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**The lines in the left-hand margin indicate changes in wording or content from the 1977 Field Instructions.**

## CLIENT AND PURPOSE

1. Of all the many surveys the Social Survey has conducted, the Family Expenditure Survey is probably the most widely used by the House of Commons and by government departments as a basis for economic policy decisions. It is a continuous survey which the Social Survey has conducted ever since January 1957 for the Department of Employment.

Although the survey has many uses, its primary function is to provide data which forms the basis for the annual revision of the 'weights' of the Index of Retail Prices. It is the Index (often referred to as the 'Cost of Living Index') which is published each month in the Department of Employment's "Gazette", and which is, in turn, widely quoted in the Press and on Television.

### 1.1 Useful Points to Get Over to the Public

- i) This survey is carried out in connection with the annual revision of the Index of Retail Prices. It provides a list of goods and services used by most households and the proportions ('weights') each represents in the 'average family' budget. In addition, a selection of items are priced each month by the Department of Employment and the 'average family' budget recalculated to see how much more it is costing to buy the same list of goods and services.
- ii) Of particular interest to the elderly is the fact that the survey provides data on pensioner household expenditure, ie. the two Retail Price indices for one-person and two-person pensioner households. These indices show how pensioner households are affected by price changes and therefore form the basis for policy decisions to improve pensioner benefits.
- iii) Departments other than the Department of Employment use the FES as the only continuous source of information on household expenditure and income. The FES is regularly quoted as a source in the House of Commons.
- iv) The following are some recent examples of uses of the FES by government departments. (Uses of the FES by government departments may be quoted as and when you feel they may be of interest to informants.)
  - a) The survey shows to what extent different types of households contribute to the State in Income Tax, Value Added Tax and other taxes. It also demonstrates in what ways these households benefit from such things as education, pensions, and social services. (Central Statistical Office).
  - b) to examine expenditure on bus fares, train fares and private cars by households with different incomes (Department of Transport).
  - c) to examine consumption and expenditure on gas and electricity by households at different income levels (Department of Energy).
  - d) to provide data on consumers' expenditure and income for different regions, eg Wales, the South East (Central Statistical Office).

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- e) to study resources and needs of two and one-parent families and the costing of child and family benefits (Department of Health and Social Security).
  - f) to study the take-up of means-tested social security benefits (Department of Health and Social Security).
  - g) to study the take-up of rent and rates rebates (Department of the Environment).
- v) The Index and data from the FES are also used by organisations outside government, such as trade unions, local authorities, industries, market research agencies and academic institutions.

Some examples are:

- a) Wage negotiations: some industries set their wages automatically by changes in the Retail Price Index.
- b) Certain pension schemes are Index-linked.
- c) Certain investments like SAYE and National Savings Retirement certificates (for old age pensioners) are linked to the Index.
- d) The Office of Fair Trading studies trends in instalment credit using the FES as its source.
- e) The FES provides analyses of household income and expenditure to Royal Commissions.
- f) Consultants and other bodies engaged in market research use the FES to examine patterns of expenditure on particular types of goods and services; (they can then advise clients on the likely size of markets for particular goods);
- g) Detailed patterns of both household incomes and expenditure (in particular on housing and transport) are provided to local authorities and New Town Corporations. This will help to suggest where new local services should be situated and how extensive they should be. (To ensure reliability, such information is not provided for areas smaller than Greater London and the regions)

## 2. The Sample

The sample of addresses is drawn from 56 local authority districts each month. In the course of a year each of these districts is used four times at three monthly intervals and is then replaced. The districts are rotated in such a way that 14 of the 56 districts are replaced by new selections each month.

Altogether 168 districts are covered in a quarter and nearly 300 in 12 months.

The addresses are selected from a different ward on each of the four occasions that the district is used.

Over 10,500 addresses are selected each year.

## 3. Address List

The sample for each area consists of a list of 16 addresses taken from the Electoral Register. FES RELATES ONLY TO DOMESTIC HOUSEHOLDS IN RESIDENCE AT THE GIVEN ADDRESS AT THE TIME OF THE INTERVIEWER'S FIRST CALL. The address list however, contains surnames; but these are included only as a further indication of the correct address. If the people shown on the address list have moved, you should interview whomever is living at the sampled address now. The address means the address exactly as defined on the address list, so that if the latter refers to a specific flat in a large house or block of flats, it is only the specified flat with which the survey is concerned. In general an address will contain only one dwelling or part of a dwelling, but sometimes the sample address will cover several dwellings (eg. a street in a rural area where there are no house names or numbers).

### 4.1 Counting households at address

At each address you should try to find out how many households are present at your first call. If you find an empty flat, do not include it in your list. This is essential for your sampling procedure at multi-household addresses.

In some cases it will not be possible to determine the exact number of households (as defined in the FES), eg. the address has a number of flats with separate entry-phones. In such cases, the best you can do is list the number of doorbells.

### 4.2 Addresses empty at first call

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

## 5. Multi-household Addresses

ie. addresses containing more than one (domestic) household

5.1 Most sampled addresses will contain just one household, but sometimes you will come across multi-household addresses. This may occur, for example, when the sampled address is that of a block of flats and the electoral register does not list each flat separately. Another example occurs in some rural areas, where several houses may all have their address given as 'The Street'. 'The Street' will be a multi-household address.

5.2 Prior to 1977 if an FES interviewer found more than one household at an address, she would interview up to three households and delete from her address list a corresponding number of addresses which she had not yet contacted. This procedure was found to lead to a serious shortfall in households at multi-household addresses. Therefore in 1977 a new procedure for dealing with multi-households was started on the FES.

5.3 An attempt is made to identify multi-household addresses from the number of different surnames on the Electoral Register. These are called 'pre-sampled multi-household' addresses. However, this method is not a fool-proof means of determining how many households are actually living at the address at the time of your first call. Hence, the need for you to determine how many households are actually living at the address. Also there are cases where, at sampling stage, it is assumed that an address has only one household, but, in fact, upon counting, you find more than one household. These are called 'concealed multi-household addresses'.

The following instructions deal with these two types of multi-household addresses.

#### 5.3.1 Pre-sampled multi-household address

Here, from the number of different surnames on the Electoral Register, the address has been assumed to be a multi-household address. A separate sheet will be attached to your address list marked 'Multi-Household'. Procedure is divided into two stages:

- i) listing
- ii) selecting

##### i) Listing

5.3.1.1 Whenever you come to an address marked 'multi-household' the households you find must be listed in one of the ways described below, according to the layout of the address.

#### Examples

- a. If the address is a block of numbered flats, you should simply list all the numbers in order, starting with flat 1, 2, 3 etc.
- b. If the address is a block of purpose-built flats, or a tenement, or a house converted into flats or bedsitters in which the flats are not numbered, you should list the flats in a systematic way, starting with the lowest floor and working round each floor in turn, eg.

| Description                         | Household Number |
|-------------------------------------|------------------|
| Ground floor front, left-hand side  | 1                |
| Ground floor back, left-hand side   | 2                |
| Ground floor front, right-hand side | 3                |
| 1st floor, front                    | 4                |
| 1st floor, back                     | 5                |
| etc.                                |                  |

(If you find that a flat is empty, do not include it on your list)

If the address is 'The Street', as may occur in some rural areas, you should list up one side and down the other, for example:

| Description                           | Household Number |
|---------------------------------------|------------------|
| Green painted double-fronted bungalow | 1                |
| Bungalow, garage right-hand side      | 2                |
| Cottage with thatched roof            | 3                |
| etc.                                  |                  |

5.3.1.2 Sometimes numbered addresses appear in the Electoral Register within a vague rural address such as 'The Street'. These numbered addresses will have already been given a chance of selection and will have been written in the blank column on your address list. When listing, you should exclude these numbered addresses from your list; otherwise they will have two chances of selection.

ii) Selecting

5.3.1.3 For each address marked 'multi-household' you will find a sheet attached to your address list. This sheet is headed with the serial number for that particular address, and it is important that you use the correct sheet for each serial number. The sheet will tell you the range of households we expect to find at the address. A specimen multi-household sheet is given below.

| <u>MULTI-HOUSEHOLD SAMPLING 4</u>   |               |
|---|---------------|
| Address Serial No.:- 07   |               |
| No. of Households Found   | Interview No. |
| 4   | 4             |
| 5   | 3             |
| 6   | 4             |
| 7   | 2+6           |
| If the number of households found is 3 or less no interview will be required at this address. |               |
| If there are more than 7 HH please telephone sampling (x2335) for instructions.               |               |

You should compare the total number of households you have found (and listed) at the address with the range of households on the sheet (4 to 7 in the specimen above). There are three possibilities:

first, that the number of households found is less than the lowest number on the sheet (less than 4 in the example)

second, that the number of households found lies within the range of the numbers on the sheet (4-7 in the example)

third, that the number of households found exceeds the number on the sheet (8 or more in the example)

5.3.1.4 Sampling Branch will indicate the action you are to take on the multi-household sheet as shown above.

Using the example above to illustrate:

#### IF LESS THAN THE RANGE

If there were 3 households or less at serial number 07, no interview would be required. You would simply return an 'F' form and a blue calls and outcome sheet coded 1A.

#### IF WITHIN THE RANGE

In this case, if you establish that there are in fact 6 households at the address, you would interview the household numbered 4 in your listing. You would treat this as a single-household address ie. you would enter a dash (-) in the household box on the schedule.

If there were 7 households at this address, then you would interview those numbered 2 and 6. For the household you have listed as 2, you would enter a 1 in the household box; for the household listed as 6, you would enter a 2 in the household box.

#### IF GREATER THAN THE RANGE

If there were more than 7 households, then you should ring Field Branch who will get in touch with Sampling Branch.

5.3.1.5 It is rare for you to be instructed to complete no interview at an address, or to complete two interviews. In the vast majority of cases, your 'multi-household' sheet will instruct you to interview one household only.

#### Multi-households: Special Cases

5.3.1.6 There are two special cases that can arise when you actually call on the household you have selected:

- a. the sampled accommodation on your list is empty;
- b. the sampled accommodation on your list contains more than one household (concealed).



Both of these situations occur when you have not been able to determine exactly how many households are present at the address.

a) Empty accommodation

Treat this as you would any other empty households, ie. you would not conduct an interview at that household; return an F form and a Record of Calls and Outcome with code 2 ringed.

b) More than one household

If your selected accommodation contains more than one household (FES definition) then this is a concealed multi-household and the procedure described below should be followed.

5.3.2 Concealed multi-households

This is the case where there is no indication on the Electoral Register that an address is multi-occupied and it will not, therefore, be marked 'multi-household' on your address list, but when you call you find that the address contains more than one household.

Procedure

The procedure differs according to the number of households you have counted at the address.

If three households or less: interview all households

If more than three households: list the occupants in alphabetical order of surname and work through the list until you have selected three (FES defined) households.

