

## Archive Notes

Study No 3064

### COMMUNITY CHARGE DATA

CSO provided the community charge data to the Archive as ascii files. We have written SPSS setup files which are available either with the raw data or incorporated into SPSS export files.

Users should note the following in relation to these files

- 1 The files can be matched into the main dataset using the variable CASENO1 which is the case number
- 2 The variable CASENO2 is the case number used by the effects of taxes and benefits section of CSO (equivalent to igotmcaseno in the 1990/91 community charge file) and should be ignored
- 3 In order to protect the anonymity of the responding households, CSO have taken the average community charge over several local authorities with similar community charges and averaged them
- 4 LACODE is the DSS local authority grouping - any cases with the same value for this are included in the same group
- 5 AVECC93 is the average community charge for the DSS group. CSO calculations for the data use the community charge rates set by local authorities for each financial year. Therefore the calculation of the average grouped community charges will vary between the first quarter (January to March) and the other three quarters (April to December).
- 6 Any household interviewed in the first quarter will have community charge data consistent with households who were interviewed in the second, third and fourth quarters of the previous year
- 7 AVEWC93 is the average community water charge for the DSS group

## **NOTE**

### **COMMUNICATION FROM THE DEPARTMENT OF EMPLOYMENT MAY 2, 1986**

#### **"Diary Codes**

- | Expenditure shown in diary records covers cash and cheque payments only. Each diary code may occur for any spender in the household. The code may also occur in both weeks of record keeping and more than once within one person's weekly diary record.

Diary expenditure is aggregated into a personal product code which in turn becomes part of the household product code eg the value of code 122P for each spender forms part of code 373P

When we take on budgets onto the computer the procedure adopted to work out the weekly figure is as follows:-

- (a) All diary record books are punched separately for each week.
- (b) The computer divides the value of each item for each week by two and then sums the total for each individual item thus reducing all values to weekly equivalents.

I can also confirm that this is the standard procedure and that the data for all previous years including the year 1977 was recorded on the same basis."

CALCULATING AVERAGE WEEKLY EXPENDITURE BY ITEM  
BY PERSONS & HOUSEHOLDS

1. Record 114 holds data for week 1 and week 2, each week aggregated from entries made in the diary by each person in a household. The items purchased are represented in DITEMCOD, and their cash price by DCASHPR. In addition to the cash price, the cash value (excluding interest payments) of items bought on credit are included. These are identified by DQUAL codes (qualifier values attached to item codes); in this case DQUAL code 3. The DQUAL codes are as follows:

<u>Code</u>	<u>Description</u>
0	Item of expenditure (default)
1	Self supply goods (used by variable B327)
2	Item of expenditure claimed as refund against business expenses (used to exclude items as the FES is a household survey)
3	Item acquired during the diary period by credit, charge or store card (used to be also covered by code 5 until merged into code 3)
9	Item of expenditure ignored for an unspecified reason

The DQUAL qualifiers are entered at the "raw" stage in the diary by OPCS.

2. Because all expenditure by a person is recorded in the diary there are certain DITEMCOD codes that duplicate items for which values are already recorded in schedules A or B. These items are coded in the range D901 to D999. Although the item and its value is contained within record 114, to avoid double counting these diary items are not used in any subsequent derivations.

3. Record 89 contains the average weekly expenditure at person level on items recorded in the diary plus any appropriate values recorded in the income and expenditure schedules for loans, HP etc. The item code (PDRCODE) corresponds exactly to DITEMCOD in record 114. The average weekly value (PDCODVAL) is obtained by taking the total of each person's expenditure for an item in record 114 (bought in week 1 and/or week 2), dividing it by 2 and adding any appropriate weekly equivalent (wev) cash values for the same type of item bought through the following:

- standing orders	(BSTORAMT (wev WKLY317), Rec 82, Sched A)
- credit / club	(CLUBSCOS (wev WKLY300G), Rec 80, Sched A)
- deductions	(DEDONEAM (wev WKLY416B), Rec 56, Sched B)
from pay	(DEDTHRAM (wev WKLY416H), Rec 56, Sched B)
	(DEDTWOAM (wev WKLY416E), Rec 56, Sched B)
- HP	(HPINSTAL (wev WKLY291), Rec 78, Sched A)
- credit / loan	(LOANREP (wev WKLY275), Rec 77, Sched A)
- subsd job - other	
dedcts - type 1	(SUBONEAM (wev WKLY458a), Rec 56, Sched B)
- dedcts from pay	
for sport	(DEDESCAMT (wev WKLY415h), Rec 56, Sched B)
- dedcts from pay	
for union - amnt	(DEDUFAMT (wev WKLY415d), Rec 56, Sched B)

- dedcts from pay for  
taxfree giving (DCHTFSAM (wev WKLY438b), Rec 56, Sched B)
- dedcts from pay -  
other charity (DCHOCSAM (wev WKLY438e), Rec 56, Sched B)
- deposits on HP made within  
prev 13 wks to interview date (B242H, Rec 78, derived variable)
- deposits on instalment credit made within  
prev 13 wks to interview date (B242L, Rec 78, derived variable)

4. Records 12 to 16 and 18 to 24 contain the household records of each item ie the aggregate of each person's record in a household recorded in record 89.

5. The following example should give a clearer picture:

i. Person 1 in a household has taken out a loan of £1500 to purchase a sofa but has not bought any other items of furniture in the two diary weeks.

The loan and its repayments will have been recorded in the expenditure schedule. Person 1 will also have recorded the repayment in the diary. This diary entry will have been given a DITEMCOD in the range (D901-D999). The PDCODVAL for this person for this item will be calculated from LOANREP in schedule A. The PDCODVAL derivation will ignore the diary entries for DITEMCOD D901-D999.

ii. Person 2 in the same household bought a chair for £50 cash in week 1 and a chair for £40 in week 2. In addition, he is also repaying a loan taken out earlier to buy other chairs.

The £50 will be recorded in week 1 for the appropriate diary item code in record 114. The £40 will be recorded in week 2 for the same diary item code. The repayment will be recorded in record 114 using a DITEMCOD in the range (D901-D999) and in LOANREP on schedule A. PDCODVAL for this person will be calculated  $((£40 + £50)/2) + \text{LOANREP}$ .

iii. The household equivalent = PDCODVAL for person 1 + person2.

6. The PDRCODE codes 1211-1751 contains aggregate data of types of items. The codes have been created by the FES as they are required the RPI.



FAMILY EXPENDITURE SURVEY  
CODING, CHECKING AND EDITING INSTRUCTIONS  
REVISED 1992

INTRODUCTION

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

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

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

When a budget is coded and checked it will be despatched to the Employment Department, Runcorn for keying. Instructions on batching and despatching Budgets for keying are contained in the 'FES USER GUIDE'.

A run consisting of 200-240 budgets will be sent to Runcorn almost every week. Budgets are returned a few weeks later when they will be booked back in and stored in filing cabinets. At the same time an error report is received which will be corrected and returned to Runcorn for processing

## GENERAL INSTRUCTIONS

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

### 1. Legibility

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

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

If figures are not clear they will most likely be keyed incorrectly and the resulting errors may not be discovered.

### 2. Interviewer notes

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

### 3. Changes made to the coding of a question

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

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

Changes at the EDITING stage must be made in GREEN.

### 4. Person/spender numbers

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

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

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

In the B schedule, 'person no' is used throughout except at Qs 75(a), 76 and 77.

5 Column and line numbers (or item numbers)

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

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

6 Referrals to the Research Officer

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

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

7 Refusals

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

Refusal to answer a question, with the exception of the assets questions (Q 79-87, B schedule) usually means that the entire budget is treated as a refusal

'£ only' QUESTIONS

Since there are even more '£ only' questions in 1992, it is essential to ensure that any 'pence' digits are deleted at the **checking** stage

If these figures need to be amended or abated at the editing stage, then the amended or abated amount should be rounded off to the nearest £

Note that 50 pence should be rounded to the nearest **even** number. For example £50 50 should be rounded to £50 and £51 50 should be rounded to £52

When entering a '£' only amount through the TP system, enter the '£' figure in the '£' column but leave the 'pence' column blank

PAYMENTS COVERED BY AN ORGANISATION OR PERSON OUTSIDE THE HOUSEHOLD

1. Bills paid direct by an employer or an organisation for whom the informant does unpaid work should not appear anywhere as expenditure or refunds on any of the schedules.
2. Bills paid direct by a private individual should not be shown as expenditure at the relevant questions in the A or D schedules, but they should be shown at Q139, A schedule.
3. Expenses paid direct by Local Authority Social Services Departments should not be shown as expenditure in the A or D schedules or at Q139, A schedule.
4. Expenses paid direct by DSS, with the exception of rent, should be shown:
  - (i) as expenditure at the relevant questions in the A or D schedules
  - (ii) at Q139, A schedule
  - (iii) as income at Q56(d), B schedule.

## SCHEDULE REFERENCES

- 1 For processing purposes, each variable in the A, B and D schedules must have a unique number. Question numbers are not suitable for this purpose because some variables do not have a unique question number eg person number and item number variables. Each variable, therefore, is allocated what is known as a schedule reference number (or schedule reference).
2. If a variable has a unique question number then the schedule reference number will be virtually identical to the question number for that variable (eg Q11(a), A schedule - has a schedule reference number of A00Q015A)
3. If a variable does not have a unique question number (eg Q14, A schedule - where there is a box for the number of years and another box for the number of months) then the schedule reference number will differ from the question number. In this example, the schedule references are A00Q014 1 and A00Q014 2 respectively.
- 4 When corrections are made at the editing stage the schedule reference numbers need to be entered on the 'K' forms or on the screen.
5. These schedule references are given on the A and B schedules but only where they differ from the question numbers, as explained below.
- 6 Schedule references fall into 3 main categories

- 1 Where the schedule reference can be created by adding a single digit to the question number

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

<u>Schedule</u>	<u>Question no</u>	<u>Schedule ref</u>	<u>Number in box</u>
A	Q17 - Amount	A00 Q017 1	1
A	Q17 - Nil	A00 Q017 2	2
A	Q21(a) - Amount	A00 Q021A1	1
A	Q21(a) - DK	A00 Q021A2	2

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

<u>Schedule</u>	<u>Question no</u>	<u>Schedule ref</u>	<u>Number in brackets</u>
A	Q59 - Spender no	A00 Q59 1	1
A	Q59 - Item no	A00 Q59 2	2
A	Q59 - OFF USE	A00 Q59 3	3

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

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

<u>Schedule</u>	<u>Question no</u>	<u>Schedule ref</u>	<u>Number in box</u>
A	Q15(b)	A00 Q015A	15A
A	Q26(a)(i) - DK	A00 Q26A2	26 A2
A	Q91 - Spender no	A00 Q091 1	91 1
A	Q91 - Item no	A00 Q091 2	91 2

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

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

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

<u>Schedule</u>	<u>Question no</u>	<u>Schedule Ref</u>
A	Q91	A00 Q091
A	Q91(b)	A00 Q091B
A	Q91(b)(i)	A00 Q091B1

7. The Appendix L now includes the schedule references of all **associated** variables, as well as the main variable.

Schedule references can therefore be obtained from the FES schedules and from Appendix L.

## RECORD NUMBERS

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

eg Q58 - A Schedule

REC
69

appears below the question

If the record covers more than one page (eg Q103, A schedule or Q76-77, B schedule) the number will be entered on each page.

- 2 The exceptions to these rules are

1. Record 25

As this record includes questions on most pages of the A schedule, the record number 25 appears only at the top of the first page of this schedule

Note that the main questions which 'lead in' to a different record still come under record 25. For example, the main questions at Q58 and Q59 are record 25 but the questions in the grids are records 69 and 71 respectively

- 11 Record 56

As this record includes most of the B schedule (Q1-75) the record number 56 appears only on the first page of this schedule

- 111 Records 115-118 and 120-123 (Q80-87, B schedule)

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

## TP SYSTEM USER MANUAL

In 1992, all Basic Amendments for the first and subsequent edits (ie amendments, imputations, abatements and deletions) should be entered through the TP System.

A limited number of Schedule Amendments should also be entered through the TP System. The Schedule Amendments which can be entered relate to the following records:

- A schedule : Records 37, 60, 70, 71, 72, 73, 77, 81, 82, 103
- B " : Record 58
- C " : Record 114

All editors are advised to make full use of the 'TP SYSTEM USER MANUAL'.

## TXOP90 USER GUIDE (1992 Version)

TXOP90 is the service used to access the On-line procedures for the 1992 processing year, and is separate from the TP System. It is mainly used for the 'K18' function. Amendments are entered via a computer terminal which is linked to the ED computer at Runcorn.

