNDANCY PAYMENT - A statutory redundancy payment may be made to those over 18 who lose their job and have worked for an employer for at least two years. An employer may also make non-statutory redundancy payments under a company redundancy scheme or give payments in lieu of notice.
- 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 - Retirement Pension is a taxable weekly benefit for women on reaching 60 and men at 65.
- The rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows on their husband's NI contributions. Married women who are not entitled to a pension on their own contributions may receive a pension on their husband's contributions. Those who have paid NI contributions as an employee since April 1978 may also get an additional earnings-related 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 an agent or by the 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 - Those who are unable to work because of sickness and who cannot get Statutory Sick Pay (see below), can get Sickness Benefit for up to 28 weeks if they have paid enough NI contributions.
- SICK PAY - See Statutory Sick Pay, 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 the 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 pre-arranged 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.
- STATUTORY SICK PAY - Employees receive SSP from their employer for the first 28 weeks of sickness in a tax year. After this period, they may receive Invalidity Benefit.
- 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.
- TAX EXEMPT SPECIAL SAVINGS ACCOUNT (TESSA) - From January 1991 anyone 18 or over will be able to open a Tax Exempt Special Savings Account (TESSA) with a bank or building society. A TESSA will last for 5 years and provided the savings are left in the account any interest earned will be tax free. Up to £9,000 may be deposited over the 5 years. Investors may make regular savings of up to £150 a month over the 5 years or invest a lump sum at the start of each year. Up to £3,000 may be saved in the first year and up to £1,800 in each later year provided overall the £9,000 maximum is not exceeded. The most that can be withdrawn within the 5 years without loss of the tax advantage, is the total interest credited to the account less basic rate tax.
- 'TOP-UP' MORTGAGE - In cases where a building society does not grant a full 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.
- TRAINING AND ENTERPRISE COUNCILS (TECs) - Training and Enterprise Councils are being established to plan and deliver employment training in their local areas. TECs, which are independent companies directed by leaders of the business community, will be responsible for developing Youth Training and Employment Training under contract with the government according to local needs. TECs will also organise the counselling for the Enterprise Allowance Scheme.
- 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 rebate deducted from rent or as a separate amount received monthly or as part of Family Credit.
- TRANSITIONAL RELIEF - In England and Scotland 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 are entitled to transitional relief. This is deducted from the annual community charge bill; it is not 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 trust, 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, have paid full NI class 1 contributions and are actively seeking work. Self-employed people and married women who pay reduced NI contributions cannot claim. The benefit is taxable.

- 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 who has at least one child for whom they get Child Benefit. 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 Widows Payment, Widows Pension and Widowed Mothers Allowance may also be received.
- WIDOWS PENSION - Widows Pension is paid to a widow when Widows Allowance ends, if the woman was 45 or over when the husband died (40 and over if widowed before April 1988) 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 contributions conditions. It is normally paid by payment book.

YOUTH TRAINING
(YT) - GB
YOUTH TRAINING
PROGRAMME - NI

- Training can cover up to two years and takes place on the job or at college or school. Open to 16 and 17 year olds including those who are employees, with a higher age limit 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. Training Enterprise Councils are being established to deliver and develop Youth Training under contract with the Government according to local needs.

SOCIAL SECURITY BENEFIT RATES

For most of the following benefits, the rates listed apply from the week beginning 9 April 1990 until April 1991. All are weekly rates unless otherwise stated.

Capital rules for Income Support, Housing Benefit, Community Charge Benefit and Family Credit

Upper capital limit for Income Support and Family Credit	£ 8,000
Upper capital limit for Housing Benefit and Community Charge Benefit	£16,000
Amount ignored	£ 3,000
Child and young person's limit	£ 3,000
Tariff income taken into account for each £250 or part of £250 or capital between £3,000 and £8,000 (or £16,000)	£ 1.00

Attendance Allowance

Higher rate	£37.55
Lower rate	£25.05

Child Benefit

For each child	£ 7.25
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Christmas Bonus

Qualifying week begins 3 December 1990	
One rate	£10.00

Community Charge Benefit

The maximum Community Charge Benefit is 80% of the Community Charge liability. The rates used to calculate Community Charge Benefit are the same as the allowances and premiums that make up Income Support with one exception:

Lone parent premium	£ 9.70
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Family Credit

The amount received depends on the family's size, income and savings. The maximum rate, which may be received by families with net income less than £57.60 per week, is made up of the following:

Adult credit (for 1-2 parents)	£36.35
plus for each child aged:	
under 11	£ 8.25
11-15	£14.15
16-17	£17.80
18	£25.10

Guardian's Allowance

For each child	£ 9.65
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Hospital Personal Allowance

Rate	£ 9.40
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Housing Benefit

The maximum Housing Benefit is 100% of eligible rent. The rates used to calculate Housing Benefit are generally the same as the allowances and premiums that make up Income Support.