5.4 Extra Households

In any one quota no more than 4 extra households should be achieved whether they come from 'pre-sampled' or 'concealed multi-household' addresses. So, for example, if two concealed multi-household addresses each produce the maximum of 3 interviews then that is 4 extra interviews. At every address after that you should select one household only, in the following manner:

i) Pre-sampled multi-households

At 'pre-sampled multi-households' you will usually have only one household to interview but if your 'multi-household' sheet instructs you to interview two households then you should take only the first. In the above example, if there were 7 households at serial number 07, you would interview only at the household numbered 2 on your list.

ii) Concealed multi-households

At 'concealed multi-households' you should list households (as described in para. 5.3.2) but interview only at the first on the list.

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

5.6 IF YOU HAVE ANY PROBLEMS IN APPLYING MULTI-HOUSEHOLD PROCEDURES PLEASE RING FIELD BRANCH FOR ADVICE.

6. Households which will be moving should be included in the survey provided either:

- a) the household will be living at the selected address for at least three weeks from the first contact,
- b) or travelling to the new address does not involve a separate journey of more than 30 miles.

7. Household temporarily resident at selected address is included in the survey only if it will be there for at least one calendar month from original contact. This applies whether the household is on holiday or not, including cases where the selected address is a caravan or house-boat.

8. Excluded Addresses

FES is concerned with collecting information about domestic expenditure as opposed to business expenditure. Your address list may contain some commercial premises of the types listed below:

Public Houses  
Hotels of all types  
Guest Houses/Commercial Boarding Houses  
Private Households containing 4 or more boarders at your first call  
Institutions eg. hostels, schools, prisons, hospitals, religious "Establishments".

However you must visit addresses of the type listed above to check whether or not there is any completely separate accommodation where the household is responsible for all its domestic expenses; then it will be classed as a Domestic Household and included in the Survey. Of course this must be within the address as given on the address list.

8.1 Also Exclude household containing:

- i) Members of the Diplomatic Service of any country (except U.K.)
- ii) Members of the U.S.A. Forces
- iii) Roman Catholic Priests if they are living in accommodation provided by the parish church

In cases of doubt as to whether or not a household should be included or excluded, telephone Field Branch BEFORE COMMENCING THE INTERVIEW.

8.2 Cafes where the proprietor's family lives over the cafe and stewards of private clubs.

If all or most of the household's meals are provided by the cafe or club, exclude. Any other borderline cases should be referred to the office for a decision. On the F form such cases should be coded 1C.

9. Household Definition

Because the survey concerns expenditure by groups it is necessary to include in the household composition some persons who are not included for the purposes of other surveys.

The main criteria for household membership ie. the standard definition as given in Handbook for Interviewers pages 112 and 113, are as follows:-

- a) That all persons in a household are catered for by the same person. BEING CATERED FOR is defined as having at least one meal a day provided by the housewife when in residence.
- b) BEING IN RESIDENCE means spending at least 4 nights a week there regularly for relatives and other persons, or spending at least 1 night a week there regularly for spouses.

On this survey anyone satisfying the above conditions is naturally a member of the household.

But if anyone is said to be living at the given address who fails to satisfy a) or b) above, telephone HQ for a ruling on the specific case.

9.1 On FES there is a further condition:

To constitute a separate household a household must have exclusive use of at least one room. If two people share one room and either does not have exclusive use of at least one other room, they should be treated as one household, even if they cater separately.

9.2 In addition to people who satisfy conditions (a) and (b) above, count as members of the household:

- a) Visitors staying temporarily with the household, and others who have been in the household for only a short time provided they will be staying with the household for at least one month from the starting date of the records.
- b) A spouse who will be staying with the household for at least 8 days of the record-keeping period even if he does not usually get home at least 1 night a week (eg. husband in army at home on leave for most of the record-keeping period).
- c) A child over 16 normally away at a boarding school or college who during the entire record-keeping period is spending the holidays at home is to be included as a member.

9.3 On FES exclude from the household anyone who usually lives in the household but has been temporarily away for more than one calendar month, unless he will be returning to the household within seven days. This could apply to anyone in hospital or working away or on an extended holiday.

10. HEAD OF HOUSEHOLD DEFINITION ) Please refer to pages 116-118 Handbook for  
HOUSEWIFE DEFINITION ) Interviewers for standard definitions  
of these terms but remember to apply them to the household as defined for FES in preceding Section 9.

### 11. Spender Definition

The definition of a spender depends on age and not on whether the individual has or actually spends money. Hence every member of the household who has passed his 16th birthday is a spender, with the following exceptions:

- i) a mental defective, or someone who is senile (note: persons who are blind, or permanent invalids are eligible as spenders)
- ii) someone who cannot be interviewed or keep records because of absence from the household for at least 7 days from the date of contact.

Any other case when it is felt the person should not be counted as a 'spender' ie. very severely (physically) ill, must be referred to the office, who will make a ruling for each case.

A detailed explanation is required at the Special Circumstances question page 23 of the A schedule, justifying why any person aged 16 and over is not treated as a spender.

Also Note: An Income Schedule must be completed for every household member aged 16 and over even if the person has not been counted as a spender. They should also be included on Schedule 'A' at questions to "all spenders".

### 12. Applying the Definition of Spender in varying circumstances

Difficulties in applying the spender definition can occur as a result either of absence of spenders or of changes in the household composition during the record keeping period.

Situations are dealt with below:

#### 12.1 Absences of spenders during the fortnight

- i) Absence of a spender for less than 7 days from initial contact

If a person eligible as a household member is absent at the initial contact but returning within 7 days, include him, but delay the explanation and interview until he returns, in order to be sure that he will co-operate.

ii) Absence for the whole of the first 7 days

- a) If the person is not a household member (ie. has been absent more than 1 calendar month and is not returning within 7 days of the interviewer's contact):-

In such a case no information is required in the household box or throughout the schedule with one exception. If the absent person is the husband of a household member, give either

- 1) his allowance to his wife and note on the B schedule at Q60A of any amounts which the husband pays directly or by payment from the bank

or

- 2) if the wife draws money from a joint bank account, the amount drawn from the account for housekeeping and other expenses plus any cheques written on the account. Also note on the B schedule at Q60A any amounts the husband pays directly or from his own or a joint account.

- b) If the person is a household member (ie. has been away less than a month and is not returning within 7 days):-

Details of the person should be entered in the household box on page 1 of the A schedule, and a note explaining why the person is not being counted as a spender should be included on Page 23 of the A schedule. Also a B schedule is to be completed as far as practicable from information supplied by the nearest relative in the household.

iii) Absence of spenders at the end of the record-keeping period

If any or all spenders are going away on holiday, business or for any other temporary reason, attempts should be made to persuade the member(s) to co-operate and keep records while away. The records should be posted back to the interviewer at end of the period if the spender concerned is not due to return to household within the survey period.

If the records are being returned by post, the information about names and addresses (see para. 21) must be collected at an earlier call so that the £2 postal orders can be sent once the record books are received.

In case of doubt about absent spenders, telephone Field Branch.

## 12.2 Changes in household composition during the record-keeping fortnight

The household composition on schedule A page 1 should be the situation as it is at the time of the main interview. Changes after that date should be noted on page 23. Some special cases are:-

- i) Someone expected to join or leave the household for at least a month within 7 days from first contact - main interview and start of record books should be delayed until the change has taken place.

- ii) Someone expected joins household for at least a month, but later than 7 days from first contact - the new member should be ignored but a note should be made on page 23 of the A schedule.
- iii) Someone expected to leave household permanently but later than 7 days from first contact - he must be included in the household and asked to complete record books for 14 days and if necessary to arrange for them to be posted to the interviewer. If this is not done the household may be regarded as a refusal and should be referred to the office for a decision about the payment of the £2.
- iv) Spender leaves unexpectedly - the rest of the household should be asked to continue. Payment will be made to them provided their interviews and record books are complete; a note is required on page 23. No payment will be made to the spender leaving unless his interview and record books are complete for 14 days.
- v) Someone unexpected joins the household during the record-keeping period - the new member should be ignored but a note should be made on page 23 of the A schedule.
- vi) Member too ill/taken into hospital after starting records - provided his interview information and records up to the time of illness/hospital are complete and the rest of the household continue until the end of 14 days, payment will be made to each spender including the one ill/in hospital.
- vii) Death of a spender
  - a) If the rest of the household continue to record-keep to the end of the 14 days and the information for all members, including the one who died, is complete, together with his record book up to the time of death, payment will be made to all surviving members but a separate note must be attached to A schedule page 1.
  - b) If the rest of the household do not continue with the record books, all documents relating to the household must be returned with a separate note attached to A schedule page 1: no under-taking may be given as to payment; this is at the discretion of the FES research unit.

### 13. Spacing of placing calls over the fieldwork period

Fieldwork must be carried out at a steady rate throughout the month. For this purpose each calendar month is divided into four placing weeks of 7 or 8 days as follows:

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

Fieldwork in each area will be extended another two or three weeks after the end of the placing month assigned to the area, while the intermediate and final calls are completed.

13.1 The address list should be worked through systematically, ideally calling on addresses in serial no. order. Serial numbers 01 to 04 should be dealt with in placing week 1; serial numbers 05 to 08 in placing week 2; numbers 09 to 12 in placing week 3; and 13 to 16 in the last placing week.

It may happen that in the first placing week there is no reply at an address after several attempts; or it may not be possible to get an appointment for an interview in that week with a particular household. In such a case, proceed to the fifth address and if necessary to subsequent addresses, until four have been dealt with in the first placing week. Dealing with 4 per week takes precedence over dealing with the right serial numbers for that week.

13.2 The second placing week begins by calling first on those who were visited in the first placing week but who have not yet been interviewed or otherwise completed. Then further addresses are called on, taking them in the order they appear on the address list until a further four households have been dealt with. Similarly the third placing week begins by visiting all those left undecided at the end of the second placing week, and after these have been tried again further addresses are called on by continuing with the address list in order. The fourth and last placing week begins by visiting all those undecided in the previous week; and, after these have been tried again, any addresses remaining must be called on.

13.3 Where an address contains concealed multi-households, the selected households should all be dealt with in the same placing week, even if this results in 5 or 6 households being included in the weekly quota instead of the usual 4.

13.4 Where a called on address is not contacted or dealt with in a particular placing week, the address is revisited week after week and only written off as a non-contact at the end of the final placing week. The address should be revisited each week so that the delay between the correct placing week and the actual starting date is kept as short as possible.

#### 14. Extension of Placing Interviews beyond the month

All serial numbers must be called on before the end of the field period. If any serial number cannot be contacted or interviewed during the field dates but is likely to be available within the first week after the end of the field period, it is possible for an interviewer to carry on up to a maximum of 7 days. Before proceeding the interviewer must ring the office (i) for permission to carry on and (ii) to find out for exactly how many days she can carry on.