The other functions available from TXOP90 are:

- Under "Special Procedures" (as displayed on the menu):
  - o Report of Cases with Outstanding Errors
  - o Set Override Marker for Specified Cases
  - o Full Case Print (Sir File List)
  - o Obtain Value of a Single Variable
  - o Obtain Partial Case Details
- Under "Processing Control" (as displayed on the menu):
  - o Distributions
  - o Close Down TP System
  - o Re-Start TP System
  - o [the other options listed on the menu are not yet available]

Note that the 'TXOP90' service started in 1990 but the name will continue to be used in future years, so it will not change when the year changes. When TXOP90 is accessed, editors will be asked to enter the year they require.



## VALIDATION ERROR REPORT (VER)

After the budgets have been keyed by Data Prep (at Runcorn) ISA-3, also at Runcorn, produce the printout called the VALIDATION ERROR REPORT (VER) These sheets show all the error, warning, print and auto-correction messages which apply to a particular case They contain both validation and credibility errors Validation is a basic check on the variable ranges and includes a print ('P' message) for particular values of interest Credibility provides a check on the continuity and consistency of the answers

An example of a validation error report is shown on Pages xx to xx11 The following notes describe the various sections on this report.

### SECTION 1 - CASE HEADING

- 1 CASE NO This refers to the case identifier or CI number which is entered on the budget cover before it is despatched to Runcorn for keying
2. TYPE 5 This is for Data Prep's use only
- 3 OPIG RUN This is the original run in which the case was taken on Each despatch of 200-240 budgets to Runcorn is called a run There are 9 runs per quarter
4. LAST CYCLE This refers to the amendment cycle when the case was last amended
- 5 CURRENT CYCLE This refers to the current amendment cycle
- 6 NO OF EDITS This is the number of times a case has been amended For example, if a case has been amended in three different cycles then the number of edits will be three
- 7 HHNO This is the reference number (ie the area/serial/household number) that is assigned to each budget

### SECTION 2 - MAIN VALIDATION

- 1 The two characters in the first column of Section 2 relate to the last digit and the check digit of the case number The same characters appear against each entry in Sections 2 and 4 of the VER
- 2 REC This identifies the record where the error has occurred A record may cover several questions or just one part of a question The record numbers are given on the annotated master schedule
- 3 PERS (person number)  
  
If the error relates to a particular person then the person number will be printed here The only record which does not have a person number is record 25 (A schedule)
- 4 KEY-1, KEY-2, KEY-3

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

(i) On the A schedule:

Records 25, 28, 55, 60, 79, 84, 91, 92, 93, 94 and 96 have no key fields

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

(ii) On the B schedule:

Records 56, 58 and 110 have no key fields

All other records (ie records 57 and 115-118 and 120-123) have one key field only (KEY-1).

(iii) On the D schedule:

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

KEY-1 - Week of expenditure - (Records 113 and 114)

KEY-2 - Diary item code - (Record 114 only)

KEY-3 - Diary qualifier code - (Record 114 only)

#### 5. SCHED REF

i. The first alphabetic character identifies the schedule (A, B or D) where the error has occurred.

ii. PG identifies the page number which is now '00' in all cases.

iii. QN identifies the question number.

iv. Box identifies the final part of a question.

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

Examples of schedule references are given below:

<u>Question</u>	<u>Variable</u>	<u>Schedule</u>	<u>PG</u>	<u>QN</u>	<u>Box</u>
Q21	RENTREB	A	00	021	-
Q21(a)	RRAMTDK	A	00	021	A2
Q91(b)(ii)	TVPAYAMT	A	00	091	B2
Q121	BSTORAMT	A	00	121	4
Q19(a)	GROSSPAY	B	00	019	16

Note Although there are five variables covered by Q121, each variable has a different schedule reference.

## 6 CORRECTION VALUE

From 1991, most basic amendments (see TP System User Manual - P viii) and a limited number of Schedule Amendments can be entered through the T P System. If the service is not available, because of breakdown, all basic amendments should be entered on the error report or on a K1 or K4

The Schedule Amendments which can be entered relate to the following records

A	Schedule	Records	37, 60, 70, 71, 72, 73, 77, 81, 82, 103
B	"	Record	58
D	"	Record	114

All other Schedule Amendments should be entered on a copy of the original schedule page and attached to the relevant K form

K 15	-	household schedule records
K 16	-	income schedule records
K 17	-	diary records (either individual item codes or the complete diary)

## 7 ERROR TYPE

This column shows all the error, warning, print and auto-correction messages

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

Both errors and warnings can occur at validation and credibility

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

Warnings will usually appear at the 1st edit only. However, a warning (\*W) will also appear after the 1st edit if an amount entered in a diary code amount field on a record submitted as a Schedule Amendment is out of range

If a warning appears, check that the amount given on the VER agrees with that given on the budget. If it does not agree then it must be amended

If the figures agree but the amount appears to be too high or too low for that particular variable, refer to supervisor

It is important that all warnings are checked at the 1st edit.

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

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

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

For example, where an 'Other - specify' (AQ93(a)) or a 'DK' code (AQ129(d)) is ringed.

- Where imputation or abatement is necessary.

For example, where expenses are refunded by an employer and therefore need to be abated (AQ137).

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

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

(iv) AC = Auto-correction

Errors at certain questions in the A and B schedules will be automatically corrected. The figure appearing in the value column will be the 'auto-corrected' value. This will be the value held on the database. Although these errors are corrected automatically, remember that the relevant question on the schedule must also be amended.

If there is a print message on the original value of the variable then this will still appear but it should be ignored as it will not appear at any subsequent edit. For example, if AQ49 2(INL12MDK) = 1 but is auto corrected to zero, the print message will still appear.

If there is a print message on the auto-corrected value of the variable then this will not appear until the next edit. For example, if BQ46 1 (SEBUSEX1) = 0 but is auto-corrected to 1, the print message will not appear until the next edit.

Auto-correction messages will appear at all Take-on runs and Amendment cycles. All auto-corrections will be shown on Appendix L.

**Examples of auto-corrections are given below:**

1 MORTPROT (Q51) auto-corrected to 1  
IF INCMFAMT (AQ51A) GT 0

1e if an amount for mortgage protection is shown at Q51A then  
Q51, whether unanswered or coded 2 (No), would be  
auto-corrected to code 1 (Yes)

2 SEPARTNR (BQ44) auto-corrected to 2  
IF SESHINC (BQ44A) EQ 1

1e if a partner's share has been included in the informant's net  
profit/loss at Q44A then Q44, whether unanswered or coded 1  
(sole ownership), would be auto-corrected to code 2 (in  
partnership)

8 VARIABLE

The mnemonic or variable name shown here is also given on the annotated  
master schedule Each variable will have a schedule reference

9 VALUE

This is the value which exists on the data base and which may be in error  
If the value is incorrect refer to the instructions at paragraph 6  
(Correction Value)

If, however, a diary code amount field appears as a warning (\*W) on the VER  
and the record is rejected (eg due to invalid key fields) during the same  
cycle, the amount will not exist on the database

10 ITEM CODE

Certain monetary variables have an associated item code eg bank standing  
orders (AQ121), deductions from pay (B Q19) and items entered in the diary  
The item code is printed to help identify the item which is in error.

11 CHECK

If a check number appears in this column, look up the question, variable  
name and check number in Appendix L If no check number appears it means  
that it is a validation error, warning or print or it is an auto-correction

The Appendix L shows all the validation and credibility checks which have  
been built into the computer system As editing experience is acquired it  
may be apparent from the schedule as to where the error lies, but in the  
learning stages it may be necessary to make constant reference to this  
document This is also a good way of getting to know the edit checks

## VALIDATION ERROR REPORT - SECTIONS 3-19

In addition to the case heading and main validation sections (Sections 1 and 2), other sections may also appear on the VER. A brief description of these sections is given below.

- Notes**
1. Only Sections 3, 4 and 18 will occur during a Take-on-Run whereas all sections may occur during an Amendment Cycle.
  2. Sections 8, 10, 11 and 18 also occur on the Reports File.
  3. Sections 6, 7, 9 and 14 do not exist.

### SECTION 3 - MESSAGES FROM VALIDATION SUBROUTINES

This section includes:

- (i) Messages indicating that an 'Invalid combination of SUPERVIS, SIZEEST and SEEMPLOY' exists or that the 'Occupational details have no entry in the matrix'.

Check that the occupation is correctly coded (refer to Standard Occupational Classification - Volume 1) and whether the occupational details can be found in the matrix (F14). Also refer to Pages B16-22 of these instructions.

- (ii) Messages indicating that 'No rates/community charge data or only partial data exist for that case' (at the 'validation' stage).

If the "No rates data" message appears it does not necessarily mean that the rates/community charge data are missing. The error message could be due to an incorrect local authority code, area number or starting date of records. If any of these variables is incorrect, it should be amended. Only refer to RO if all three have been completed correctly.

These messages may appear during a Take-on-Run or an Amendment Cycle.

### SECTION 4 - DIARY SCHEDULE ITEMS

Each individual item in the Diary passes through validation. Thus, if there are 2 or more items for the same person, week, item code and qualifier, each item will be validated separately. If the value of any item falls outside the specified range, it will appear in this section as a validation warning and will be prefixed with an asterisk (\* W).

If a diary code amount field appears as a warning (\*W) on the VER and the record is rejected (eg due to invalid key fields) during the same cycle, the amount will not exist on the database.

Validation warnings may appear during a Take-on-Run or during an Amendment Cycle which includes Schedule Amendments (ie if an item code has been entered onto the database using a K17 or the TP system).

Check the budget to make sure the value has been correctly keyed and the item code is correct. If the value is zero and there is no indication on the budget as to what it should be then a value must be imputed. If in doubt, refer to supervisor.

## SECTION 5 - CALCULATION MESSAGES

This section includes.

- (1) Messages relating to 'calculated' variables. These variables usually consist of three letters and three digits (eg INB010) and will not appear anywhere on the annotated master schedule. Some of these errors may need amending but others may not so if such a message appears, refer to supervisor
- (11) Messages indicating that 'No rates/community charge data or only partial data exist for that case' (at the 'calculation' stage) Refer to RO

## SECTION 8 - BASIC AMENDMENTS REJECTED BY AIDA DATABASE

These rejections usually occur because a field has been amended (or imputed) more than once in the ~~same~~ Amendment Cycle (Error Message 144)

As it is not possible to check the value on the data base without using the TXOP90 service, the amount shown on the budget (ie the correct value) should **always** be re-entered on to the data base

## SECTION 10 - MANUAL ABATEMENTS REJECTED BY AIDA DATABASE

As Section 8, but for ABATEMENTS

## SECTION 11 - DELETIONS REJECTED BY AIDA DATABASE

As Section 8, but for DELETIONS

## SECTION 12 - DELETIONS REJECTED DUE TO FAILING AMENDMENT VALIDATION

This section contains errors found during the validation of DELETIONS if entered on Form K4

These rejections usually occur because

- the person number is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing)
- one (or more) of the key fields is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing when it should be present or vice versa)

If an invalid person number or key field ie one which is outside the variable range (excluding diary item codes and qualifier codes) is entered through the TP system, it will be rejected at the time of keying. A message will appear on the screen indicating that the value should be re-keyed so no message will appear on the VER

In the case of Record 114, any invalid item code (key field 2), either within the range 101-1751 or outside this range, will be rejected at this section Similarly any invalid qualifier code (key field 3), either within the range 0-9 or greater than 9, will also be rejected at this section

Invalid item codes or qualifier codes will be rejected at this section whether they are entered on a K4 or through the TP system

### SECTION 13 - AMENDMENTS REJECTED DUE TO FAILING AMENDMENT VALIDATION

This section contains errors found during the validation of BASIC AMENDMENTS, including imputations, if entered on Form K1 (Action Type 1).

These rejections usually occur because:

- the person number is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing)
- one (or more) of the key fields is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing when it should be present or vice versa)
- schedule reference is invalid
- form type is invalid (ie the 'Action Type' has not been entered on the K1 or on the TP System)
- value is invalid, schedule reference is not scaled  
(ie a monetary amount has been entered in an integer field).

If an invalid person number or keyfield, ie one which is outside the variable range (excluding diary item codes and qualifier codes) is entered through the TP system, it will be rejected at the time of keying. A message will appear on the screen indicating that the value should be re-keyed so no message will appear on the VER.

If a diary item code greater than 999 in the A or B schedules is amended on a K1 during Basic Amendments, the following message will appear at this section: 'VALUE INVALID GT MAX VAL ALLOWED'.