Deductions for non-dependants

Rent rebates	
Higher rate	£10.85
Lower rate	£ 4.55
Low earnings threshold	£56.05

Personal allowances

Single people aged 16-24	£28.80
Lone parents aged 16-17	£28.80

Premium

Lone parent premium	£ 9.70
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Meals deductions

	Adult	Child under 16
Full board	£13.15	£ 6.60
Breakfast only	£ 1.60	£ 1.60
Part board	£ 8.75	£ 4.35

Fuel charge deductions

More than one room:

heating	£ 7.35
hot water	£ 0.90
lighting	£ 0.60
cooking	£ 0.90
all fuel	£ 9.75

One room:

heating and any hot water or lighting	£ 4.42
cooking	£ 0.90

Income Support

Personal allowances

Single people

aged 16-17	either	£21.90
	or if away from home	£28.80
aged 18-24		£28.80
aged 25 or over		£36.70

Couple

both eligible and aged under 18		£43.80
both aged 18 or over		£57.60

Lone parents

aged 16-17	either	£21.90
	or if away from home	£28.80
aged 18 or over		£36.70

Dependent children and young people

aged under 11		£12.35
aged 11-15		£18.25
aged 16-17		£21.90
aged 18		£28.80

Premiums

Family £ 7.35

Lone parent £ 4.10

Pensioner

Single £11.80

Couple £17.95

Enhanced pensioner aged 75-79

Single £14.40

Couple £21.60

Higher pensioner

Single £17.05

Couple £24.25

Disability

Single £15.40

Couple £22.10

Severe disability

Single £28.20

Couple (if one qualifies) £28.20

Couple (if both qualify) £56.40

Disabled child

£15.40

Carers (from October 1990) £10.00

Housing costs

Deductions for non-dependants

Higher rate £10.85

Lower rate £ 4.55

Low earnings threshold £56.05

Income Support (continued)

Independent residential care homes and nursing homes

The maximum help with fees is between £150 and £210 for residential care homes and £200 and £245 for nursing homes although these amounts can be increased by up to £23 in Greater London.

Personal expenses	£10.55
Expenses for dependent children	£4.30-£10.55

Part III accommodation

Personal expenses	£ 9.40
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Strikers

Reduction in benefit	£19.50
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Industrial Death Benefit

Paid only in respect of deaths before 11 April 1988.

Higher permanent rate	£46.90
Lower permanent rate	£14.07

Industrial Injuries Disablement Benefit

Maximum rate

aged over 18	£76.60
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aged under 18 with no dependants	£46.90
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There are lower rates for lesser degrees of disablement.

Constant attendance allowance

Normal maximum rate	£30.70
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Exceptionally severe disablement allowance

One rate	£30.70
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Unemployability supplement

Basic rate	£46.90
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There are additions for early incapacity.

Reduced earnings allowance

Maximum rate	£30.64
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Retirement allowance

Maximum rate	£ 7.66
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Invalidity Care Allowance	
Rate	£28.20
Invalidity Benefit	
Invalidity allowance	
Higher rate	£10.00
Middle rate	£ 6.20
Lower rate	£ 3.10
Basic invalidity pension	£46.90
Maternity Allowance	
Allowance	£35.70
Mobility Allowance	
Allowance	£26.25
One Parent Benefit	
Benefit	£ 5.60
Retirement Pension	
Basic pension	
Based on own or late spouse's NI contributions	£46.90
Based on spouse's contributions	£28.20
Non-contributory (based on residence)	
Full rate	£28.20
Married woman's	£16.85
Over 80s pension	£28.20
Over 80 addition	£ 0.25

Severe Disablement Allowance

Allowance £28.20

Sickness Benefit

Over state pension age £45.00

Under state pension age £35.70

Social Fund

Lump sum payments:

Maternity payment £100.00

Funeral payment Up to cost of a simple funeral

Cold Weather Weekly payment £ 5.00

Statutory Maternity Pay

If earnings £46 a week or more:

Higher rate 90% of average earnings

Lower rate £39.25

Statutory Sick Pay

If average weekly earnings

£125.00 or over £52.50

£46.00 to £124.99 £39.25

Unemployment Benefit

People over state pension age £46.90

People under state pension age £37.35

Widows' Benefits

Widow's Payment (lump sum)	£1,000
Widowed Mother's Allowance	£46.90
Widow's Pension	£46.90

Age-related Widow's Pension

The rate depends on age at the time of husband's death or when Widowed Mother's Allowance stops.

Workmen's Compensation Supplement

Major incapacity allowance	£76.60
Lesser incapacity allowance	Up to £28.20