#### 15. Weekly quota of four - what is included

As well as:

- a) households who have been interviewed and definitely promise to begin keeping records in the week, and
- b) households who definitely refuse

The following are also counted as part of the weekly quota of four:-

- c) an address at which there is no household (empty/demolished)
- d) an establishment which cannot be included because it is not a domestic household, eg. an hotel, or boarding house
- e) a household moving out of reasonable travelling distance
- f) a household away and not returning until after the end of the placing month. The position should be verified and the addresses included in the last placing week. (See page 50, para 30 re weekly progress returns)
- g) Multi-household addresses where Sampling have given a specific ruling that there is no household they wish you to interview

In making a progress return to Field Branch such cases are included in the week in which they occur.

15.1 The weekly quota of 4 does not include a household which was originally treated as co-operating in an earlier week but subsequently refused.

#### 16. Procedure with each co-operating household

At each selected address, calls are first made to find out who is living at the address and secondly to secure co-operation. The latter are the placing calls at which one conducts the interview and leaves records for self completion. At each household where records are placed, calls are made subsequently to ensure that the records are being kept satisfactorily, and to collect the completed records after the end of 14 days.

#### 17. First call

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

- i) how many households live at the selected address, (FES household defined) (para. 9, page 9)
- ii) how many eligible people there are aged 16 and over within each household. (FES 'spender' defined para 11; page 10).

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

Should it not be possible to see all spenders together, it is preferable to see HOH and wife together first, and other spenders not available then at one or more later calls.

When making first contact with one member of the household be brief in what you say as explaining the survey to only one spender can prejudice your chances of seeing the other(s) if that spender passes on a garbled version of the purpose.



## 17.2 The interview call

- i) When you have all (or the main) spenders present give the uses and purpose of the survey and other standard points of introduction. Before beginning the interview explain what information is required, ie. that the household will be asked to provide details of regular expenditure such as rent/mortgage, rates, insurance etc. and that each individual will be asked to give details of his/her income and to keep a note of all money spent during a 2 week period, and also that in return for this each will receive a token payment of £2.
- ii) Should only some spenders be present, it must be spelt out that co-operation is required of all spenders before any information can be used, or payment made.
- iii) The detailed questions on schedules A and B should be dealt with first. Neither schedule may be left with an informant.
- iv) Do NOT leave any D schedules until all spenders have been interviewed.

## 18. Starting date of records

Record keeping should normally begin either on the day of the interview or the following day.

Delay in starting records should be avoided except in special circumstances. Delays over public holidays should be avoided if this can be done without losing co-operation; such delays may bias results because expenditure over holiday periods will be lost.

All members should start on the same day. A member should only be allowed to start on a different day where otherwise co-operation would be lost.  
[ There should only be one day's difference between starting dates.

The two record books must form a single continuous period of 14 days. If this is not possible or in doubt phone Field Branch as soon as possible.

## 19. Before the first checking call:

- i) Look through the interview documents for completeness and consistency.
- ii) Complete the two yellow checking sheets (as described on page 48).

While doing i) and ii), note any items which need further probing, so that these can be asked about at the first checking call.

## 20. Checking calls

First checking call - made on or before the fifth day, to see how the records are progressing. Look carefully at all entries, probing and annotating any ambiguities that appear in the informant's record. Queries regarding items in records belonging to other spenders should be noted to ask of each spender concerned when next you see him/her.

Any 'regular commitment' recorded in the record books should be cross-checked on the appropriate yellow checking form. Finally, leave dated booklets for the second 7 days.

Second checking call - made on or soon after the 8th day, to collect the first set of records, and see that the second set have been started correctly. At the same time, all entries made since your last call should be checked as before.

Additional intermediate calls - at the discretion of the interviewer.

21. Final call - made as early as possible after the end of the 14 day period. The remaining books are collected and a final check of the documents made. This final call must not be delayed. If it cannot be made at once Field Branch must be told. During the final call as well as checking that all documents are complete it is essential to explain further about the payment of £2. This will be paid by separate postal orders made out to each individual spender.

In order for payments to be made to the right people, it is ABSOLUTELY ESSENTIAL to check:

- i) the household's current postal address (with postal code if there is one)
- ii) initials and surnames of each household member who has kept records.

YOU MUST ASK YOUR INFORMANT FOR THIS INFORMATION. Addresses given on the electoral register are often incomplete, and names mis-spelt; this can result in postal orders never arriving and bad public relations.

## 22. The Purpose Leaflet

At some stage during your contact with the household a purpose leaflet should be left. Generally the best time to hand the leaflet over is after all the eligible members of the household have been interviewed. In certain circumstances it may be necessary to use the leaflet earlier in your contact with the household. For example, if an informant is adamant in refusing to make an appointment for you to see all the eligible persons unless you give a full explanation of what is involved in the survey. After giving your introduction, it is best to leave a leaflet rather than risk a garbled version being passed on to others in the household.

## 23. Payments to co-operating household members (16+)

£2 will be paid to each eligible household member aged 16 or over provided that he and all other household members (16+) co-operate by:

- i) Providing information for schedules A and B, and
- ii) Keeping records for 14 days

Failure of one household member to co-operate, for example by refusing income or discontinuing record keeping, will normally mean that the information from the rest of the household cannot be used.

Payment of £2 will then not be made to any member of the household.

23.1 **Method of payment** -Each payment is made by postal order sent direct from Accounts Branch of OPCS. The interviewer should advise each person that it may be 4 or 5 weeks before the postal order arrives. Separate postal orders are sent where several members of the same household qualify and details of names and addresses for these are taken from the E form.

24. **Re-visiting a household after the final call for further details**

Completed schedules and records received by Field Branch are passed to the Coding Branch who carry out a number of checking operations. If there is any difficulty in coding an item the FES Research Unit are consulted. They make a decision as to whether further information is needed. This is usually done by direct correspondence between the FES Research Unit and the informant, but sometimes the schedules and query are returned to an interviewer via Field Branch for re-call. You should always mention to informants on the last call the possibility of such further contact.

25. **Detailed points on schedules**

Many of the questions in the FES schedules are self-explanatory or have points of definition printed beside them on the schedule. Additional details concerning certain points about questions are contained in the following sections (Sections 26, 27 and 28).

If a particular case does not seem to be dealt with on the schedule or in the following notes, record all the information about the case at the appropriate places on the schedule in order that Primary Analysis can take necessary action.

**Wording of questions**

There are two types of question on the schedules. They are:

- 1) Questions where precise wording is used eg. Q's 17-21, 28(a) on Household Schedule.

Example

Q.28(a) 'How much did you pay for gas/electricity in your last account including standing charge and meter rent?'

This type of question should be asked exactly as worded because the information required is specific and related to a time period ie. LAST ACCOUNT

- 2) Boxes under questions where precise wording is not used eg. the Box under Q.37 on Household Schedule.

Do (any of) you pay premiums on any life assurance policies?

Yes ..... Y GIVE DETAILS

No ..... X Ask (b)

| Per No | RING ONE                 |                      | Name of Insurance Company | Period covered by Premium |
|--------|--------------------------|----------------------|---------------------------|---------------------------|
|        | House purchase endowment | Other life assurance |                           |                           |
|        |                          |                      |                           |                           |

The second part of the question is in the form of a grid and it is left to the interviewer to ask the necessary questions to obtain details.

The following are also features of the FES:

- a) Dotted lines in coding column or body of page - Data to be entered only on dotted lines.
- b) Yes/No codes - procedure varies by question - where amount is to be entered, only a No code is given, etc.
- c) Where amounts of money are mentioned the period covered should be given as well.
- d) Prompt cards used a Q's 19, 28, 35-45, 51-58, 60B on B schedule.
- e) Initials should not be used at any Question eg. N.F.U. should be entered as National Farmers Union.
- f) The starting date for the 12 month reference period is prompted for certain types of income on the B Schedule, see pages 11-20.

## HOUSEHOLD SCHEDULE

### 25. A Schedule

#### Front Page

**Date of Interview** If the household schedule A cannot be completed on the same date in respect of all spenders, for example if a shift worker cannot be seen on the same day and has to be interviewed later, don't forget to enter the person number and date of subsequent interview(s) as well.

**Starting Date of Records** Since records do not start until all the spenders have been interviewed, the starting date should be either the same day as the (last) interview or the day after. This, in turn, should tally with the dates entered in the "D" records.

**Box Marked "Hld"** For addresses containing only one household, there is no household number, but a dash is to be inserted in the household box thus

| Area | Ser | Hld |
|------|-----|-----|
| 499  | 01  | -   |

For addresses containing 2 or more households number these households 1, 2 (and 3).

**ITEM 1 Personal No.** In most cases, the household is a simple one, comprising a husband and wife, with possibly one or more children. However, difficulty can arise at the computer stage, when the household contains more adults than one married couple. Would you please help us to avoid this by always recording each husband with his wife consecutively in Column 2.

**ITEM 6 Marital Status** Code 1 applies where both husband and wife are members of the household at the time of your visits. Any married person whose spouse is temporarily not a member of the household because he or she is working away from home, in the Forces or in hospital should be coded 2 and the reason for and dates of temporary absence should be written in the left hand box at the foot of the page. Codes 3 and 4 ("not married") include not only single people but also anyone who is widowed, divorced or separated. (This ruling applies whether the separation is legal or not). Children should also be coded 3 or 4 according to their age.

**ITEM 7 Current Full-time Education** A State school (codes 1-3) is one where the up-keep is either provided entirely by the state via the local authority or as in the case of schools controlled by different religious denominations where most or all of the up-keep is provided by the State. Note there are still a few cases in Scotland where small fees are paid at State schools. However if these cases arise they should be coded under State schools and not under Private and Independent schools.

Private and Independent schools (codes 4-6) 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 (code 2) or post-primary (codes 5 or 6) depending on whether the school is run by the state or independently.

Note, apprentices are treated as working and not as receiving full-time education.

ITEM 7(a)

Age at which continuous full-time education completed

The age required here is that when 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. N.B. Where an informant had a waiting period of a year or less before taking up a university place after leaving school because of difference in academic years then the age of leaving university should be accepted.

ITEM 8 Ref.No. of Income Unit

This number is to enable the household to be split into separate tax units. The following instructions show how to allocate and enter the numbers on the dotted lines under the Reference number of unit column, and also how to code each person's status within their Income unit.

Reference number 1 is reserved for the HOH, and is therefore printed on the top line. Different unit numbers (2, 3, 4 etc) should be allotted to any other Income units in the household.

- a) Married persons (regardless of age)  
Husband and wife are always given the same income unit number, regardless of whether the wife has any income of her own. Also include under this number any of their unmarried children in the household who are aged under 25, regardless of their working status.
- b) Single persons 25 and over and Widowed or Divorced of any age  
Each one has his/her own Income unit number.
- c) Unmarried persons under 25  
If the parents are in the household see a) above. If the parents are not in the household, treat as b) above.
- d) Foster children  
Foster children - ie those children who are covered by Local Authority grants, should be given income unit no.7. Foster children for whom Local Authority grants are not recieved should be included in their foster parents' Income unit.