If amended through the TP system, any item code outside the range 101-999 (A schedule) or greater than 999 (B schedule) will be rejected at the time of keying. An error message will appear on the screen.

### SECTION 15 - MANUAL ABATEMENTS REJECTED DUE TO FAILING AMENDMENT VALIDATION

This section contains errors found during the validation of ABATEMENTS if entered on Form K1 (Action Type 2).

In addition to the reasons given at Section 13, a rejection will occur if an integer field or a non-abateable monetary field is abated in error. In this case the message: 'ABATEMENT IS INVALID FOR SCHED REF' will appear at this section.

The remarks in the last three paragraphs of Section 13 also apply to this Section.

### SECTION 16 - ERRORS DURING APPLICATION OF RECORD DELETIONS

This section contains errors found during the application of RECORD DELETIONS. (Form K4 or TP).

These rejections occur because the record or case being **deleted** does not exist on the working database. This applies only if the person number and the key fields are valid for the record type (ie they are not missing when they should be present or vice versa). If the person number or one or more of the key fields is invalid (ie outside the variable range), the error will appear at Section 12.



## SECTION 17 - ERRORS DURING APPLICATION OF AMENDMENTS

This section contains errors found during the application of BASIC AMENDMENTS, including imputations (Form K1 - Action Type 1 or TP)

These errors occur because the record or case being **amended** does not exist on the working database. This applies only if the person number and the key fields are valid for the record type (ie they are not missing when they should be present or vice versa). If the person number or one or more of the key fields is invalid (ie outside the variable range), the error will appear at Section 13.

## SECTION 18 - RECORDS REJECTED BY DATABASE DURING TAKE-ON/SCHEDULE AMENDMENTS

This section contains details of records rejected by the WORKING database during the 'addition' process ie when a record is added to the database

These rejections occur because

- the record being added already exists on the working database  
(Error Message 144)
- the person number is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing)  
(Error messages 140 and 82)
- one (or more) of the key fields is invalid for the record type  
(ie it is outside the specified variable range which usually means it is missing when it should be present or vice versa)
- a diary item code (key field 2) is invalid
  - within the range 101-1751 (Error messages 168 and 82)
  - outside the range 101-1751 (Error messages 140 and 82)
- a diary qualifier code (key field 3) is invalid (provided the item code is valid)
  - within the range 0-9 (Error message will appear in **Section 2** of the VER)
  - outside the range 0-9 (Error messages 140 and 82 will appear at this Section)

These messages may appear during a Take-on Run or during an Amendment Cycle which includes Schedule Amendments (ie if a record is added to the database using a K15, K16, K17 or the TP system)

## SECTION 19 - ERRORS DURING APPLICATION OF MANUAL ABATEMENTS

This section contains errors found during the application of ABATEMENTS (Form K1 - Action Type 2 or TP)

These errors occur because the record or case being **abated** does not exist on the working database. This applies only if the person number and the key fields are valid for the record type (ie they are not missing when they should be present or vice versa). If the person number or one or more of the key fields is invalid (ie outside the variable range), the error will appear at Section 15

### GENERAL CASE WARNING MESSAGES

1. NB. Record 25 Missing

This is a major error on the Case, which will cause numerous other errors to appear. The cause should be investigated immediately.

2. NB. This Case has been through Final Distributions.  
All Amendments, Abatements and Deletions have been ignored.

Cases which have been included on the Final Distributions print must not be amended. All amendments are ignored by the Amendments System.

If this message appears, refer to supervisor.

### NOTES TO VALIDATION ERROR REPORT

1. A record which is sent for keying with an invalid Check Digit cannot be keyed by Data Prep and so will not appear on the Error Report and may incorrectly be assumed to have been applied to the database. It should be 'tagged' by Data Prep. If this occurs it should be sent to Data Prep for re-keying or it should be amended on the TP system.
2. Any records which give problems during keying will be 'tagged' by Data Prep. Therefore, a check of the returned keying documents (K forms) should always be made.

### SIR ERROR MESSAGES

The description of the most common types of SIR error message is given below. If any message appears which is not on this list, refer to supervisor.

MESSAGE 82 - Case ID or KEYFIELDS is missing from the data card.

MESSAGE 140 - Value converted is outside of valid range.

MESSAGE 144 - Old record encountered in ADD only mode.

MESSAGE 168 - Value read is not in valid value list.

## REPORTS FILE

A reports file is produced for each Take-on Run and Amendment Cycle

The following types of error occur in the reports file

1. BASIC AMENDMENTS REJECTED BY AIDA DATABASE
2. MANUAL ABATEMENTS REJECTED BY AIDA DATABASE
3. DELETIONS REJECTED BY AIDA DATABASE

These three types of error will only be produced during an amendment cycle and correspond to Sections 8, 10 and 11 respectively, of the VER

4. RECORDS REJECTED BY DATABASE DURING TAKE-ON/SCHEDULE AMENDMENTS

This type of error may be produced during a Take-on Run or an Amendment Cycle and corresponds to Section 18 of the VER

All the errors listed in the reports file, including the first 47 characters of the record and the SIR error message, will also appear in the relevant section of the VER. It should not therefore be necessary for editors to refer to the reports file. If, however, there is a query about a particular error, refer to supervisor

2 MAIN VALIDATION KEY DETAILS REC PERS KEY-1 KEY-2 KEY-3				SCHED REF PG QN BOX	CORRECTION VALUE	ERROR TYPE	DETAILS VARIABLE	VALUE	ITEMCODE	CHECK
3J	025			A00Q052A		E	STRTYPE	2		7
3J	025			A00Q052A		E	STRTYPE	2		3
3J	025			A00Q052C		P	PERC137C	1		
3J	025			A00Q052C		E	PERC137C	1		1
3J	070	1	2	A00Q053A		E	SCPTYPE	3		1
3J	070	2	3	A00Q053A		E	SCPTYPE	3		4
3J	070	3	4	A00Q053A		E	SCPTYPE	3		4
3J	060	2		A00Q054 1		E	PCCAM	36 40		1
3J	060	3		A00Q054 1		E	PCCAM	16 00		1
3J	060	2		A00Q055A		E	PCCRB TYP	0		9
3J	060	3		A00Q055A		E	PCCRB TYP	0		9
3J	069	1	2	A00Q058A 1		E	PENSBJ88	0		3
3J	069	1	1	A00Q058B		L	PENSAMT	30 00		
3J	069	1	2	A00Q058B		E	PENSAMT	0 00		
3J	069	2	3	A00Q058B		E	PENSAMT	0 00		
3J	069	1	1	A00Q058C		E	PERC149D	0		

FAMILY EXPENDITURE SURVEY 1992 VALIDATION ERROR REPORT DATE 03/06/92 PAGE 160  
CASE NO 120013 J TYPE 5 ORIG. RUN 5 LAST CYCLE 0 CURRENT CYCLE 1 NO. OF EDITS 1 HHNO 224 13 00

## 13. AMENDMENTS REJECTED DUE TO FAILING AMENDMENT VALIDATION

KEY DETAILS REC PERS KEY-1 KEY-2 KEY-3	SCHED REF PG QN BOX	VALUE	NO. OF ITEMS	ERROR MESSAGE
114 437	000Q000 8	2.10	3	PERS NO. IS INVALID FOR REC TYPE
114 767	000Q000 8	35.00		PERS NO. IS INVALID FOR REC TYPE
114 1 1	000Q000 8	3.00		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 1 647 6	000Q000 8	3.50		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 1 1755 8	000Q000 8	2.00		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 3 754	000Q000 8			NEW VALUE OR NO. ITEMS MUST BE COMPLETED
3 2 841	000Q000 8	3.80	3	FORM TYPE IS INVALID
1 1 756	000Q000 9	856		SCHED REF IS INVALID

## 15. MANUAL ABATEMENTS REJECTED DUE TO FAILING AMENDMENT VALIDATION

KEY DETAILS REC PERS KEY-1 KEY-2 KEY-3	SCHED REF PG QN BOX	VALUE	NO. OF ITEMS	ERROR MESSAGE
1 1 1213 10	000Q000	1.00		SCHED REF IS INVALID
114 1 1 7	000Q000 8	2.00		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 1 62 9	000Q000 8	0		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 1 647 1	000Q000 8	2.50		KEY FIELD 2 IS INVALID FOR REC TYPE
114 1 1 1760 3	000Q000 8	1.50		KEY FIELD 2 IS INVALID FOR REC TYPE

18 RECORDS REJECTED BY DATABASE DURING TAKEON / SCHEDULE AMENDMENTS

KEY DETAILS					REJECTED RECORD	SIR ERROR MESSAGE
REC	PERS	KEY-1	KEY-2	KEY-3		
084	1				08412001301 204000	RECORD ERROR 144
113	1	1			11312001301 1 2224 13 00	RECORD ERROR 144
114	1	1	279	5	1141200130110279 05 20000700 002	RECORD ERROR 144
114	1	1	1437	2	1141200130111437 02 20000100 001	RECORD ERROR 144
114	1	1	1723		1141200130111723 20000380 002	RECORD ERROR 144
113	1	2			11312001301 2 2224 13 00	RECORD ERROR 144

19 ERRORS DURING APPLICATION OF MANUAL ABATEMENTS

KEY DETAILS					ERROR MESSAGE
REC	PERS	KEY-1	KEY-2	KEY-3	
114	1	1	538	3	RECORD NOT FOUND-CHANGES FOR THIS RECORD IGNORED
114	1	1	556	0	RECORD NOT FOUND-CHANGES FOR THIS RECORD IGNORED
114	1	1	760	4	RECORD NOT FOUND-CHANGES FOR THIS RECORD IGNORED

\*\*\*\*\* END OF CASE REPORT \*\*\*\*\*

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# 1992 FAMILY EXPENDITURE SURVEY CODING AND EDITING INSTRUCTIONS

## HOUSEHOLD SCHEDULE

### FRONT PAGE

#### Reference number

The reference number consists of the Area, Serial and Household numbers. Check that THIS IS THE SAME AS ON THE PINK E FORM AND THE OUTSIDE OF THE BUDGET COVER. Resolve any discrepancies. Where there is only one household at the address (see Q11) the household number should either be blank or contain zeros only.

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

Date of interview and starting date of records

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



### Local Authority Code

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

### Household definition

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

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

All these conditions must normally be satisfied but if two people share one room and neither has the exclusive use of at least one other room, they should be treated as one household, even if they do not share any meals.

Also include as members of the household:

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

### Head of Household - Definition

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

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

Notes:

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

### Household Box

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

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

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

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

### Question 1 - Person Number

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

Person 1 is always the head of household. If it is necessary to change the HOH then ensure that person numbers are amended on all the Schedules.

### Editing

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

## Question 2 - Relationship to HOH

All members of the household should have been listed here. Check the household composition and refer to supervisor any unusual cases eg

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

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

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

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

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

Foster children: Code 9 applies if a regular maintenance allowance is received from a local authority (see Q70(a) - B schedule). Where a local authority allowance is not received and the relationship falls into a group covered by codes 2, 6, 7 or 8, this takes precedence over code 9. (See also Q8 - paragraph on 'foster children')

Adopted children: These should be treated as own children (code 2). If legal adoption is going through but has not been finalised, treat as own children unless the parent is in receipt of a local authority allowance for the children (see Q70(a) - B Schedule) in which case treat as foster children (code 9).

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

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

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

Note that if there is one cohabitee in the household then there must also be another cohabitee of opposite sex. If there is only one person in the household coded as a cohabitee (coded 3 at Q5) then that person must be given their true marital status and recoded 4-7. A person cannot cohabit on his/her own! If in doubt, refer to supervisor.

### Editing

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

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

Question 3 - Sex

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

#### Question 4 - Age

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



### Question 5 - Marital status

Check that only one code is ringed for each member of the household

Code 1 applies where both husband and wife are members of the household even if one is absent at the time of the interview. See household definition on page 4

Code 2 applies to any married person whose spouse is not a member of the household because he or she has a main residence elsewhere. A wife coded 2 at Q5 should always be coded 2 (wife of head of benefit unit) at Q8

Code 3 applies to cohabitees. This includes persons who describe themselves as common-law wife/husband, fiancée, partner, girl-friend, boy-friend etc. Cohabiting takes priority over single, widowed, divorced and separated. (See also paragraph on 'cohabitees' at Q2)

Codes 4-7 apply to all unmarried persons (except cohabitees) who are single, widowed, divorced, or separated (either legally or not), irrespective of age

## Question 6 - Current Full-time education

Where Q6 applies check that only one code has been ringed. Always refer to Q4 when checking this question to ensure that the type of school/education/institution is consistent with the age of the household member. In particular note that a student attending a private commercial college (ie. where fees are paid) eg. Pitmans/Clarks should have been coded 7 if under the age of 16. Code 6 should have been ringed if aged 16 or over.

Check also any entries covering full-time education of members of the household at Qns. 127, 129 and 130 against the coding at this question. If the payments made for fees, descriptions of grants, etc do not seem to agree with the coding at Q6 refer to the supervisor. (But note that fees for a household member could be paid by someone outside the household, and also that Questions 129 and 130 refer to the last 3 months, whereas the current situation applies here at Q6.

In the absence of any notes or further information, the code ringed at Q6 should be accepted. If the interviewer has noted the name of a school and/or queried the code, refer the schedule to the supervisor. (Do NOT code on a name of a school as this can be misleading, eg a school described as "Grammar" or "High" may be a state school (code 5) or an independent school (code 7)).

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

A child under 5 years will normally be coded 1 at this question but occasionally one may be coded 2, 3 or 7. This should be accepted unless the child is attending a day nursery/play group and not a primary or nursery school. The type of education received should be decided by whether the word "school" is mentioned if recorded in the D books or at Q130. Nursery classes and schools and playschools count as primary schools but day nurseries and playgroups do not. Children can attend nursery schools from the age of 2. Children who do not attend school should be coded 1 even if they are more than 5 years old. If there is no reference elsewhere in the schedules, the entry at Q6 should be accepted.

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

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

### 4.    Full-time students who are also working

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

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

- 6 Code 8 (University) includes students who are either waiting to go up to University or waiting for the results of "A" levels before going up to university.
7. Children who are between schools (eg interviewed during summer holidays) code the type of school they will be attending next term
- 8 Codes 6, 8 9
- Code 6 includes sixth form tertiary further education colleges, colleges of technology, code 8 covers universities only and code 9 polytechnics, colleges of art, teacher training.

### Editing

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

### Question 7 - Age at which continuous full-time education completed

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

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

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

- Notes:
1. A person aged 16 or over in full time education with an age entered at Q7 should be assumed to have returned to full-time education after a break. Do NOT delete the age
  2. Where an age has obviously been omitted, eg male aged 45 in full-time employment, leave the coding box blank.
  3. Estimated ages can be accepted.

### Editing

An allowable range has been set up for this field of 10-30. Anything outside this range will be printed out as a warning message to be checked. If age appears to be correct then no action is necessary.

**Question B - DSS Benefit Unit, Position within DSS Benefit Unit**

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

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

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

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

- 1 Children under 16 should always be coded as part of their parents' benefit unit provided the parents are in the household, otherwise they should be coded as part of a responsible adult's (normally the HOH's) benefit unit
- 2 Children aged 16 years but under 19 should be coded as separate benefit units unless they are living at home and receiving full-time non-advanced education (coded 4-7 at Q6) in which case they should be coded as part of their parents' benefit unit
- 3 Children aged 19 years and over should be coded as separate benefit units
- 4 Foster children (see next page)

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

Question 8 - DSS Benefit Unit, Position within DSS Benefit Unit (continued)

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

i. Head of unit should be coded 1.

Each unit must have one and only one head.

Code 1 includes:

- a. Children aged 16 years but under 19 who are receiving full-time higher education (coded 8 or 9 at Q.6).
- b. Children aged 16 years but under 19 who are receiving no full-time education (ie Q.6 is blank).
- c. Children aged 19 years but under 25.
- d. Persons aged 25 and over are not regarded as dependants. They should be coded 1 unless they are the 'wife or cohabitee of head' (see ii).

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

A wife will always be coded 2 if she is coded 1 or 2 at Q5 (marital status) ie whether her husband is a member of the household or not.

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

A female cohabitee, who should be coded 3 at Q5, will always be coded 2 at Q8. Her male partner must be a member of the household otherwise they would not be cohabiting.

A woman who is single, widowed, separated or divorced (codes 4-7 at Q5) will be coded either 1 or 3 at Q8 depending on her age and educational status. She should never be coded as 'wife of head'.

iii. Young dependants under 19 should be coded 3.

Code 3 includes:

- a. Children aged under 16 years.
- b. Children aged 16 years but under 19 who are receiving full-time non-advanced education (coded 4 to 7 at Q6).

Foster children

Foster children (regardless of age) who are covered by a local authority maintenance allowance (See Q70(a) - B Schedule) should be given their own benefit unit number starting with 15 for the first foster child, 16 for the second and so on, up till 24. This number should be entered in the first OFFICE USE column, and ringed.

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

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

### Question 9 - Spender/Absent Spender

There are two columns at Q9 one for spenders (code 9) and one for absent spenders (code 2)

#### 1 Spenders

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

For each spender - check that

- (1) Code 9 is ringed at Q9
- (11) The B schedule is present
- (111) A diary is present

#### 2 Non-spenders

A non-spender is a person aged 16 or over who has not spent any money during the record-keeping period This may be because the person is mentally incapable or senile A note to this effect may appear at the bottom of the front page or on P.71 of the A schedule.

For each non-spender - check that

- (1) Code 9 is ringed at Q9 )
- (11) The B schedule is present ) as for spenders

Then enter "3" in the office use box on the front page of the diary Do not remove the diary from the budget and do not complete a Nil Expenditure sheet as in previous years

#### 3 Absent spenders

An absent spender is a person aged 16 or over who is living away from home for the whole of the record-keeping period The person may be working away from home, in hospital or on holiday A note to this effect should appear at the bottom of the front page or on P 71 of the A schedule

For each absent spender - check that

- (1) Code 2 is ringed at Q9
- (11) The B schedule is present
- (111) No diary is present - if the diary has been returned, remove it from the budget

Further instructions concerning absent spenders are given at Q2 (code 7) and Q70 and 71 - B schedule

#### 4 Persons aged under 16

Q9 should be blank and no 'B' schedule or diary should be present Persons aged under 16 are only covered in the B Schedule from Q76 onwards

## Editing

When a diary is keyed, the data for both weeks are occasionally merged into one week (usually week 1) so that data for the other week are missing. When this happens an error message will appear. If there is expenditure in both weeks then delete the complete diary for that person using a K18 and send it to Runcorn for re-keying, using a K17. Each week should then be keyed separately.

If, however, there is no expenditure in one of the weeks but there is expenditure in the other week and the Office Use box on the front of the diary is blank or has not been completed correctly, then an error message will appear.

The numbers which should be entered in the Office Use box are as follows:

1. If there are no diary records 114 for week 1 but there is at least one record 114 for week 2.
2. If there are no diary records 114 for week 2 but there is at least one record 114 for week 1.
3. If there are no diary records 114 for either week (see paragraph 2 on previous page).

If there are diary records 114 for both weeks then this box must be left blank.

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



Question 10 - Type of accommodation occupied by household

The description of the accommodation refers to the 'space' used by the household  
Bungalows (including 'pre-fabs') are treated as whole house and coded 1, 2 or 3  
If the address is a flat in a block, the bottom storey of which is a row of  
shops, code 4 or 5 is ringed.

In the case of a house owner-occupier who sublets some rooms, code 6 or 7 is  
ringed to indicate that the household occupies only part of the house

'Dwellings with business premises' (code 8) includes premises where there is no  
access between the private and business parts without going outside the building

Code 9 includes all types of caravan (mobile and non-mobile)

## Question 11-14 - Accommodation

### Definitions

1. Address: This is the address sampled from the postal address file. It can cover a whole building, a flat in a purpose - built block of flats, or flat/rooms in a converted house. A house which has been converted into 2 or more flats may be sampled as a complete building, in which case the address covers all units of accommodation in that building. In a similar converted house one flat only may be the sampled address, in which case that particular flat is the unit of accommodation and households in other flats should not be interviewed.
2. Accommodation: This is the total number of rooms (including rooms used solely for business purposes) which the household either owns, rents or occupies rent-free, irrespective of whether any part is sub-let or not.

### Editing

If answer to Q.11 is 'Yes' a print message will appear. NRV and rates (N. Ireland) or water rates may need abating. When abatement is carried out because of multi households or rooms not part of the domestic accommodation, it should be done on the basis of number of rooms used by household as a proportion of rooms in the rateable unit. Shared rooms count as 1/2 a room if shared with one other household, 1/3 room if shared with two other households etc. Any abatement for multi-household accommodation should be carried out before any business expense abatement. All multi-household abatements should be carried out on a K1, using Action Type 1.

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

#### Include as bedrooms:

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

#### Include as living rooms:

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

#### Include as 'other' rooms:

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

### Sub-let Property (Northern Ireland)

If an informant sublets part of his property but pays rates on all of it, his rate payment must be abated in proportion to the number of rooms sublet, on the assumption that the rent paid by the sub-tenant will include an amount for rates. This same amount must also be subtracted from the rent received at Q 68 'B' schedule of the informant. The rent payment shown in the sub-tenant's schedule must not be abated.

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

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

The abatements should be carried out using Action Type 1

Question 15-27 - General notes on housing benefits

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

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

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

If an informant in rented accommodation (codes 1-4 at Q.15(a)) is receiving a rent rebate, this should be shown at Q.21(a).

In N. Ireland only, if an informant in rented accommodation (codes 1-4 at Q15(a)), or as an owner occupier (code 2 at Q15) is receiving a rates rebate, then the details should be shown at Q26/27.

### Question 15 - Tenure

The question applies to all households. Check that one of the codes 1, 2 or 3 has been coded and that the correct signposting to part (a) or (b) has been followed. If the question has not been answered then check the answers to Q17-27 and Q32 for some indication of the correct coding to be applied. If in doubt, refer to supervisor.

If an informant's tenure situation is changing, use the last definite information available. For example, if he has just started to buy a council house which he formerly rented, and has not started making mortgage payments, he should be coded as a renter (code 3 at 15(a)) not an owner.

### Question 15(a) - Accommodation rented

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

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

Code 2 includes all other housing associations

Codes 3 and 4 include charitable organisations and housing trusts

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

### Question 15(b) - Accommodation neither rented nor owned

Check that either code 5 or 6 is ringed if 3 is coded at main question. Accept code 6 if it is ringed as it will be recoded at the editing stage.

Notes: 1. Accommodation is treated as **rent free** if one of the following conditions is satisfied:-

- (i) Accommodation is provided rent free by an employer, or by an organisation to a self-employed informant, provided that the normal activities of the informant are to further the cause of the organisation. This condition will normally apply to Church of England clergy and other ministers of religion. If the rent paid by the employer is known, ignore the amount paid.
- (ii) Accommodation is owned by someone outside the household (other than an employer) who provides it rent free.
- (iii) Accommodation where an unknown rent is paid by someone outside the household (other than an employer) who provides it rent free.

2. Accommodation is NOT treated as **rent free** if a known rent is paid by someone outside the household (other than an employer).

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

- (i) Q.15 should be recoded 1 and 15(a) should be coded 1-4 as appropriate.
- (ii) If the household is given the money to pay the rent/rates
  - a. enter rent at Q17 (UK) and rates at Q25 (N. Ireland only).
  - b. the total amount given should be entered at Q138. If it does not appear there, enter it.
- (iii) If the household's rent/rates are paid direct by someone outside the household,
  - a. do not enter rent/rates at Q17 (UK) and do not enter rates at Q25 (N. Ireland only).
  - b. the total amount paid direct should be entered at Q139. If it does not appear there, enter it.

3. N. Ireland accommodation which is 'rent free' may also be 'rates free' but this is not necessarily the case.

### Editing

A print message will appear if Q.15(b) is coded 5. Refer to the notes above on the definition of 'rent free' and recode where possible.

An error message will appear if Q.15(b) is coded 6. This must be recoded, if in doubt, refer to supervisor.