Coding status within each Income unit

- a) A husband is always coded 1 (Head of unit)
- b) A wife is always coded 2 (Wife of head), even if her husband has been excluded from the household on grounds of temporary absence.

- c) Single persons aged 25 and over and Widowed or Divorced of any age are each coded 1 (Head of his/her own unit).
- d) Unmarried persons under 25 are coded thus:

Parents in household - leave uncoded  
 Parents not in household - treat as c) above.

BOX UNDER ITEM 9

The box under item 9 should be used to record reasons for any household number aged 16+ not being included as a spender. Where applicable eg absence, give dates of absence.

ITEM 10 D Records completed for both weeks

Code 1 must be ringed for each spender coded in item 9 after completed D records for both weeks have been received at the end of the 14 day period. If at the final collection there are not two completed books for each spender, H.Q. should be contacted immediately for a decision regarding payment. A full description of the circumstances should be put on a note pinned to the front of Schedule A.

Q.12 No. of Households

The total to be entered here is the total number of all other households at address, besides (not including) the informant's household. The address is as specified on the Address List and should be read out in full to informants.

Q.13 No. of Rooms

In recording number of rooms do not double count any room serving two purposes eg if a living room is used partly for business then it is shown once only.

A large room which can be divided by a sliding or folding fixed partition should count as two rooms. A room divided by curtains or portable screens into separate sections should count as one room.

When the HOH lets rooms within the selected address, the total number of rooms at Q.13 will equal the sum of rooms which will be shown at 13, a, b and c (see below) and should include not only rooms used exclusively by the landlord but also:-

- i) rooms shared with tenants
- ii) rooms let or sublet by the landlord to tenants.

Q.13 (c)

Rent from letting or subletting rooms within accommodation

This refers only to those parts of the HOH's accommodation that are let or sublet. If the HOH receives rent from property outside his accommodation, this should be entered at Q.58 of his B schedule and not here.

Q.14

When asking this question read out the description of the rateable unit which you have obtained from the rating office eg. "house, shop and premises", "Bungalow", "Flat 1st floor".

Check carefully to ensure that informants include in the rateable unit definition bathrooms, garages and rooms used entirely for business purposes, as well as living accommodation.

Q.15A Q.15A should be asked of all spenders, not just the HOH. The location of the garage is not important and can either be attached to the HOH's accommodation or elsewhere. There is no provision on the schedule for two garages. If the household owns or rents more than one garage, ask all questions about the extra garage(s) and enter details in the left-hand margin.

Q.15B In urban areas accommodation will normally be connected to mains sewer. In rural areas accommodation not connected to mains sewer will be more frequent.

The informants will normally know whether they are connected to main sewerage. If not, they will have to make arrangements for clearance of septic tanks etc.

The amount of rates charged depends upon whether or not accommodation is connected to mains sewer.

Q16A (a) 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 Trust. If the informant receives accommodation furnished from a Council please note this in left hand margin of schedule.

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

Q.16A (b) Someone who has fully paid off their mortgage is coded 5.

Q.16A (c) Rent free usually applies to accommodation provided by an employer without deduction from wages.

All cases at Q16A (c) require an explanation. The details required for Rent free cases are:-

- 1) The person or organisation which provides the accommodation; as "employer" is insufficient, specify Police, National Coal Board, etc. Do not ask for the name of a private individual - merely note "private individual provides accommodation".
- 2) Does the organisation or individual providing the accommodation own or rent it? If rents, is it Council, or private furnished or unfurnished?

Q.16B (b) The type of payments should be itemised.

Q.17 (c) Rent holiday occurs where weekly-paying tenants have one or more weeks in the year for which no rent is due ... usually at holiday periods. To allow for this, the year's rent is divided into 48, 49 or 50 instalments instead of 52.



Q.17 (d) & (d)(i) | Rent rebates are paid to those living in Local Authority accommodation and rent allowances are paid to those living in privately rented accommodation.

Rebates are normally deducted from rent. Allowances are normally received in the form of a lump sum refund.

In order to obtain rent rebate or allowance the tenant must apply to Local Authority giving details of rent and personal circumstances.

This is 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. Thus in applying for a rent rebate, a tenant offers his income details to obtain the rebate. The onus is on him to apply for a rebate.

Q.17 (f) | This question refers to REGULAR payments and not odd payments for particular items.

Qs.18, 19, 20 | If an informant says he pays calendar-monthly, check whether he makes 10 or 12 payments per year.

Qs.18(b), 19(c), 20(c) | The principle involved in obtaining a rates rebate is the same for all forms of tenure. In all cases the rate-payer must apply to the council rates office for the rebate and provide income details. Probe to make certain that it is a rates rebate and not a rent rebate that is received from the Council (see instructions at Q.17(d)(i)).

The alternative ways of receiving a rates rebate are:-

- i) to have the rates rebate deducted from rent (where rates are paid with rent)
- ii) to have rates rebate deducted from rates (where rates are paid direct)
- iii) to receive the rebate as a lump sum cash refund from the Local Authority. (Lump sum refunds can be received more than once a year).

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

Q.21 (a)

Mortgages

Q.21 applies when Q.16A(b) is coded 4 (owns with mortgage). Someone who has paid a mortgage and no longer has one outstanding on his house is coded 5 at Q.16A(b).

At Qs.21-23 only obtain information for mortgages used to PURCHASE THE SAMPLED ACCOMMODATION. Second mortgages for home improvement, car purchase etc should appear at Q.40.

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 but an endowment insurance policy is taken out to cover repayment of principal, code 1 should be ringed. If an individual receives a loan from an insurance company based on an insurance policy already held, code 4 at Q.21(a) should be ringed.

Other source (code 5 at Q.21(a))

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

Q.21 (b)

Option Mortgages were introduced in January 1968 for those house purchasers, usually on low incomes, who could not benefit from normal tax relief on mortgage interest. A person with an option mortgage pays the current market rate of interest less a percentage equivalent to the standard rate of tax (at the time of writing 35%).

A person holding an option mortgage may convert it to a normal mortgage after 4 years. For the purposes of FES it is the type of mortgage on the date of interview which is relevant. If the type of mortgage is not known treat as non-option.

Q.21 (c)

Mortgage Repayments

If we are to get the information we need, it is necessary to understand that there are basically two types of mortgage arrangements. Few informants will know this, so that it is up to the interviewer to sort out the situation.

(a) Interest only

Usually 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 cancel out the original sum (the principal) borrowed under mortgage. The principal of the original mortgage remains outstanding until the policy matures. In the meantime usually interest only is paid on the principal plus premiums on the endowment policy. This type of mortgage should be coded 8 at Q.21(c).

(b) Interest and principal

In this case the money borrowed for the purchase of the house is re-paid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments in any one year, consist partly of repayments of the original loan (the principal) and partly of interest. As time goes on the interest part becomes smaller, and the repayment of principal gets larger.

Mortgage Protection Policies

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 (a); a mortgage protection policy is only to pay off the outstanding mortgage in the unlikely event of death, whereas with type (a) the policy is a means of saving sufficient money to pay off the whole mortgage, and in this respect it is like an endowment policy.

Any arrangement that does not fit into either (a) or (b) requires a note, eg where no interest is paid, or where only interest is paid but there is no endowment policy to cover the principal outstanding.

Q.23 (d)

Interest is required for the LAST YEAR for which the informant has figures. The information will normally be available on a statement provided by mortgaging company. If statement is not available then "Notice of Coding (Form P2)" or "Amendment of coding (form P83)" from Inland Revenue will indicate amount.

Because the information is not current it is necessary to record the document consulted AND dates covered by amount. Where there is more than one mortgage enter details of second mortgage etc in left hand margin.

Q.24(b) &/or (c)

Maintenance contracts for television sets, washing machines, deep freezers etc should not be included at these questions. These should be recorded in 'D' records when paid.

Q.26

Your (part of) Accommodation

Starting with Q.26 the bracketed phrase "your (part of) this accommodation" is used. This phrase appears at Questions 26-28, 29, 30 and 32. The phrase only applies to cases where there is more than one household at the selected address.

"Accommodation" is the space owned, rented etc. by the household (including rooms used solely, shared and sublet) whereas "your part" of the accommodation refers to the living space occupied by this household (ie only those rooms occupied solely or shared).

Q.27A (a)(i)

Enter the total amount of the rebate at Q.27A (a)(i) Where the household has HP commitments which it pays from the meter rebate, make certain that the amount at Q.27A (a)(i) is the full amount of rebate. If the informant has given the full rebate at Q.27A (a)(i), then the last column in the box under Q.27A (b) will always be coded 'Y' ie before any other payments to the Gas/Electricity Board have been deducted.

Q.27B (a)&(b)

A Board Budgeting Account is an arrangement where an individual agrees to pay a specified amount each month (or week, quarter etc) to the Electricity or Gas Board.

At 27B (a)&(b) the last specified payment made to Board and period covered should be entered. N.B. the last payment may have been a correcting payment but it should still be entered.

If the last payment due was not paid because the informant had a credit with Board, ie had overpaid in previous payments, note this fact AND ENTER LAST ACTUAL PAYMENT.

Q.27B (c)

At specified periods during the year the Board will send the informant an advice form showing the amount of gas/electricity used in the last account period and the value. It is this value which should be entered at Q.27B (c).

NOTE SIGN POSTING TO Q.28(b) - (d).

Q.28 (b)(i)

Electricity and gas authorities vary in the information they give concerning dates of account. Ideally the date the quarter ended is required. If this does not appear on the bill enter one of the following:

'Date of account', 'Date of issue', 'Tax point date', 'Date meter read'.

FOOT OF PAGE

Code whether account or advice seen or consulted.

Q.29 + 30

Telephones in shared rooms

Probe to make certain there is no duplication between households. A telephone which is shared with another household should only be counted in the household which receives the GPO account or is the "GPO subscriber". However, at Q.30 the questions should be asked of both households, so that the cost of the telephone can be divided between the two households. If the position is complicated make notes as to where the telephone is located, who is responsible for the account to the GPO and any other details which may make the situation clear.

If the household only has the use of an extension of a phone belonging to another household enter details of payment at Q.30 only.

Q.32

We are interested to know here whether people have a television set available for their use. Therefore, a television set situated in a shared room and used by two households should be entered on both 'A' schedules.

Q.32 (a1)(i)(1)

Excess money in TV slot meters is often used to finance the purchase of other consumer durables such as washing machines. If informants mention that they are buying any goods in this way, the information should be entered at Q.40 giving full details.

Q.33

Possession of durables  
Include 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) Items that cannot be repaired
- 2) Items that cannot be used eg gas central heating that has been disconnected.

Q.34-Q.44

ASKED OF ALL SPENDERS.

Q.34A(i)+34A(ii)

'Continuous use' at this question includes company vehicle and contract hire but does not include vehicles hired from time to time eg holiday or weekend.

Q.34 (a)-(h)

To be asked of all answering 'yes' at Q.34A (i) and/or Q.34A(ii).