## Questions 17-20 - Rent

Note that rates apply to N Ireland only, water rates to England and Wales only and community water charge to Scotland only

1. The general term 'rent' may cover rent only or it may include a combination of rates, community charge, water rates, community water charge and various other services (see also Q 22 and 31)
2. The 'rent only' situation usually applies to tenants living in housing association accommodation or privately rented accommodation where the rates/community charge, water rates/community water charge are paid separately from the rent. The 'rent, rates/community charge, water rates/community water charge' situation usually applies to local authority tenants
3. The amount which should be entered at Q.17 is the total 'rent' paid after any rebates. This total therefore, will not only include rent but it should also include rates/community charge, water rates/community water charge and services if these are normally included in the 'rent'.
4. If a 100% rent rebate is received but rates and water rates etc are paid separately, then code 9 should be printed at Q17 and the amount box should be blank. Note that in this case Q17-20 should be blank
5. If a 100% rent rebate is received and the rates and water rates, etc, are normally included in the rent, then code 9 should be ringed at Q17 and the rates and water rates etc paid should be entered in the amount box (Remember that the maximum rates rebate allowed is 80%)
6. If the rent shown at Q17 was before deduction of the rent rebate (code 1 at Q21(d)(1)) or rent plus rates rebate do not abate the rent
7. Similarly, do not abate the rent shown at Q17 because of any community charge, community water charge or rent holiday

### Notes      1      Rent (or rent and rates) for garage

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

### 2      Rent arrears

If shown, the rent arrears should be accepted. However if Q20 indicates that there is a rent holiday this needs to be applied manually but only to the normal rent payment not to the arrears. Carry out the calculation, and enter the adjusted rent at Q17. Delete the rent holiday at Q20(a) and amend Q20 to 2

Remember that any entries at Q21(a) and Q22 also need to be adjusted. If rent includes rates, then an adjustment must also be made to any entries at Q26(a)(1) and Q27(a)

The factor to be used in any rent holiday calculation is

### 52 - Rent holiday

52

Questions 17-20 - Rent (continued)

Editing

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

If both boxes at Q17 are blank and there are no interviewer notes indicating the amount of rent paid or that a 100% rent rebate is received, then the rent must be imputed. Refer to supervisor for imputation.

CIPFA tables should be used for imputing rent.

In Scotland, if Q19 is coded 1 then both Q19(a) and 19(b) should be answered. If one or both are blank refer to R.O.

In Northern Ireland Q19 should be coded 2 as community charge does not apply.



## Question 21 - Rent rebate

### 1 If the rent does not include rates

Any rent rebate received should be entered at Q21(a), the period code at Q21(b) and code 1 ringed at Q21(c)

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

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

- rent rebate at Q21(a)
- rates rebate at Q26(a)(1) - or Q27(a) if a lump sum is received
- ring code 1 at Q21(c)

If the rent and rates rebates have already been entered at these questions, it is very important to ensure that only the rates component is shown at the rates questions. So if the amount entered at Q26(a)(1) or Q27(a) is the same as that shown at Q21(a) (ie the rent rebate has also been included with the rates rebate) then the figure at Q26(a)(1) or Q27(a) must be deleted. An error message will appear if the two figures are equal. If there is any doubt about the action to be taken refer to supervisor. (See also note 2 at Q26/27)

- 11 If the rebate cannot be split into its rent and rates components enter

- total rebate at Q21(a)
- leave Q26(a)(1) or Q27(a) blank but ring the DK code
- ring code 2 at Q21(c)

(See also note 3 at Q26/27)

Note if rebate is deducted from last rent payment (Q21(d) is coded 1) and rent includes rates (Q24 is coded 1) then Q26(a) should be coded 1

If rebate is given back as a lump sum (Q21(d) is coded 2) and rent includes rates (Q24 is coded 1) then Q27 should be coded 1. Check these and amend if necessary

Q21(d)(1) is now being asked of all who are coded 1 or 2 at Q21(d). In 1991 only those coded 1 were asked the dependent question.

## Editing

Please refer also to the notes given above

If Q21(a) is blank an error message will appear whether the DK code is ringed or not. Do not amend the DK code

If there are no interviewer notes indicating the total amount of rebate received then the rebate must be imputed. Refer to supervisor for imputation.

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

## Question 22 - Services included in rent

### Editing

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

1. If the rent includes an element for structural or contents insurance delete this from the rent and transfer to Q53.
2. If the rent includes an element for TV licence delete this from the rent and transfer to Q92 as an annual equivalent figure.
3. Remember to adjust any amounts for period code differences before transferring them.
4. If rent holiday applies to any rent payment, adjust the amount of services included in rent to be transferred to another question by the fraction

52 - Rent holiday

52

### 5. Local authority budgeting schemes

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

If an element for fuel has been included in the services (Q22) it should be deducted from this question and also from the rent (Q17) and transferred to Q74/82. Code 5 should be ringed at Q72(a)/80(a). If an amount has already been entered at Q74/82 the fuel element at Q22 should still be transferred unless it is clear from an interviewer's note that it has already been included at these questions or the two amounts are the same. (See also para 12 at Q72-87).

If a fuel element has been included at Q22 but the amount is not known, it should be imputed using current gross weekly household income. The imputed amount should be deducted from Q17 and Q22 and transferred to Q74/82 (as described in the previous paragraph) unless it is clear that it has already been included at these questions. Code 5 should be ringed at Q72(a)/80(a).

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

H.C. 1.1 - a - 1.1 - 1

6 Gas/electricity charges included in rent or service charge (Q17 and 22)  
(excluding budgeting schemes run by a local authority - see para 5).

(1) Heating

If heating is supplied from a central source, as in a block of flats, and it is included in the rent (Q17 and Q22), do not delete the amount shown at these questions. This is where these charges should be entered. If the amount is not known leave the question blank - do not impute it. (Note - If heating is included in the rent or service charge, it will usually be supplied by gas).

Check that the relevant code is ringed at Q89(a). If the type of fuel is not known then check that code 6 is ringed (Other/DK fuel).

(11) Cooking/Lighting etc

If the amount is known

If cooking or lighting charges are included in the rent (Q17 and Q22), delete the amount shown at these questions and enter it at the questions on electricity/gas supply. Amend the main questions (Q72 or Q80) if necessary. If the charge was included in the rent deduct this amount from the rent payable (Q17 and Q22).

If the amount is not known and DK has been entered

If the amount is not known (ie 'DK' has been entered) impute the amount based on current gross weekly household income and enter it at the questions on electricity/gas supply. Amend the main questions (Q72 or Q80) if necessary. If the charge was included in the rent deduct the imputed amount from the rent payable (Q17).

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

Refer to RO.

Question 23 - Water and/or sewerage rates included in rent

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

N Ireland only

Question 24 - Rates included in rent

This question applies to households living in rented accommodation in N Ireland,  
ie those coded 1-4 at Q15(a)

N Ireland only

Question 25 - Domestic rates

This question applies to all households except those coded 1 at Q24.

1. Rates not yet paid at sampled address

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

2. Arrears

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

3. Dustbin charge

If given separately, add to the rates amount at Q25 on an equivalent period basis.

Editing

Do not abate the rates shown at Q25(b) because of any rates rebate which has been included in the rates.

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

$$\text{NRV (Q141)} \times \text{domestic rate poundage}$$

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

If someone outside the household, other than an employer or the DSS, pays the rates direct to the local authority (see Q139), then ring code 2 at Q25 and delete any entries at Q25(a) and Q25(b).

## N. Ireland Only

### Question 26 - Rates rebate deducted from last rates/rent payment

### Question 27 - Rates rebate refunded as a lump sum

- 1 Any rates rebate received should be entered at Q26(a)(1) - or Q27(a) if a lump sum is received. This applies whether the informant is a renter or an owner occupier
- 2 If the informant is a renter, it is very important to ensure that only the rates component is shown at these questions. So, if the amount entered at Q26(a)(1) or Q27(a) is the same as that shown at Q21(a), A schedule (ie the rent rebate has also been included with the rates rebate) then the figure at Q26(a)(1) or Q27(a) must be deleted. An error message will appear if the two figures are equal. If there is any doubt about the action to be taken refer to supervisor. (See also note 2(1) at Q21).
- 3 If the rebate shown at Q21(a) cannot be split into its rent and rates components then leave Q26(a)(1) or Q27(a) blank but make sure the DK code is ringed. (See also note 2(11) at Q21).

### Editing

Please refer also to the notes given above

- 1 If Q26(a)(1) or Q27(a) are blank, then no imputation is required

### Check that

- | <u>Q26</u>      |                              | <u>Q27</u>                         |
|-----------------|------------------------------|------------------------------------|
| 26              | - is coded 1                 | 27 - is coded 1                    |
| 26(a)           | - is coded 1                 |                                    |
| 26(a)(1)        | - amount box is <u>blank</u> | 27(a) - amount box is <u>blank</u> |
| 26(a)(1)        | - DK code ringed             | 27(a) - DK code ringed             |
| 26(a)(11)-(111) | - are <u>blank</u>           | 27(b)-(d) - are <u>blank</u>       |
- 2 If a rates rebate has been entered at Q26(a)(1) or Q27(a) then the completion of the remaining questions should follow the sign-posting on the schedule, therefore the DK codes should be blank. If a rates rebate has been entered with the DK code ringed, this will be auto-corrected
  - 3 The figure which should be entered at Q27(a) is the total rates rebate received during the last 12 months, so the period code will normally be 8. If, however, the amount relates to a different period this should be accepted unless it is clear from interviewer notes that this was, in fact, the total amount received during the last 12 months, in which case the period code should be amended to 8
  - 4 A print message will appear if a household has received more than one rebate during the last 12 months. In this case, the rebates received should be entered in the margin. Add all the rebates together and enter the total amount at Q27(a)

Question 28 - Accommodation connected to mains sewerage/water supply

This question applies to all households in the UK, ie all four countries, except for those with rented accommodation in England and Wales where water and/or sewerage rates are included in the rent at Q17.

1	£	
2	150	
3	200	
4	250	



Question 29/30 - Water and sewerage rates (England and Wales only)

Q29 applies to those in England or Wales who are connected to both mains water supply and mains sewerage (coded 1 at 28)

Q30 applies to those paying a combined water and sewerage rates bill (coded 2 at 29) or those connected to water only or sewerage only (codes 2 or 3 at 28)

If the household rents its accommodation, Q29/30 will apply only if water and/or sewerage rates are paid separately from the rent (code 2 at Q23).

If either water and sewerage rates are paid together or if only water rates or sewerage rates are paid alone, payments should appear at Q30(a)

1 Water rates not yet paid at sampled address

Refer to R O

2 Arrears

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

3 Metered water for domestic purposes only

Charges made via a water meter should be treated as water rate payments  
Accept what is paid at Q29(b)/30(a)

4 Pumping water from a well

If it is noted that a payment is made to the Electricity Board for pumping water from a well, this should not be shown at Q29/30 but added to Q72-79 as appropriate

5 Land drainage rates

Land drainage rates should be included in the water rates at Q29(b)/30(a).  
If they occur in the diary, code as 904

6 Cesspit charge

A payment for emptying a cesspit or septic tank should not be accepted at Q29/30 but code as 799 in the Diary if paid during the record-keeping period.

Question 29/30 - Water and sewerage rates (England and Wales only) (continued)

Editing

1. Do not impute the water rates if they are paid as part of the rent.  
| If the water rates or water meter payments are not known, refer to R0.
2. If someone outside the household, other than an employer or the DSS, pays the water and/or sewerage rates direct to the Water authority then Q28 should be answered, but delete any entries at Q29 and Q30, and override the error at a later edit.

$NKV \times (Wdr\ pnd + Sew\ pnd)$

$+ WSC + Sew\ SC$

### Question 31 - Payments made on accommodation

This question applies to all households in the UK who own or who rent free their accommodation (Code 2 at Q15 or code 5 at Q15(a)).

### Editing

If code 1 is ringed at Q31 a print message will appear. Check whether the charges should be entered here or transferred to another question. See notes below

- Notes:
- 1 Central heating oil If this is included as a part of a regular maintenance charge the amount for central heating oil, if given separately, should be transferred to Q90(a) If it is not given separately, it should be imputed using current gross weekly household income. The imputed amount should be deducted from the total amount shown at this question and a three monthly equivalent entered at Q90(a)
  - 2 Central heating maintenance charges If included in the service charge, and can be identified separately, it should be deducted from Q31 and transferred to Q109
  3. Private road construction charges Delete and code as 221 in the Diary if paid during the record keeping period.
  - 4 Private road repair charges Delete and code as 947 in the Diary if paid during the record-keeping period Any payments made in the last 12 months should be transferred to Q111 - A schedule, if not already shown there
  - 5 Garage rent and rates (if given separately) Delete and code as 545 in the Diary if paid during the record keeping period
  - 6 If structural insurance is included in the service charge, this should be deleted and transferred to Q53 - A schedule if the amount can be identified

## Questions 32-52 - General notes on mortgages

These questions have been expanded in 1992 to provide more detailed information on the pattern of outstanding mortgage debt and the current level of house prices, both of which are important elements in calculating mortgage interest payments for the RPI.

There are basically two types of mortgage: a 'repayment' mortgage and an 'interest only' mortgage.

### **a. Repayment Mortgage**

In this case the money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments consist partly of repayments of the original loan (also referred to as the capital/principal) and partly of interest. As time goes on the interest component usually becomes smaller.

### **b. Interest only mortgage**

In this case the borrower pays interest on the loan to the lender and the repayment of the original loan is covered by an endowment policy or pension plan designed to repay the original loan at the end of the agreed term. The main types of interest only mortgage are:

#### **i. Endowment mortgage**

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. When the policy matures the sum received will be used to repay the original sum borrowed under the mortgage. The original mortgage amount remains outstanding until the policy matures; in the meantime the borrower pays interest to the lender (eg the building society) and premiums on the endowment policy to the insurance company.

#### **ii. Pension mortgage**

A pension mortgage is similar to an endowment mortgage but is available only to the self-employed and those who are not members of a company pension scheme. Interest only is paid to the lender and monthly contributions are paid into a pension plan which is designed to repay the mortgage when the borrower retires. In addition, it is necessary to arrange a separate term assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. The assurance policy serves the same purpose as a mortgage protection policy.

#### **iii. Unit trust and PEP mortgages**

With a **unit trust mortgage** the borrower pays interest only to the lender and also makes monthly investments into a unit trust savings plan. When stock market prices rise, the lender may allow the borrower to pay off part of the loan. A separate term assurance policy is also necessary.

Similar is a **PEP mortgage**. The borrower pays interest only to the lender and makes a monthly contribution into a Personal Equity Plan (PEP), which is designed to repay the mortgage. The PEP will usually be invested in unit trusts and, again, a separate term assurance policy is required.

## Questions 32-52 - Changes to mortgage arrangements (with examples)

Borrowers with a mortgage for purchase only may wish to change their existing mortgage arrangement to raise additional capital for home improvements or similar purposes. This can be done by obtaining a top-up of the original mortgage, a remortgage or a second mortgage. Someone who originally bought their property outright or who inherited it may also wish to take out a mortgage to raise capital. This section explains how to deal with these different arrangements

### **a. Top-up of existing mortgage/further advance**

A mortgage originally for purchase may be topped up by obtaining an additional loan or further advance from the original lender; and the borrower will make just one set of repayments to the lender. In this case the current mortgage is the same one as the original mortgage (although the amount borrowed has been increased). Details of a topped-up mortgage should be entered at Q32-52 only

#### **Example:**

An informant took out a £35,000 endowment mortgage from a building society in 1988 to purchase a house costing £45,000, this was covered by an endowment policy with premiums of £38 a month. In 1990 he topped-up the mortgage by £5,000, and was required to take out a further endowment policy of £6 a month. His monthly repayments on the mortgage, which do not include the endowment policies, are now £310

#### **How Q32-46 should be coded**

Q32	-	code 1	
Q34	-	£35,000	
Q35	-	1988	
Q36	-	£45,000	
Q37	-	(est) £48,000	
Q38	-	code 1	
Q38(a)	-	code 1	
Q39	-	code 1	
Q40	-	code 2	
Q41	-	4	
Q42	-	£40,000	
Q43	-	code 1	
Q44	-	£310	
Q45	-	5	
Q46(i)	Item 1 =	£38	Item 2 = £6
(ii)	Item 1 =	5	Item 2 = 5
(iii)	Item 1 =	code 2	Item 2 = code 2
(iv)	Item 1 =	1988	Item 2 = 1990

**b. Remortgage**

Remortgaging is where a mortgage for purchase is paid off and replaced immediately with another mortgage, either to get a lower rate of interest from another lender or to release some of the equity that has built up on the property since it was originally purchased and use the capital for a purpose such as home improvements. There will be one set of repayments only and details should be entered at Q32-52 only.

**Example:**

An informant took out a £20,000 mortgage from a building society in 1982 to purchase a £25,000 flat. In 1988 he remortgaged taking out a £30,000 repayment mortgage from a bank and now pays instalments of £280 a month. He still has to repay £15,000 of the capital/principal of the remortgage.

**How Q32-47 should be coded**

Q32	-	code 1
Q34	-	£20,000
Q35	-	1982
Q36	-	£25,000
Q37	-	(est) £50,000
Q38	-	code 1
Q38(a)	-	code 1
Q39	-	code 3
Q40	-	code 2
Q41	-	4
Q42	-	£15,000
Q43	-	code 2
Q47	-	£280

Note Q39-52 relate to the **current** mortgage.

**c. Second mortgage (not for purchase)**

A borrower with a mortgage for purchase may take out a second mortgage on the sampled dwelling, often for home improvements, with the same or with a different lender. The second mortgage exists concurrently with the mortgage for purchase, but there are two different sets of repayments. In this case details of the mortgage for purchase should be entered at Q32-52 and details of the separate second mortgage should be entered at Q103.

**Example:**

An informant took out a £25,000 repayment mortgage with a building society in 1986 to purchase a house costing £40,000; the repayments on this mortgage are £230 a month. In June 1990 he took out a second mortgage of £8,000 with a bank to finance an extension to the house costing £10,000; the repayments on the second mortgage are £110 per month.

**How Q32-47 and 103 should be coded**

Q32 - code 1  
Q34 - £25,000  
Q35 - 1986  
Q36 - £40,000  
Q37 - (est) £70,000  
Q38 - code 1  
Q38(a) code 2  
Q39 - code 1  
Q40 - code 2  
Q41 - 6  
Q42 - £20,000  
Q43 - code 2  
Q47 - £230

Q103  
(a) code 3  
(b) £8,000  
(c) £110  
(d) 5  
(e) 06-90  
(f) Extension (code 946)  
(g) code 3  
(h) builder  
(i) £10,000  
(j) 00  
(k) £2,000

**Two mortgages for purchase of sampled accommodation**

It is possible to have two mortgages for the purchase of the sampled address (note one of these could be a loan to cover the deposit) Both mortgages should be accepted at the housing costs questions 32-52.

Where mortgages are of the same type (eg both are endowments) interviewers have been asked to enter the larger mortgage in the coding boxes and the smaller mortgage in the left-hand margin. The two mortgages should be combined and entered at Q44-46 or Q47-49, adjusting for period code differences where necessary.

Where one is an endowment (or pension) mortgage and the other a repayment, enter the details at Q44-46 and Q47-49 respectively and code Q43 to the larger mortgage.

**Mortgages on second or other dwellings**

Any type of mortgage on a dwelling other than the sampled accommodation should be entered only at Q103. This includes a mortgage for the purchase of a second dwelling or future main dwelling, or a second mortgage on a second or other dwelling.

d. Outright owner takes out mortgage (not for purchase)

An individual who owns the sampled property outright may decide to take out a mortgage on the property to raise capital. The mortgage may be used for home improvements or other purposes. In this case the mortgage is not used in any way for the purchase of the property, so although some questions at 32-38 will apply, details of the mortgage itself should be entered at Q103. The way in which Q32-38 are answered will depend on whether the informant considers himself or herself to be an outright owner or a mortgagor.

**Example:**

A couple purchased a house costing £11,500 outright in 1970. In January 1990 they took out a £3,000 mortgage to finance double glazing costing £4,000; they now pay instalments of £35 a month.

**How Q32-38 and 103 should be coded**

If informants consider themselves mortgagors:

Q32 - code 1  
Q34 - code 1  
Q35 - 1970  
Q36 - £11,500  
Q37 - (est) £150,000  
Q38 - code 2

If informants consider themselves outright owners:

Q32 - code 3  
Q33 - code 1  
Q35 - 1970  
Q36 - £11,500  
Q37 - (est) £150,000  
Q38 - DNA

**In both cases**

Q103  
(a) code 3  
(b) £3,000  
(c) £35  
(d) 5  
(e) 01-90  
(f) Double glazing (code 946)  
(g) code 1  
(h) d/glazing firm  
(i) £4,000  
(j) 00  
(k) £1,000



## Question 32 - Types of ownership

### 1. Mortgages

See General Notes on Mortgages on previous pages.

### 2. Rental purchase scheme (code 2 at Q32)

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

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

Q39 should be coded 4, unless the source clearly indicates that one of the other codes is more appropriate, Q43 should be coded 2 and the rental payment entered at Q47

### 3 Co-ownership scheme (code 2 at Q32)

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

Q39 should be coded 4, unless the source clearly indicates that one of the other codes is more appropriate. Q43 may be coded 1 or 2, although it is more likely to be a repayment mortgage (code 2)

The rental payment, if given separately, should be added to the mortgage payment and the total amount entered at Q44 or Q47 as appropriate.

### 4 Local authority combined mortgage and rent scheme (code 2 at Q32)

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

Q39 should be coded as 'local authority'. Q43 may be coded 1 or 2, although it is more likely to be a repayment mortgage (code 2).

The rental payment, if given separately, should be added to the mortgage payment and the total amount entered at Q44 or Q47 as appropriate.

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

Question 32 - Types of ownership (continued)

Editing

An error message will appear if Q32 is coded 1 or 2 and an amount is given at Q34 but Q38 is coded 2. Check whether there are any answers at Q39-52 and if so, recode Q38 to 1, otherwise refer to R0.

An error message will appear if Q32 is coded 1 or 2 and Q34 is coded 1 or 2 but Q38 is coded 1. Check whether there are any answers at Q39-52 and if not, recode Q38 to 2, otherwise refer to R0.

Question 33 - How accommodation was acquired

Code 3 applies to those who acquired the property in some other way other than buying outright or with a mortgage/loan/rental purchase. This would include inheritance, or receiving the property as a gift

Editing

An error message will appear if Q33 is coded 2 and the amount originally borrowed is not given at Q34. If the amount is not given in an interviewer note or Q34 is coded 1 or 2 and no amount has been given, refer to R0.

Question 34 - Amount originally borrowed to purchase the accommodation

Either an amount should be entered or codes 1 or 2 should be ringed. An amount should be entered by those who currently have a mortgage for purchase and those outright owners who originally bought with a mortgage (ie those coded 1 or 2 at Q34 and those coded 2 at Q33).

Code 1 should be ringed if the informant originally bought the house/flat outright, and code 2 should be ringed if the accommodation was originally acquired in some other way.

If code 1 or 2 are ringed, details of any mortgage taken out subsequently should be entered as Q103, not Q39-52.

There may be a marginal note indicating that the current mortgage was transferred from a former home to the sampled accommodation. What is required at Q34 is the amount originally borrowed to purchase the sampled dwelling. If this cannot be calculated or the amount box is blank, refer to RO.

Editing

An error message will appear if the amount originally borrowed at Q34 is less than or equal to the amount outstanding at Q42 (provided an amount has been given at both these questions) and there is no re-mortgage or top-up mortgage at Q38(a). If there is a note indicating that a re-mortgage or top-up mortgage has been taken out, recode Q38(a) to 1, otherwise refer to RO.

Questions 35, 36, 37 - Year accommodation bought, purchase price and current value

Estimates are acceptable at these questions.

If year is missing at Q35, impute from years lived at address (Q14). If purchase price is missing and the DK code is not ringed at Q36, refer to R0.

Question 38 - Has mortgage arrangement changed?

For those coded 1 at Q38 check that details of the current mortgage have been entered at Q39-52. For those coded 2 at Q38 there should be no mortgage details at Q39-52, although there should be a second mortgage at Q103.

Editing

An error message will appear if Q38 is coded 2 and there is no entry for a second mortgage etc (code 3 at Q103(a)) at the loan question. Check whether there are any answers at Q39-52 and if so, recode Q38 to 1, otherwise refer to R0.

Question 39 - Current mortgage lender

Code 4 includes mortgage/loan from:

- insurance company
- finance company
- private source
- loan from employer unless employer is
  - building society (code 1)
  - local authority (code 2)
  - bank (code 3)

If informant has two mortgages for purchase, one an endowment or pension and the other a repayment, code to the larger mortgage at Q39

| Note that Q39-52 relate to the current mortgage

Editing

If code 4 is ringed a print message will appear. Check the answer given to see if the question should be recoded as 1 to 3 (See instruction above)

Question 40 - Lower rate of mortgage

Informants who work for a mortgage lender, such as a building society, bank, or insurance company, will have a mortgage on which repayments are subsidised by their employer.



Question 41 - Years current mortgage held

Check that this is less than or equal to the number of years since the accommodation was purchased (Q35).

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

Editing

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

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

Question 42 - Amount outstanding on current mortgage

This question covers the total outstanding mortgage debt, including any debt in respect of a top-up mortgage.

In the case of repayment mortgages this will be the amount of the loan less the amount of principal that has been paid off.

In the case of endowment and pension mortgages, where only interest is paid, the amount outstanding will usually be the same as the amount of the original or topped-up mortgage.