Q.34B

Refunds to be entered here include those from vehicle licencing office, purchaser of vehicle if sold, etc.

Q.35

Include at this question cars purchased by loan from relative, friend or bank OVERDRAFT. Cars purchased by any other type of loan should be entered at Q.40 etc.

Q.37 (b)

Specify which type of insurance is covered eg personal accident, Third party or medical.

Q.38 (a)

The banks to be included at this question are the normal 'High Street' bank plus Post Office Giro. The following list indicates the type of bank concerned although there are of course others of a more local nature.

BARCLAYS, LLOYDS, MIDLANDS, NATIONAL WESTMINSTER, CO-OPERATIVE BANK, WILLIAM AND GLYN'S, YORKSHIRE, CLYDESDALE, ROYAL BANK OF SCOTLAND, BANK OF SCOTLAND, TRUSTEE SAVINGS BANK, NATIONAL (POST OFFICE) GIRO.

By normal banking transactions we mean those carried out on current accounts, eg cheque withdrawals, bankers orders, budget accounts and cash deposits (including wages).

THIS QUESTION IS NOT CONCERNED WITH DEPOSIT ACCOUNTS ETC WHICH ARE SAVINGS ACCOUNTS AND DEALT WITH ON THE INCOME SCHEDULE.

If in doubt please give full notes including name of bank, types of transactions and type of account.

Q.38 (c)

The purpose of this question is to obtain domestic bank charges on normal banking transactions. This means that we wish to exclude any part of the bank charges paid which refer to interest on loans, overdrafts or business purposes.

Q.39

Standing orders and direct debits:

Be sure to probe items paid by standing order or direct debit fully so that those which are duplicates of other questions on the A schedule can be identified and entered at the appropriate question. If a loan is being repaid by standing order, make certain that it also appears at Q.40(a).

BANK Budget Accounts

List all items covered by bank budget accounts, as well as AMOUNT of annual service charge. Q.39 is a check question for Q.21, Q.37 and loan payments at Q.40-44.

Q.40-44

These questions cover purchases by different forms of credit including credit cards. Q.40 is designed to establish the different forms of credit being used. Q.42 is concerned with credit purchases for agreements coded 1-5 at Q.40. Q.43 is concerned with credit purchases for agreements coded 6-13 at Q.40. Q.44 is concerned with credit card accounts coded 14 at Q.40.

The questions are self explanatory and details of the different types of agreements are given below. However the following general points should be noted:

- i) When recording details of repayments, ask to see loan documents or repayments card. This is particularly important at Q.42 and Q.44.
- ii) Ensure that serial number is entered at top of pages 18, 19 and 20.
- iii) A single code only should be ringed in each column of Q.40.
- iv) Instalment repayments covering more than one item at Q.42 (a) & (b)  
Where a loan, HP agreement or second mortgage covers several items of different types, the cash price of each should be given separately; eg if a loan for home improvements covers the purchase of 2 suites of furniture (cash price £125 and £150) and structural improvements to the house of £250, the entry should be:  
Furniture £275  
Structural alterations £250  
If £600 was borrowed to pay for these items there would be a cash residue of £75. A note must be made of any part of such an amount which is not used for the purchase of a specific item.  
(There should only be a cash residue where the borrowed money was a loan or second mortgage).

To a bank or finance house direct (code 1 or 2 at Q.40 (a))

Money borrowed from a bank or finance house can be arranged either direct or through an agent or vendor. The main criterion in deciding whether code 1 should be ringed is that the borrowed money is repaid direct to the bank or finance house. For example, if the

informant has an HP which he is repaying direct to a finance house, code 2 applies; but, if he has an HP where the money was borrowed from a finance house, but the informants' repayments are being paid to the vendor, code 4 applies (see below).

Two types of loans from banks/finance houses which should not be included in code 1 or 2 are:

- i) overdrafts - these should not be shown at Q.40 at all;
- ii) second mortgage - see code 3 below.

The most common form of loan from a bank or finance house is called 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 and government credit restrictions eg at the time of writing a personal loan could only cover two-thirds of the cost of a car. (NB the cash price at Q.42(c) would, in this case, still be the total price of the car if it had been brought outright.)

If an informant says that he has a personal loan from a bank/finance house you will need to check carefully as second mortgages and overdrafts are sometimes referred to as 'personal loans'. The loan agreement should help you distinguish which type of loan the informant has.

Second Mortgage.  
(code 3 Q.40(a))

A second mortgage is a loan acquired by using the informant's house 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. (Do not include a second mortgage used to purchase a house or bungalow. These should already have been entered at Q.21-23 of the A schedule.)

Second mortgages are sometimes referred to as 'personal loans', 'bank loans', 'budget loan accounts' or 'overdraft facility'. The determining factor is the use of a house as security.

Hire Purchase  
(code 4 Q.40(b))

This is the most common means of purchasing goods by instalment.

Hire purchase is normally arranged by the shop where goods are purchased, and the money is repaid to the shop. Sometimes however, the HP loan is repaid direct to the finance house and in this case code 2 should be ringed rather than 4.

Goods bought on HP only become the property of the buyer when he/she has paid off one-third of the purchase price.

Credit Sale  
(code 5 Q.40(b))

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 vendor with the first payment serving as a deposit. Goods purchased by credit sale are the property of the purchaser as soon as he/she acquires them.

Budget or option  
Account (code 6  
Q.40(c))

A budget account is a relatively informal arrangement, usually with a Department Store or multiple shop, in which the customer undertakes to make certain payments into an account, usually at a regular rate, and in return he is able to purchase goods on credit up to a certain figure specified in the initial agreement.

Co-op Club  
(code 7 Q.40(c))

Check that the payments made are not under an HP or credit sale agreement; these should go in at code 4 or 5 above.

Shop running  
a club  
(code 8 Q.40(c))

Clubs are usually run by small shops, principally for 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 ear-marked for any specific item but can be used to purchase any goods sold by the shop.

Any arrangement said by an informant to be a club which does not come within this description should be described in a note. Please note that Christmas clubs, Saving clubs, etc. are excluded from this category.

Mail Order Agent  
(code 9 Q.40(c))

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 informant herself. Her instalments should be coded here and not at code 10. If an informant says that she is an agent for a mail order club and also makes purchases for herself, explain to her that only her own repayment is required in her record books, while any postage on behalf of the club is business expenditure. A mail order agent is a self employed occupation on Income Schedule.

An HP or credit sale arranged by a mail order firm should be coded 4 or 5 at Q.40(b).

Mail order firm  
direct (code 10  
Q.40(c))

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. The purchaser usually has seen the item in a newspaper advertisement or catalogue

Mail order firms can also supply goods on HP or credit sale agreements. Such arrangements should be coded 4 or 5 at Q.40(b).

Credit Trader  
(code 11 Q.40(c))

These are commonly known as "tallymen", "bagmen" or, in Scotland, "Scotch drapers". Credit traders call on customers, show samples, and 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 mens clothing.



Credit traders can also do HP or credit sale, but such arrangements should be coded 4 or 5 at Q.40(b).

Check Trader  
(code 12 Q.40(c))

Here the purchaser pays for goods by check. Usually a check trader calls on the purchaser to sell them a check which they then can use to buy goods in a number of shops. Some retailers issue checks. 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, Teesside, etc., for textiles and small household goods.

Other schemes  
(except credit cards)  
(code 13 Q.40(c))

Other credit arrangements should be described, giving the length of credit, the method of repayment and the type of goods. Include here loans from relatives, friends or employers [NB INCLUDE CARS EVEN IF ALREADY ENTERED AT Q.35]. Do not include arrangements with trade unions or social bodies whereby goods are bought at reduced prices.

Credit cards  
(code 14 Q.40(c))

Details of purchases by credit card should be entered at Q.44 only if credit card account has been paid in last month. Include BARCLAYCARD, ACCESS, AMERICAN EXPRESS, DINERS etc. EXCLUDE purchases by cheque card (ie cheque purchase), or cards issued for option or budget accounts.

Q.42

- i) Where informant states loan was cash, find out what was bought ie was it for a specific purpose? If for specific purpose give details.
- ii) Description of item bought should be specific. For example, 'Home improvements' is too vague; enter 'double glazing', 'addition of bath'.
- iii) Note footnote following this question.

Q.44

Details required for this question are shown on account except for age, sex etc for clothing items.

Q.45

The actual individual receiving the meal and or milk should be entered under Per. No. column.

Q.47(d)

Actual parental contribution towards making up a University grant should be entered here, but do not include gifts of money from parents over and above that needed to make the grant up to the full amount set.

Subject being studied:- eg Flower arranging, degree course.

Type of Institution:- Give details of the kind of organization running the course eg State or private, evening classes, university, etc.

Q.48(a)-(c)

Each Local Authority produces a leaflet setting out the rate poundages, which it sends to rate payers along with their rate demands. One copy should be collected from the rates office and returned with the first budgets for each placing month spent in the area.

The details of poundages at this question should be obtained from rating office official, NOT FROM LEAFLET AS THIS IS VERY OFTEN MISLEADING.

Domestic rate poundage is the rate poundage levied by Local Authority to provide finance for roads, clinics, schools, libraries etc.

Water rate poundage is the rate poundage levied by the water authority to provide water.

Sewerage rate poundage (sometimes known as water authority general service charge) is levied by water authorities for provision of mains sewerage to the accommodation.

Environmental services poundage (also known as residual charge or non sewered rate) is levied by water authority on all accommodation in order to pay nominally for that part of the general sewerage system that cleans rain water etc.

In England and Wales all four poundages can be collected by Local Authority or in the case of water rates, sewerage rates and environmental service by water authority.

In Scotland the domestic rate includes sewerage rate and environmental service rate and is collected by Local Authority. It is not possible to separate the different elements. Water rates can be collected by Local Authority or water authority.

Because of these differences in collection methods the question must be treated differently in Scotland to England and Wales.

#### ENGLAND AND WALES

- Q.48(a) Obtain domestic rate poundage EXCLUDING water rate poundage, sewerage rate poundage and environmental services poundage.
- Q.48(b)(i) If Q.48(b) is coded 1 obtain water rate poundage EXCLUDING sewerage rate poundage and environmental services rate poundage.
- Q.48(c)(i) If Q.48(c) is coded 1 obtain sewerage rate poundage EXCLUDING environmental services rate poundage.
- Q.48(c)(ii) If Q.48(c) is coded 1 obtain environmental services rate poundage EXCLUDING sewerage rate poundage.

NB If sewerage rate and environmental services rate poundages are combined there will be duplication.

IF Q's 48(b) AND 48(c) ARE CODED 2, DO NOT TRAVEL TO WATER AUTHORITY OR WATER COMPANY TO COLLECT POUNDAGES.

SCOTLAND

Q.48(a)

Obtain domestic rate poundage INCLUDING sewerage rate and environmental rate poundage but EXCLUDING water rate poundage.

Q.48(b)(i)

If Q.48(b) is coded 1 obtain water rate poundage.

You should check the description given at Q.49(b) with the answer given at Q.15. If the informant reports at Q.15 that he/she has a garage on which rent or rates are paid in with those for the accommodation, there should be a garage shown in the description of the rateable unit obtained from the rates office. If no garage is mentioned in the Rates Offices description, do not ask the Rates Office to check as this could breach confidentiality. However, where the informant pays his own rates, you can ask at the first checking call to see the last rates demand. This should contain the (net) rateable value and the description of the rateable unit which should be the same as the details you have entered at Q.49(b). According to what the rates demand says you should do the following:-

- 1) If the rates demand shows the same rateable value as you have entered at Q.49(b), and mentions the garage in its description of the rateable unit, simply add the garage to the description you have given at Q.49(b).
- 2) If the rates demand shows two separate rateable values, one for the accommodation and one for the garage, make a note of the (net) rateable value of the garage to the left of the coding column.
- 3) If the rate demand gives the same information as you have entered at Q.49(b) and makes no mention of a garage, note this fact at Q.50.

Please note Final Check at bottom of page 22.

## INCOME SCHEDULE

### 27. B SCHEDULE

This schedule deals with income and occupational status. It should be taken by interview and not left with a spender. Exceptionally, where other people are present, the spender may be allowed to write figures on the form but make certain it is under your guidance and that answers are carefully checked. Information about income is essential if we are to make use of the expenditure details. For this reason one of the conditions under which £2 will be paid to each spender is that we are given details of all the income coming into the household. In practice, this means the completion of Schedule B for each spender, while the income of any children under 16 years must be noted at Q.72 on one of the parents' schedules. A B schedule is unacceptable if the informant refuses to answer any question concerned with a substantial part of his income or maintains that he does not know his income.

27.1 A Schedule B is required for any exceptional case where the household is taken as cooperating but where a member is excluded as a spender and not completing D records (see para 11). The information should be obtained from the person likely to be in the best position to give it, usually the nearest relative eg. details about the income of an absent husband should be obtained from his wife. If it proves impossible to get any information, make out a schedule with an explanation as to why it is blank, and write a note about any allowances to other members of the household. Since such a person is not a spender the absence of income information for him does not affect the payment of £2 to each spender.

27.2 Where informants have any type of joint income attempt to get them to split the joint income so that income is shown separately on their individual B schedules. This will apply mainly to income from pensions and income from interest and dividends, property etc. It will also occur where husband and wife are self-employed partners, and in such cases it will be important to give as much detail as possible at Q.27 to enable coders to split the income between the partners.

### 27.3 Order of Person Numbers

Because Spenders are tabulated in Person Number order, would you please enter Spenders on their Income Schedules as follows:-

Correct Procedure: When a second Spender is entered on an Income Schedule it must be the one with the next Person Number, irrespective of the order of the interview; there must be no gap between the two Person Numbers, unless the missing person is not a Spender.

A husband and wife should be on the same schedule.

Examples: a) Household comprising 3 friends, P1, P2, and P4  
(P3 being a child under 16)

Correct P1 and P2 on 1st schedule

P4 on 2nd schedule

or P1 on 1st schedule

P2 and P4 on 2nd schedule

or each spender on a separate schedule

Incorrect P1 and P4 on 1st schedule

P2 on 2nd schedule

b) Household comprising P1 HOH

P2 Brother

P3 Wife of P2

P4 Boarder

Correct P1 on 1st schedule

P2 and P3 on 2nd schedule

P4 on 3rd schedule

or each spender on a separate schedule

Incorrect P1 and P4 on 1st schedule

P2 and P3 on 2nd schedule

#### .7.4 B Schedule Questions

Q.1 This question is in the form of a direct question. Informants may need to be asked a series of probes before any code can be ringed. Ring one code only per person. For a spender with 2 jobs, code the most remunerative only. On FES, informants are coded as working irrespective of the number of hours worked.

##### 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 the latter for a wage or salary. This can include informants who are on an employer's books and have not yet started work.

Employees who are temporarily away from work due to illness or accident, holiday, strike, being temporarily laid off, changing job, or short time working should be coded as employees, as long as they have a job to return to whether with the same employer or a new employer.

Note: If a wife is on the books of her husband's firm for tax purposes she should be coded at Q.1 as an employee regardless of how many hours she works.

Code 2 "Self-employed" is anyone who does not receive a wage or salary from an employer (hence directors and managers are employees of their companies).

It includes people who are responsible in their work only to themselves. Tax is not deducted at source by PAYE but paid direct to Inland Revenue by them.

Self-employment can be for any number of hours eg. as little as one hour a week.

In addition to obvious persons such as sole or part owners of a business or doctors in private practice or farmers, people with recurring freelance jobs such as mail order agents or 'regular' baby sitters are included.

Codes 3 and 4 "Out of employment but seeking work" is standard definition as per Handbook for Interviewers. Persons who are sick at present but who will be seeking work as soon as they are better are coded 4. Persons on government training schemes eg. TOPS should be coded 3.

Code 5 Anyone who is now permanently unfit to work due to sickness or injury.

Code 6 "Retired"

Anyone coded 6 should fulfil the three following criteria:-

- 1) have retired from their full time occupation at about normal retirement age, ie. 65 for men and 60 for women,
- 2) are not now doing any paid work (according to FES definition of working);
- 3) are not currently receiving unemployment benefit.

Do not include as retired anyone who has left their employment voluntarily on offer of early payment of company pension. They should be coded 3.

Code 7 "None of these" - include here housewives with no paid occupation. Exclude housewives who are mail order agents or paid baby sitters. They should be coded as self-employed.

Q.3(A) The term "permanently unable to work" is the informant's interpretation and need not depend on a medical or other statement to this effect.

Q.3(C) This question is to be asked of all coded 7 at Q.1 (housewives, students etc.). If less than one week worked in last twelve months please note number of days.

Q.3(D) 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 a legal relation. Where a couple are cohabiting they are considered not to be legally related (for the purpose of this question only).

Q.4(a) and (b) It is important that where there is more than one job the informant's most remunerative job - whether as employee or self-employed - should be entered as the first job.

Where someone has arrangements to work with two different employers (even if one relates to casual work) both should be entered, with the most remunerative job described first. If an informant performs the same occupational duties for several employers, (occupation and industry details being identical for each eg. domestic work for 3 private individuals), count as one job but make a note.

Where a school leaver is unemployed, details of last vacation job are required.

Precise Occupation and Industry details are needed. Follow standard Social Survey procedure (Handbook p. 123). Note however, that directors count as employees even if they pay a self-employed person's National Insurance contribution. If such a person has been coded self-employed at Q.1, you should recode.

Q.5-16 This series of questions refers to the job described in Q.4 as the most remunerative job as an employee regardless of number of hours worked. These questions can relate to a past job only where the informant is out of employment and seeking work (coded 3 or 4 at Q.1).

If someone has only recently started work and has not yet received any wages/salary, explain this in a note together with what he expects to receive in his new job and give details of his pay if the first pay is received during the record-keeping period. Failing this, give details of his wage/salary in his previous job (if any).

At the foot of the coding column on page 4, there is a provision for recording the gross wage/salary according to the last pay slip. This figure should not be your addition of the net pay and deductions. (This information can then be crossed checked against the gross you arrive at when checking pay details on the yellow consistency checking sheet.) Gross pay should include superannuation.

Q.5 Where the difference between date of interview and date last paid is longer than the pay period given at this question please note reason eg. paid weekly. Date of interview 3/5/78. Date last paid 19/4/78 = 2 weeks.

Q.9(A) This question requires the P.A.Y.E. code given on pay slip from which last pay details are obtained as this will relate to the amount of tax paid at Q.9.

This information is required for analysis of income redistribution.

Q.11 "Purpose of Deduction". Try to show each individual deduction and amount separately. If this is impossible, try to establish whether the amount includes pension/superannuation, union dues or savings.

Probe individual deductions carefully eg.

"Insurance" - Is it life, sickness or accident insurance?

"Benevolent Fund" - Is this a payment to a charity or some form of insurance; and, if the latter, what kind?

Please note that initials are not acceptable.

Q.12-15 "Usual hours" and "usual pay". This is not the same as basic hours and basic pay. If overtime is regularly worked this should be shown in "usual hours" and "usual pay".

Overtime should be taken as the actual hours worked AND NOT HOURS PAID eg. 4 hours overtime at time and a half = 4 hours, not 6 hours.

If the number of hours given at Q.12 or 13 differs from the number of hours at Q.14 then a different amount should be shown at Q.15 for usual pay. If this is not the case check whether the answers to 12-15 are correct and amend or note reason for apparent inconsistency (eg. not paid for overtime).

Where a person is on a shift system a note is to be made regarding the length of their shifts, wages per shift and rotation of shifts.

Q.16 Please note that this amount is to cover the total amount in the last 12 months.

Q.17-21 | These questions do not apply to those sick, injured or unemployed for more than 13 weeks at time of interview.

Q.17(a) The number of vouchers received and the number used need not be identical.

Q.18 "Amount of tax relief". Enter in this column the amount on which tax relief has been allowed not the actual amount of tax relief received. This amount shown on the Inland Revenue notice of coding.

Q.20(b2) | This question refers only to expenses of Q.20(b1).

Q.21 | Include only amounts actually refunded. If a subsistence allowance is paid, only the part actually spent should be included.

Q.25 Enter here any tax deductions or National Insurance contributions as well as any other deductions from pay. Initials are not acceptable and name of deduction should be given in full.

Q.27 Self-employed jobs

Ideally, the answers to both Qs 27(a) or Q.27(b) (and their dependent questions) are required in 1978. In practice, informants may only be able to give answers to either Q.27(a) or Q.27(b) (and their dependent questions); this is acceptable and Q.27(c) need not be asked. However, if informants cannot give an answer to either Q.27(a) or Q.27(b) (and their dependent questions), then Q.27(c) should be asked.

Remember that Q.27(a)(i) says the 'most recent 12 months for which figures are available'. Anyone who has started up in business in the last 12 months should be asked for an estimate of his annual profit (or loss) or gross sales turnover on his experience up to date, and a note should be added explaining this. At the same time also ask what he was doing before starting this particular business; and get an estimate of his gross income from that source in the 12 months preceding the start of the business.

It is essential to obtain the dates for which figures are available at Q's 27(a)(i), Q.27(b3)(i) and Q.27(c)(i) month and year are required.



Please also give loss figures if this is appropriate. (In previous years, losses were not required.)

Mail order agents, baby sitters etc. will have been coded as self-employed, and there is a box giving alternative wording of Q.27(a) in which to enter the total earnings/commission which these people received (before tax) in the last 12 months.

Q.28 | Q.28 deals with business expenses claimed by self-employed people for tax purposes in relation to expenditure contained in or related to 'A' schedule eg. rent on 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.