### Question 43 - Type of current mortgage

For definition of types of mortgages see 'General Notes on Mortgages' (Q32-52).

If an informant takes out a repayment mortgage and this is changed on a temporary basis to an 'interest only' mortgage, because of unemployment, sickness etc, Q43 should be recoded to 1 (as this is the current arrangement) and Q46 should be coded '2'.

Where mortgages are of the same type (eg both are endowments), the larger mortgage should be entered in the coding boxes and the smaller mortgage in the left hand margin. The two mortgages should be combined at Q44-46 or Q47-49, adjusting for period code differences where necessary.

Where one is an endowment (or pension) mortgage and the other a repayment, enter the details at Q44-46 and Q47-49 respectively and code Q43 to the larger mortgage.

In the case of a pension mortgage, the last interest payment should be entered at Q44, the separate term assurance policy premium at Q51 and the contribution to the pension plan at Q58. If, however, the interest payment and the assurance policy premium are combined then enter this amount at Q44.

### Editing

If an amount has been entered at Q44 and Q47 a warning message will appear. Check that the mortgages are of a different type and recode Q43, if necessary, to whichever is the larger mortgage

#### Question 44 - Interest only mortgage payment

If the interest payment is paid direct by DSS then it should be accepted at this question, but it should also be added to the income support received at Q56(d), B schedule (provided it has not already been included there). It should also be entered at Q139 if it does not appear there.

If the interest payment is paid direct by someone outside the household (excluding DSS) then Q39-43 should be coded as usual but Q44-49 should be left blank and the errors overridden at a later edit. It should also be entered at Q139 if it does not appear there.

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

#### Editing

If the interest payment is not given, impute the payment based on current gross weekly household income.

Question 46 - Endowment policy covering repayment of 'interest only' mortgage

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

If more than one endowment policy has been taken out to cover the purchase of the accommodation, details of any other payments will be entered in the grid.

Details of an endowment policy on a second mortgage for a main dwelling should be entered at Q59 only and coded 2 in the Office Use box.

Editing

If the premium is not given, impute the payment based on current gross weekly household income (Life Insurance category).

If there is a duplicate entry for house endowment at Q59 an error message will appear at this question. The entry at Q59 should be deleted if it relates to the same endowment policy as at Q46.

If the year is missing at Q46 it should be estimated from the number of years the household has had the current mortgage (Q41)

#### Question 47 - Repayment mortgage payment

If the mortgage payment is paid direct by DSS then it should be accepted at this question, but it should also be added to the income support received at Q56(d), B schedule (provided it has not already been included there). It should also be entered at Q139 if it does not appear there.

If the mortgage payment is paid direct by someone outside the household (excluding DSS) then Q39-43 should be coded as usual but Q44-49 should be left blank and the errors over-ridden at a later edit. It should also be entered at Q139 if it does not appear there.

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

If the repayment of the principal/capital element has been waived because the person has become unemployed, redundant etc, but the interest element is still being paid then this should be treated as an 'interest only' mortgage and the payments transferred to Q44-46. Q43 should be recoded to 1 and Q46 should be coded 2.

#### Editing

If the mortgage payment is not given, impute the payment based on current gross weekly household income.

Question 49 - Interest paid in last 12 months for which figures are available

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

Editing

If the interest is not given do not impute it and do not enter any dates at Q49(a).

If the DK code is not ringed and the interest is not given, ring the DK code.

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

If the dates are missing but the interest is given and there is no interviewer note indicating the period covered, check back to Q41. If they have had the mortgage for more than one year, enter the dates of the last 12 months preceding the date of interview. For example, if the interview was in April 1992 the last 12 months would be April 1991 to March 1992. If they have had the mortgage for one year or less, refer to R0

Question 51 - Mortgage protection policy

All mortgage protection policy payments should appear at this question only. If such a payment appears at Q59 it should be deleted and transferred to this question.

If the payment was included in the last mortgage payment (code 1 at Q51(d)), do not abate the mortgage payment.

Editing

If the mortgage protection policy payment is not given at Q51(a), impute an amount as follows:

If the last mortgage payment at Q44 or Q47 is -

£200 per month or less - impute £8.33 per month

over £200 per month - " £13.61 per month



## Question 52 - Structural insurance premium included in last mortgage payment

This question applies to those who own their accommodation (code 2 at Q15)

If the insurance premium is missing and Q52(d) and Q52(e) are not answered, refer to R.O. at the checking stage.

### Editing

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

#### 1. Imputation

Procedure is the same as that described in Q53 except that the imputation of "furniture and contents plus personal possessions" does not apply to this question.

All cases where the insurance premium is missing and Q52(d) and Q52(e) are not answered, should have been referred to R.O. at the checking stage. If no information is available, then impute values according to (ii) and (iii) below

#### Structure + furniture and contents

(i) If the combined premium is given

Delete the insured values at Q52(d) and Q52(e) - if given, as they are not required. The calculation program will split the premium between structure and furniture and contents.

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

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

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

The premium for structure and the premium for furniture and contents should be imputed using current gross weekly household income

Note that one or both insured values should be entered only if the premium has not been given at Q52(b)

#### Structure only

(i) If no premium is given but insured value is given in margin, then enter the insured value at Q52(d). Do not impute the premium as this will be done by the calculation program.

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

The premium should be imputed using current gross weekly household income

Question 52 - Structural insurance premium included in last mortgage payment  
(continued)

2. Period codes

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

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

If a period code has been entered at Q52(c) and Q52(f) is coded 1, an error message will appear if this period code differs from the period code relating to the amount of the mortgage at Q45 or Q48. Refer all such cases to R.O.

3. If Q52(a) is coded 1 or 2 and Q53(a) is coded 1 or 2 for at least one person an error message will appear. It is possible that the record at Q53 should be deleted but first refer to supervisor.

### Question 53 - Insurance on structure, furniture and contents, & personal possessions

Check that there is a spender number for each entry.

If an insurance premium covering structure insurance (code 1 or 2 at Q53(a)) is missing and Q53(d) and Q53(e) are not answered, then refer to R0 at the checking stage

If the same premium covers more than one type of insurance (eg furniture and contents and personal possessions) it is necessary to complete only one column. The various combinations of the three main types of insurance will be coded at Q53(a) as follows:

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

### Insurance on personal possessions

1. TV sets, videos, TV games, home computers, washing machines etc. Check whether insurance is for fire and theft or maintenance. If for fire and theft, it should be coded as personal possessions except for a TV, video or a home computer which is rented. These are coded 784 in the diary if paid during the record-keeping period. If for maintenance, it should be coded in the diary as 784 if paid during the record-keeping period.
2. Insurance on deep freezers. If no reference has been made as to whether the premium paid is for contents or maintenance, assume all is for contents and enter at Q53. If a note says that the premium covers contents and maintenance, code 75% to contents, and enter at Q53, and the remainder to maintenance. The maintenance element should be accepted in the Diaries as 786 if it is paid during record-keeping period.
3. Insurance on Caravans/houseboats: If the sampled address is a caravan or houseboat then the premium should be coded as structure insurance at Q53(a). If not the sampled address, accept as insurance on personal possessions at Q53(a).
4. Central heating maintenance contracts should be included at Q109, not Q53

### Editing

#### 1. Imputation

All cases where an insurance premium covering structure insurance is missing and Q53(d) and Q53(e) are not answered, should have been referred to R 0 at the checking stage. If no information is available, then impute values according to (11) and (111) below.

Question 53 - Insurance on structure, furniture and contents, & personal possessions (continued)

Structure + furniture and contents + personal possessions

- (i) If the combined premium is given.

Delete the insured values at Q53(d) and Q53(e) - if given, as they are not required. The calculation program will split the premium between structure and furniture and contents.

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

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

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

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

Note that one or both insured values should be entered only if the premium has not been given at Q53(b).

Structure only

- (i) If no premium is given but insured value is given in margin, then enter the insured value at Q53(d). Do not impute the premium as this will be done by the calculation program.

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

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

Furniture and contents + personal possessions

- (i) If no premium is given but insured value is given in margin, enter the insured value at Q53(e). Do not impute the premium as this will be done by the calculation program.

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

Delete the entry.

2. Period codes

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

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

Question 53 - Insurance on structure, furniture and contents, & personal possessions (continued)

3. More than one payment for structure insurance

If there is more than one payment for structure insurance or structure insurance combined with furniture and contents, etc (codes 1 or 2 at Q53(a)) an error message will appear.

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

If Q53(a) is coded 1 or 2 and Q52(a) is coded 1 or 2 an error message will appear. It is possible that the record at Q53 may need to be deleted but first refer to supervisor.

#### Question 54 - General notes on community charge

1. In Scotland, domestic rates were abolished on 1 April 1989 and replaced by the new community charge which came into effect on that day. Similarly, in England and Wales, domestic rates were abolished on 1 April 1990.

2. The various types of community charge are given below:

- (i) Personal community charge
- (ii) Collective community charge
- (iii) Standard community charge
- (iv) Personal community water charge
- (v) Collective community water charge
- (vi) Standard community water charge

(i) Personal community charge (see Q54-A schedule)

(a) General

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

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

(b) Community charge rebate

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

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

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

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

Question 54 - General notes on community charge (continued)

(c) Exemptions

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

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

(11) Collective community charge (see Q54 - A schedule)

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

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

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

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

(111) Standard community charge (Diary only)

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

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

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

No rebates are available on these charges.

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

Question 54 - General notes on community charge (continued)

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

(iv) Personal community water charge (Diary only)

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

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

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

(v) Collective community water charge

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

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

(vi) Standard community water charge (Diary only)

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

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



Question 54-57 - Community charge payments, reduced community charge, community charge rebate/ benefit/reduction

General notes

1. In 1992, informants are being asked whether they have paid the community charge
2. Informants will not necessarily understand the meaning of the various terms used in relation to the community charge eg personal/collective community charge, reduced community charge, community charge rebate/benefit reduction, etc. It is possible therefore that some answers will be rather vague and difficult to code accurately
3. It is important, therefore, that the information given at this question (including any interviewer notes) is examined very carefully at the checking stage. This should ensure that any problems are dealt with quickly either by the supervisor or the RO and, if necessary, enable informants to be contacted without delay.
4. This question applies to all persons aged 18 or over who are liable to pay a personal community charge. It will also apply to persons living in rented accommodation where a collective community charge is paid through a landlord

Persons who are exempt from the community charge or who have not made any payment should be coded 9 at Q54.

5. If community charge payments occur in the diary they should be coded as follows:

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

### Questions 54-57 - Community charge

These procedures should be carried out at the checking stage.

#### Question 54 - Last community charge payment

Ensure that either a payment has been recorded or code 9 has been ringed for each person number entered.

If an amount has been entered check that the number of times the payment is made has been entered at 54(a).

#### Question 55 - Benefits allowed in connection with last payment

If Q55 is coded 1 (Yes) ensure that one of the codes is ringed at 55(a). If Q55 is coded 3 (DK) no action is necessary unless there is an interviewer's note in the margin. If the note indicates that an informant has applied for a rebate/benefit but has not heard whether this will be granted, accept as code 3. If the note is about some other point, refer to supervisor.

#### **Students**

If Q55(a) is coded 4 or 5 check that informant is a full-time student (coded 8 or 9 at AQ6). If there is an interviewer note indicating that the informant was a student recently but is no longer, recode to 2 at Q55. Doubtful cases should be referred to RO.

#### Question 56 - Community charge rebate/benefit

If an amount has been recorded check that a period code has been entered at part (a); if the period code is missing, refer to RO.

If no amount has been entered at Q56, check that DK has been ringed.

#### **Procedure if DK ringed at Q56:**

1. Calculate amount of community charge paid annually =  
(Last payment at Q54) x (number of payments at Q54(a))
2. If coded 1 (rebate only) at Q55(a):  
calculate amount of rebate by deducting the community charge paid annually by the informant from the annual community charge set by the local authority (shown on imputation table provided by Research), and enter result as an annual rebate at Q56. Check that the calculated rebate is not more than 80% of the community charge for the local authority; if it is, refer to RO.
3. If coded 3 (reduction combined with rebate) at Q55(a):  
refer to RO.

Question 57 - Community charge reduction

If an amount has been recorded check that a period code has been entered at part (a); if the period code is missing, refer to RO.

If no amount has been entered at Q57 check that DK has been ringed.