Q.29 | An answer must be recorded in all cases - however, for employees, transfer the information from Q.10 and Q.25 instead of repeating the question. Regular payments only are required here. Lump sum payments of NI contributions by non-employed, self-employed or those making up contributions should appear at Q.67.

Q.30-38 | It is important to exclude Supplementary Benefit from these items, although they may include earnings related supplement. All Supplementary Benefit should go as a separate amount at Q.40. When the informant has a payments book, there should be a note at the front of the book which makes it clear how much of the payment is Supplementary Benefit. However, in cases of unemployment pay that is made up with supplementary allowance, you will need to probe, to the best of the informant's knowledge, how much of the total weekly amount received was unemployment benefit (Q.37) and how much was Supplementary Benefit (Q.40).

Q.35 and Q.36A | In cases where an informant has received more than one benefit during the last 12 months, note that:-

- i) at (a), the 'total number of weeks' is the number of weeks for which either or both benefits were received ie. the number should not exceed 52.
- ii) at (b), the 'last full weekly payment' refers to the most recent payment of either benefit (or both benefits together), depending on which was received last, ie. the amount will be that of one benefit only (unless both were received together, in which case it will be the two combined).

Q.37 | If informant is currently receiving Unemployment Benefit, check Q.1 to ensure that he or she is not ringed as retired.

Q.42 | Other State or NI Benefits. Possible entries here are:

- i) Disabled person's petrol allowance
- ii) War Widow's Pension
- iii) Industrial Widow's Pension
- iv) Guardian's allowance

Note: allowance for foster children should appear at Q.59C.

Q.43 This does not include money in lieu of notice. Redundancy payment is not received by anyone who has been in a firm less than 2 years.

Q.44(a) Please specify lump sum payment in DETAIL.

At the beginning of 1978 individuals in receipt of Family Income Supplement or Supplementary Benefit will receive a once off additional payment of £5.00 to help towards fuel bills. This payment will be made either in cash or by giro cheque. Enter at Q.44(a) as 'basic electricity payment'.

Q.44B Special Christmas bonus of £10 was paid to pensioners, widows and disabled persons in December 1977.

Q.45D and E Where an individual is in receipt of Family Income Supplement or Supplementary Benefit they may be entitled to an electricity discount (or gas discount in N. Ireland) for accounting periods ending in January, February or March.

THIS DISCOUNT SHOULD BE ENTERED AT Q.45D FOR INFORMANTS WHO PAY BY METER AND AT Q.45E FOR INFORMANTS WHO PAY BY ACCOUNT.

N.B. THE AMOUNT ENTERED AT Q.45D OR E MUST EXCLUDE THE £5.00 'BASIC ELECTRICITY PAYMENT' AT Q.44.

In order to qualify for the discount the electricity bill must be above a certain amount and be paid direct to Electricity Board (or Gas Board in N. Ireland), ie. where a tenant pays a landlord for electricity (or gas in N. Ireland) they are not entitled to a discount.

Q.47 Industry must be specified in detail and where possible name of company given.

Q.51-55 For 1978 an experiment is being carried out to try to improve the information we have about interest and dividends. We wish to obtain the number of accounts currently held and the number closed in the last 12 months. In addition we wish to obtain the amount of interest for current and past accounts (together) in the twelve months prior to interview.

(a)-(c) For each type of account coded Yes at Q's 51-55 ask questions (a)-(c) using columns in centre of page to record answers. If more than four columns are required a second page should be used.

EXAMPLE: P1 currently has an account with a Trustee Savings Bank and an account with a Building Society. At the beginning of the year he had two Building Society accounts but has closed one, leaving the one account currently held.

From his T.S.B. account he has received £50 interest. From his current B.Soc. account he has received £60 interest and from the account he closed £10.

He was able to consult documents to answer questions.

P2 has a Building Society account on which she has received £40 interest. She has had no other accounts in the last twelve months. She was unable to consult her pass book as she had sent it to B. Soc. with a cheque to make a deposit.

|  |     | Per No |       |       |   |
|--|-----|--------|-------|-------|---|
|  |     | 1      | 2     |       |   |
| Q.52   | Yes | (2)    | 2     |       |   |
|  | No  | X      | X     |       |   |
| Q.54   | Yes | (4)    | (4)   |       |   |
|  | No  | X      | X     |       |   |
| Use separate column for each type of savings and person number |     |        |       |       |   |
|  |     | 1      | 1     | 2     |   |
| Per No Code from Q.51-55                                       |     | 2      | 4     | 4     |   |
| (a)  | →   | 1      | 1     | 1     |   |
| (b)  | Yes | Y      | (Y)   | Y     | Y |
|  | No  | (X)    | X     | (X)   | X |
| If yes (b1)  | →   |        | 1     |       |   |
| (c)  | →   | 50.00  | 70.00 | 40.00 |   |
| Documents consulted  | Yes | (Y)    | (Y)   | Y     | Y |
|  | No  | X      | X     | (X)   | X |

Q.56 and Q.57 If the informant does not know the amount of interest, it would be helpful to have an idea of the amount of principal invested, if this is offered.

At Q.57 the amount should be after tax. In rare cases, where only the gross (before tax) is available, then record this amount and and a note stating 'gross only available'.

Q.60B This question refers to cases where informant is actually given cash or cheque etc. to pay a bill in part or in full. DO NOT INCLUDE AMOUNTS PAID DIRECTLY BY SOMEONE OUTSIDE HOUSEHOLD ON BEHALF OF A PERSON IN A SAMPLED HOUSEHOLD.

N.B. The prompt card is a guide only and informant may have received money towards items not included on card.

- Q.61 This refers to coal or coke received from a present, or any former, employer eg. NCB.
- Say whether it was ordinary household coal or, if a special fuel, give the name eg. Phurmacite, Stovesse, Gloco, Sebrite, Coalite, Rexco, Warmco, Cleanglo. If cash is taken in lieu of fuel indicate how much cash has been received.
- Q.64 Only odd or occasional jobs should be entered here. If a job appears to be a recurring undertaking, regardless of hours worked, then the details should be entered elsewhere in this schedule, eg. Q's 5-19 for employee main job; Q's 22-26 for employee subsidiary; or Q.27 for self-employed jobs. If informant intends to undertake the job again in the future please note this fact.
- Q.67 and Q.68 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 (or receive back any overpayment) to balance their annual contributions.
- Q.69-71 General note: These questions seek to pick up extra income from 'windfalls'. Only if the money was paid direct to a member of the household (in cash or by cheque or giro) is it to be recorded here.
- Q.70-71 Occasionally, it may occur that a household member receives the proceeds from a policy belonging to someone outside the household. The amount received should still be entered, regardless of ownership of the policy.
- Q.72 Income of children under 16 is asked of the parent/guardian to ensure that we get the income of the whole household. Include any regular income however small eg. from a newspaper round. Child's Benefits are not the income of the children; include these at Q.30 of the mother's schedule). Pocket money or gifts of money etc. should not be accepted here as income.

## 28. SCHEDULE D

Each booklet should be the spender's own record. It should be filled in by the spender and not by the interviewer, although you should assist in dealing with any difficulties. Occasionally someone will insist on keeping details on separate pieces of paper, and later ask the interviewer to copy them into the booklet. You should emphasise that it is the individual's own account of his expenditure that is required, and try to persuade him to use the booklet. If you have to make entries in such cases, explain how this happened on page 3 of the booklet for week 1; 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 3. Alternatively, you may keep the records yourself for the spender in question, but this will necessitate calling every day.

## 28.1 Points to remember when leaving booklets

Before leaving each booklet with a spender the interviewer should:-

- (a) Ring the seven-day period: code 1 or 2 in the upper left-hand corner of the front cover.
- (b) Fill in the area, serial, household and person numbers.
- (c) Head each of the seven pages with the date and day of the week.
- (d) Enter the starting date of first week's book on page 1 of the A schedule.
- (e) Enter a day, date and time for the next call.

## 28.2 Details required in 'D' record book

It is not necessary to explain all of the points mentioned below when leaving the record books. You should, however, ensure that the books are completed in sufficient detail when you make your 5th day, 8th day and final checking calls.

- i) Each item should be entered on a separate line. (Grocery bills pinned to the appropriate page must be copied into the record book before posting to the office.)
- ii) All amounts of money spent during the two weeks must be entered including those items already entered on the A schedule.
- iii) Only money paid out by the household should be recorded. Goods acquired but not yet paid for should (eg budget account) not be shown, except where a credit card is used. (See page 46 item xvii).
- iv) Food  
For meat, fish, fruit and vegetables we need:
  - a) Type - eg. pork, beef, cod, apples, peas.
  - b) whether it was bought fresh, frozen, tinned, dried, cooked etc.

Baby food: itemise type of food eg dried milk, rusks, cereals  
tinned or bottled foods.

Milk bill: is it milk or does it include eggs, cream etc? If so,  
itemise. If only milk, state this beside entry, for  
example "milk bill (milk only)".

Bread bill: itemise cakes and bread separately, or note "bread only".

Grocery Accounts: on the regular commitments sheet, you should  
check whether the account will be paid within the  
record-keeping period.

If not paid: no information is required

If paid: check whether the informant can list each  
item and price separately.

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 months groceries listed).

If cannot itemise: 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.  
The informant should also note down each day  
any items purchased on this account. Where  
possible, they 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".

Fruit drinks: Note whether squashes or juices.

v) Ready-made clothing: Give person number of wearer. If not in  
household note whether for adult or child. Give  
age and sex if child.

vi) Meals out: This section has two headings which divide  
meals/snacks out by where the meal was bought, ie  
at workplace or elsewhere (away from home).

Meals at workplace: These include meals/snacks/  
drinks at any workplace, not only one's own work-  
place. Ideally informants should record meals  
etc, where catering is provided and should not  
include tuck shops.

Meals elsewhere: These would be other meals/  
snacks etc consumed away from home, except for  
take-away meals.

Please note that the meals out section should  
include not only proper meals, but also snacks and  
liquid refreshments such as single cups of tea and  
coffee. Alcoholic drink with meals out should  
appear in this section and not in the "Cigarettes,  
Tobacco etc" section.

- vii) Take-away meals: These would be meals cooked at a catering establishment and taken away for consumption elsewhere. Examples are fish and chips, Chinese food, Indian take-away food and fried chicken. Please note that meals on wheels should also be included here. Where luncheon vouchers are used, record only the additional cost.
- viii) Alcoholic Drinks: Itemise separately beer, wine and spirits. For wine and spirits also note whether purchased by glass (ie drunk on the premises) or bottle (ie taken away). See note on fruit drinks above.
- ix) Fuel and Light: Watch for amounts set aside to pay future bills. These should be noted as "set aside".
- x) Appliances and Consumer Durables: Note a) whether new or second hand.  
b) whether powered by gas or electricity.
- xi) Travel: State whether by bus, rail, tube etc.  
Garage bills: itemise petrol, oil, labour, parts accessories, VAT etc.
- xii) Newspaper bills: Itemise magazines and delivery charge.
- xiii) Deposit: State what the deposit was for and whether it was towards a cash purchase or an HP.
- xiv) Instalments on HP, Mail Order and Insurance: If any payments are entered in the record book which do not appear on the A schedule, check whether the household was already paying this item at the date of the A schedule interview. If they were paying, enter details on the A schedule. If they were not paying note that it is a "new commitment", and do not enter on the A schedule.
- xv) Postal Orders: If a postal order is purchased during the record keeping period, the value and poundage should be shown on separate lines.  
If the postal order is used during the record keeping period note what used for and date used.  
EXAMPLE  
Postal order - Receipt book - used 11th Jan ..75p  
Poundage ..... 8p  
If not used during record keeping period note this fact.  
EXAMPLE  
Postal order - not used .....75p  
Poundage ..... 8p
- NB As the informant will not, during the second record-keeping week, have the first weeks diary, it is essential that any postal orders recorded in first book and not used by end of first week should be checked by you at end of second week.

- xvi) Gifts/Presents: If gift/present is not cash please specify the item purchased.  
If cash to another household member: note person number of person given to and if person under 16 (usually pocket money) what this was spent on (if known).  
If cash gift to someone outside the household: simply note this.
- xvii) Christmas and Savings Clubs: Note the purpose of the club eg purchase of meat, groceries etc.
- xviii) Credit Cards: This note refers to cards such as Barclaycard, Access, Diners Club - not to cards issued in the name of particular stores, eg Willerby's, which should be treated as budget accounts.  
 Where goods are purchased with a credit card the name of the credit card should be shown beside the item.

If a credit card account is settled during record keeping period note the amount paid and name of card company.

ALSO NOTE :

i) Shopkeepers, Farmers etc.

If they consume goods which would normally be sold commercially these goods should be entered.

- a) Where the informant actually puts money in till etc for the goods this should be recorded.
- b) Where the informant does not put money in the till etc for the goods then the price they would have sold the goods for should be entered. In the case of farmers this may be an approximation. Beside the item the words 'OWN SHOP' or 'OWN FARM' should be entered in order to indicate that no actual cash was paid out at the time.  
 Own shop includes any undertaking other than farm eg garage, printers.

ii) Holidays:

I Expenditure on holidays in UK

Informants should be asked to take the record books with them on holiday and itemise as usual eg meals out, petrol, post-cards etc.

II Expenditure during Record Keeping period in preparation for Holiday abroad (including the Channel Islands, Isle of Man, and Eire)

(i) If an informant pays the deposit or balance owing on a holiday abroad, indicate the country in which the holiday is to be spent.

(ii) Purchase of traveller's cheques/foreign currency:  
 Informants should enter the amount of commission (really a form of bank service charge) paid for the transaction and the country in which the holiday is to be spent. There is no need to enter the amount of traveller's cheques/foreign currency bought except in the case outlined at III(b).



III Informants who are going Abroad during the Record Keeping period

Check: Will the informants be returning home so that you can collect the records before you finish working in the area?

If yes - follow procedure at (a)  
If no - follow procedure at (b)

(a) If informants returning home before you finish work in the area - ask informant to enter in the 'D' book each day:

(i) Total amount spent converted to sterling, if possible. (Do not itemise purchases).

(ii) The country in which the money was spent, eg Holiday Expenditure in Spain £14.00.

But if an informant feels that he will have difficulty giving a daily total, one may accept a total amount spent abroad. In which case details should be given on Page 3 of the 'D' records showing dates covered by the expenditure as follows:

Holiday Expenditure in Spain - Jan. 2-17 inclusive £56.00.

(b) If informant will not be returning home in time for you to collect the record books

Get an estimate of what they expect their expenditure abroad to be. Ask informant to enter the following details in the 'D' book:

(i) Amount of traveller's cheques, foreign currency and £ sterling they are taking on holiday plus an estimate of any cheques they may write abroad.

(ii) Amount of commission paid on traveller's cheques/foreign currency.

(iii) Country in which holiday is to be spent. (If more than one, note number of days spent in each country).

(iv) Date holiday began and finished.

Page 18. | Please ensure that this page is completed. If there are no refunds or winnings a line should be drawn through boxes to indicate this fact. However before doing this it maybe worthwhile checking Qs. 19-21, 26, 28 and 63 on 'B' schedule to see if refunds would have been expected on expenditure in Record Books.

## CHECKING SCHEDULES

29.1 Because figures derived from the FES results are used by a number of Government departments for important policy decisions a high level of accuracy is essential. In fact singular accuracy is achieved as the schedules themselves are made up so as to have a number of checks on data given.

Apart from the normal checking of schedules for omissions, clarity and consistency, Field Branch have devised an additional checking system which is in 3 parts, and is printed on yellow paper to distinguish it from the interview documents.

i) Regular commitments questions:

This should be asked whilst introducing the 'D' Books. It covers postal orders, credit cards, and regular payments (made by all spenders) that have not been covered by the scope of the A schedule. Provision is made for the interviewer to tick these items as she sees them in the D records, in order to check that they occur at the expected frequency during the 14 days. There is also a reminder of the detail required for certain combined payments that need itemising.

ii) Consistency checks sheet:

Listed here are a number of routine checks, the use is obligatory for the first 3 quotas, thereafter optional. Each check which applies to the household in point gives a warning of possible areas of inconsistency, which can then be probed further on recall.

iii) B Schedule check/A Schedule synopsis:

One side provides space for the interviewer to calculate gross wage/salary for each spender.

On the reverse side, while checking the interview documents after the placing interview, one lists the amount and frequency of all A schedule commitments likely to occur during the 14 day record period. When, on recall, one sees these items in the D records, it is then relatively simple to cross check the amount recorded against the interview data, and see that it agrees and appears at the expected frequency.

Finally there is a section headed Final Call Routine which lists the important points that must be covered at one's final visit. This includes asking informants to confirm their name and correct postal address so that there can be no mistake about the receipt of the £2 payment. Boxes are provided so that the interviewer can show that these points have been checked.

NOTE THAT ALL NOTES AND AMENDMENTS ARISING FROM USING THESE CHECKS SHOULD APPEAR ON THE WHITE INTERVIEW DOCUMENT, NOT ON THE CHECKING SHEET.

29.2 Beyond using the yellow checking forms and looking to see that all questions have been answered, the following further general check should be made:-

Schedule A Did any peculiar or unusual circumstances exist? If so, add notes regarding them on the schedule.

Schedule B Has information on income been provided for every member of the household who is 16 years or over? This is imperative.

29.3 This survey is perhaps unique. The whole gamut of possible methods of payment is vaster than can be covered in a set of instructions. This being so, these written instructions (and notes on the schedules) are designed to help you deal with the majority of domestic financial arrangements and to help you recognise the few that are more complex. For the few which are more complex, all that is required is that you make really full notes based on what the informant tells you and leave the sums or decisions to be worked out by office staff.

## RETURN OF WORK

### 30. Form H - Weekly return of households

Each week without fail a form H must be sent to Field Branch Section so that we know how the field work is progressing. Each form must be sent at the latest on the day following the end of the placing week and earlier if the work is completed. This is the only record field has of interviewers' progress and the information is the basis of the weekly work summary which has to be completed within two days of the end of each placing week. These returns should be sent to the Field Officer, Room 423 until each address and household on the address list has been accounted for.

The form must contain the details of those households dealt with in that placing week. Normally there will be four entries, but provision has been made for two extra. Each household dealt with is to be entered in a separate column. For non-cooperating cases the code ringed will be the same as the code ringed on the F form. Households called on during the week but not dealt with (ie. not interviewed) should not be included on the H form for that week, therefore code 5 (other non-contact) can only apply in the last week of the placing period (or after a time extension given by Field Branch for special cases has elapsed).

### 31. Form E - Record of spenders in cooperating households only

Two IDENTICAL copies must be pinned to the front of schedule A for each cooperating case. The top copy must be in ink or ball point pen, but the second may be a carbon copy. NOTES OF ANY KIND ARE NOT TO BE WRITTEN ON THE E FORM. The correct place for notes is page 23 of Schedule A or on a separate piece of paper pinned to A. Please also make sure that the full postal address is entered in Section 1, because it is to this address that payment will be sent. The reverse of E is for office use only. If more than one interviewer has been concerned with a particular case the information on visits should take account of all calls.

At each cooperating address you must ask for the surname(s), initials and postal address, as these may not necessarily be the same as given on the address list. Failure to complete the E form correctly and to check all the details and despatch it at once to HQ will delay payment to cooperating members. This must be avoided at all costs.

### 32. Form F - Record of outcome at each household other than cooperating households

An F form must be returned for all serial numbers except cooperating households.

There should be no delay in the return of F forms to the office.

### 33. Form J - Despatch note

To be returned in every envelope containing cooperating or non-cooperating serial numbers, which should be coded appropriately. "RECORDED DELIVERY" must be used for all cooperating households and in all other cases where the names and addresses of informants are included in a despatch (eg. when returning 'F' forms, address lists etc).

Budgets for all cooperating households must be returned in ENVOPAKS and sent Recorded Delivery to Room 423. Please keep the receipt and note on it the serial numbers included in that envelope (in case of any query from Field Branch).

#### 34. Order of documents.

The following documents are required for each kind of response, and in the following order:-

##### A. Fully-cooperating

- 1) Calls and outcome sheet
- 2) E Forms - 2 copies, pinned to A schedule
- 3) A schedule
- 4) The yellow check sheets
- 5) B schedule(s) and D schedule(s) in person-number order - the B schedules should be in person-number sequence, with the relevant D schedules following each B schedule; the D schedules should also be in person number order.  
eg. 3 - spender household, persons 1, 2, 3:-
  - a) B Schedule for persons 1 and 2
  - b) D Schedule, week 1 person 1.
  - c) D Schedule, week 2 person 1.
  - d) D Schedule, week 1, person 2.
  - e) D Schedule, week 2, person 2.
  - f) B Schedule for person 3.
  - g) D Schedule, week 1, person 3.
  - h) D Schedule, week 2, person 3.

##### B. Refusals, non-contacts, ineligible

- 1) F Form
- 2) Calls and outcome sheet.  
(Partial refusals - as refusals, and all other documents completed wholly or partially for or by the household).

C. There must be no delay in return of work to HQ. Budgets for fully cooperating households should be returned no later than 2 working days after final call. If you need to recall to check any item and cannot do so within this time, please contact HQ for instruction.

Details of all non-response are to be returned as they occur.

#### 34.1 Study Time

For attending first FES briefing            6 hours  
For attending refresher FES briefing       4 hours

While some interviewers work fairly regularly on the Survey, there will inevitably be occasions when interviewers have breaks of time between working on quotas and therefore need to re-study the instructions before starting work. Except in the cases where an interviewer has been re-briefed during a break between quotas, study time will be paid as follows:-

- 1) To interviewers who have had a break of from 3 to 5 field-work cycles (sample months) between FES quotas:-  
2 HOURS STUDY TIME



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