**Procedure if DK ringed at Q57:**

1. Calculate amount of community charge paid annually =  
(Last payment at Q54) x (number of payments at Q54(a))
2. If coded 2 (reduction only) at Q55(a):  
Check B Schedule Q56(d). If informant is receiving Income Support refer to RO; otherwise, calculate amount of reduction by deducting the community charge paid annually by the informant from the annual community charge set by the local authority (shown on imputation table provided by Research) and enter result as an annual community charge reduction at Q57. Check that the calculated reduction is not more than 80% of the community charge for the local authority; if it is, refer to RO.
3. If coded 3 (reduction combined with rebate) at Q55(a). refer to RO.

$$\begin{array}{rcl} (CC) & - & (\text{last rate}) = 52 \\ (x4) & & (x4) \end{array}$$

7

### Question 58 - Private Personal Pension

Check that there is a spender number for each entry.

| The format of this question differs from 1991.

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

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

If a personal pension is set up on behalf of someone else it should be transferred to Q59.

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

If an informant is contributing to a pension plan which is designed to pay off his mortgage on retirement (ie a pension mortgage), then this should be written beside the entry. (See Q43-46 - Mortgages).

| Q58(a)(i) should only be asked from the second quarter. The wording will change in Quarter 2.

### Editing

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

If there is a duplicate entry for a personal pension at Q59 an error message will appear at Q58. The entry at Q59 should be deleted if it relates to the same policy as at Q58.

| As the year in which the policy was first taken out is now given, it should be easier to check whether the entry at Q59 relates to the same policy.

## Question 59 - Life, death, endowment policies

### Checking

Code any entries as follows.

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

The code for mortgage protection policies has been deleted. Any details appearing at Q59 should be deleted and transferred to Q51 if not already shown there. This also applies to a separate term assurance policy covering a pension mortgage.

Check that there is a spender number for each entry.

1. Any kind of endowment insurance (eg life and endowment, death and endowment or education endowment) but excluding house endowment should be coded 3 at the OFF USE box.
2. An endowment policy for a mortgage on a second dwelling should be coded 216 in either the Diary or at Q121. Delete any entry at this question.
3. If a life assurance policy includes an element for personal accident and the two components are given separately then the life assurance component should be coded 4 at this question and the personal accident component transferred to Q60 (code 1). If the two components are not given separately, the total amount should be coded 6 at this question.
4. If the amount invested in a Unit Trust savings plan (eg Save and Prosper) or Personal Equity Plan (PEP) includes an element for life assurance and the two components are given separately then the life assurance component should be coded 4 at this question and the remainder should be coded as 803 in the diary if paid during the record keeping period (or as 803 at Q121 if paid by standing order, etc). If the two components are not given separately, the total amount should be deleted from Q59 and either coded 803 in the diary if paid during the record keeping period or, if not paid during record keeping, then transferred to Q121 and coded 803.
5. If superannuation and widows' and orphans' insurance is deducted from salary, it should not be entered at this question.

### Editing

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

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

If there is a duplicate entry for house endowment at Q46 or a personal pension at Q58 an error message will appear. The entries at Q59 should be deleted if they relate to the same policies.

## Question 60 - Other insurance policies

### Checking

Code any entries as follows:

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

Check that there is a spender number for each entry.

### Personal accident (code 1) includes:

- i. Personal accident and fire  
  
Transfer half the recorded amount to Q53 and code to furniture and contents. Code the remainder at this question.
- ii. Private accident policy for a pedal cycle (accident and theft)  
  
Transfer half the recorded amount to Q53 and code to personal possessions. Code the remainder at this question.
- iii. Personal consolidation policy.
- iv. Police group insurance.

### Private medical (code 2) includes:

BUPA, HCS, PPA, PPP, WPA

### Friendly societies and sick clubs (code 3)

Friendly Societies are mutual benefit insurance societies. They include :

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

Question 60 (continued)

Other insurance (code 4) includes:

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

The following should be excluded from the question:

- i. Insurance on TV sets, videos, TV games, home computers, washing machines, deep freezers etc (see Q53).
- ii. Insurance on personal goods such as furs, jewellery, cameras etc (see Q53)
- iii. Insurance on caravans/houseboats (see Q53).
- iv. Insurance on car windscreens This should be included in the vehicle insurance at Q93(c) or Q97(c)
- v. Holiday insurance, green card insurance and AA insurance This should be coded in the Diary if paid during the record keeping period
- vi. Insurance for repayment of loans: This should be included in the loan payment or HP instalment at Q103(c) or Q105(h) respectively

NOTE: Private medical and other insurances

Insurances covering more than one type should be coded to the one for which they were primarily taken out. If the primary purpose cannot be determined from interviewer notes, etc code to the first named type of policy and transfer to another question if appropriate. Thus a policy described as endowment/sickness would be transferred to Q59 and coded there as an endowment policy

Editing

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

If the premium is not given refer to supervisor for an estimate.

Questions 61-71 - General notes on telephone payments

1. Telephone account PAID DIRECT by employer

If all of the account is paid direct, code 2 should be ringed at Q62 and no further questions answered.

If a part of the account is paid direct then code 1 should be ringed at Q62 the part paid by the informant entered at Q63 and code 3 ringed at Q69.

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

2. Telephone expenses REFUNDED by employer

If all or part of these expenses are refunded, code 1 should be ringed at Q62, the whole account entered at Q63 and code 3 ringed at Q69.

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

3. Telephone account PAID DIRECT by someone outside the household

If all of the account is paid direct, code 2 should be ringed at Q62 and no further questions answered.

If a part of the account is paid direct, code 1 should be ringed at Q62, the part paid by the informant entered at Q63 and code 3 ringed at Q69.

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

4. Telephone expenses REFUNDED by someone outside the household

If all or part of these expenses are refunded, code 1 should be ringed at Q62 and the whole account entered at Q63.

If all is refunded Q69 should be coded 1, but if a part is refunded Q69 should be coded 2 and the informant's share entered at Q70.

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

5. Telephone expenses claimed by a self-employed informant

If a self-employed informant claims for telephone expenses as a business expense the whole account should be entered at Q63 and code 3 ringed at Q69. Check that there is a claim against 'telephone' at Q46 - B schedule.



Questions 61-71 - General notes on telephone payments (continued)

6. Shared telephone

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

- a. The household in whose name the telephone is installed (ie the household that receives the British Telecom account or is the British Telecom subscriber).
  - Code 1 at Q61, 1 at Q62 and 1 or 2 as appropriate, at Q62(a).
  - Enter the full amount of the bill at Q63 or at Q65 and Q67 as appropriate.
  - Code 2 at Q69 and enter the amount actually paid by this household at Q70
- b. All other households who share the telephone:
  - Code 2 at Q61, 1 at Q62 and 3 at Q62(a).
  - Enter the amount actually paid by the household at Q63.
  - Code 3 at Q69

Notes:

1. Account not yet paid at sampled address

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

If the household has not occupied a previous address (eg in the case of a newly married couple), impute an amount at the editing stage.
2. If the telephone rental is paid by Social Services, only the amount paid for the calls that are made should be entered at Q63/67
3. Installation charges should be accepted at Q63/67 as well as payment for a telephone alarm line
4. Coin operated telephones: Payments through these should only be shown here if the informant is responsible for paying British Telecom. Otherwise they should be coded 752 in the diary if payments are made during the record-keeping period
5. If the informant has purchased a telephone this should be coded 414 in the diary if purchased during the record keeping period

Editing

1. If code 3 is ringed at Q62(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 or 2.

2. Imputation

- (1) If the last account payment (Q63) is not known.

Impute a value based on current gross weekly household income. Enter the imputed amount and the appropriate period code at Q63 and Q64 respectively.

Questions 61-71 - General notes on telephone payments (continued)

- (ii) If the last payment (Q65) is not known but the charge on the last advice (Q67) is given:

Enter the amount and period code for the 'last advice' (Q67 and Q68) at the 'last payment' questions (Q65 and Q66).

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

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

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

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

3. Abatement

- (i) If the last account payment (Q63) is abated then the informant's share of the account (Q70) must also be abated by the same amount or proportion. If one variable is abated but not the other, an error message will appear.
- (ii) Similarly, if the last payment (Q65) is abated then the charge on the last advice (Q67) and the informant's share of the account (Q70) must also be abated by the same amount or proportion. If only one or two of these variables is abated an error message will appear.

### Questions 72-87 - General notes on Electricity and Gas supplies

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

The following are excluded from these questions.-

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

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

2. A Board Budgeting scheme is one where the consumer pays a regular amount to the electricity/gas board and settles up the balance of his account once a year. It is possible however that the consumer pays a regular amount to the electricity/gas board which is collected by the meter inspector and the account is balanced at the end of the year. Although collection may be made weekly, fortnightly or over a longer period this variation should nevertheless be treated as a Board Budgeting account.
- 3 Account payments with meters If the consumer is supplied with a slot meter of which he has the key and can remove the money at will but a meter-reader periodically reads the meter and renders an account which is paid in the normal way, this should be treated as an account payment, and should be coded 5 at Q72(a)/80(a). Any payments made during the record keeping period should be coded to account payments, (code 914 for gas and 917 for electricity)
- 4 Account not yet paid at sampled address

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

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

The imputation procedure is described at Q74/82 or Q76/84 and Q78/86

- 5 Account in credit

If the account is in credit, the last payment should be accepted. If this is not known, it should be imputed at the editing stage.

- 6 Accounts are usually paid quarterly but they may also be paid monthly or bi-monthly. In Scotland accounts are usually paid bi-monthly.
- 7 "Primary charge" is the same as 'standing charge' and should be included in the account.
- 8 Collecting fee (where regular budget payments are shown) should be included in any amount paid for electricity/gas.
- 9 Installation charges should be accepted at these questions

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

- (i) If all of the account is paid direct code 1 should be ringed at Q72/80 and code 5 at Q72(a)/80(a). All other questions should be blank.
- (ii) If a part of the account is paid direct Q72-87 should be completed in the normal way but remember, only that part of the account paid by the informant should be entered at Q74/82.

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

11. Payments made direct by DSS

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

- (i) If electricity or gas are paid in this way, code 1 should be ringed at Q72/80 and code 5 at Q72(a)/80(a). The whole account (including the part paid direct by DSS) should be entered at Q74/82.
- (ii) Add the amount paid by DSS to the income support received at Q51(d) - B schedule, provided it has not already been included there.
- (iii) If all or part of the account is paid direct, the contribution made by DSS should appear at Q139. If it does not appear there, enter it.
- (iv) If the amount paid by DSS is not known and the informant does not pay anything, code 1 should be ringed at Q72/80, code 5 at Q72(a)/80(a) and no further questions answered. If, however, the informant pays part of the account then this should be entered at Q74/82.

12. Local authority budgeting schemes

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

If an element for fuel has been included in the services (Q22) it should be deducted from this question and also from the rent (Q17) and transferred to Q74/82. Code 5 should be ringed at Q72(a)/80(a). If an amount has already been entered at Q74/82 the fuel element at Q22 should still be transferred unless it is clear from an interviewer's note that it has already been included at these questions or the two amounts are the same. (See also para 5 at Q22).

If a fuel element has been included at Q22 but the amount is not known, it should be imputed using current gross weekly household income. The imputed amount should be deducted from Q17 and Q22 and transferred to Q74/82 (as described in the previous paragraph) unless it is clear that it has already been included at these questions. Code 5 should be ringed at Q72(a)/80(a).

- 13 Gas/electricity charges included in rent or service charge (Q17 and 22)  
(excluding budgeting schemes run by a local authority - see paragraph 12)

(1) Heating

If heating is supplied from a central source, as in a block of flats, and it is included in the rent (Q17 and Q22), do not delete the amount shown at these questions. This is where these charges should be entered. If the amount is not known leave the question blank - do not impute it. (Note - if heating is included in the rent or service charge it will usually be supplied by gas.)

Check that the relevant code is ringed at Q89(a). If the type of fuel is not known then check that code 6 is ringed (Other/DK fuel).

(11) Cooking/lighting etc

If the amount is known

If cooking or lighting charges are included in the rent (Q17 and 22), delete the amount shown at these questions and enter it at the questions on electricity/gas supply. Amend the main questions (Q72 or Q80) if necessary. If the charge was included in the rent deduct this amount from the rent payable (Q17 and Q22).

If the amount is not known and DK has been entered

If the amount is not known (ie 'DK' has been entered) impute the amount based on current gross weekly household income and enter it at the questions on electricity/gas supply. Amend the main questions (Q72 or Q80) if necessary. If the charge was included in the rent deduct the imputed amount from the rent payable (Q17).

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

Refer to RO.

### Questions 72(a)/80(a) - Method of payment of electricity and gas

Note code 4 covering 'cards, discs, tokens and keys' is being included for electricity and 'cards or discs' for gas. (In 1991 these were included in slot meter payments).

If the method of payment is unclear, then refer to R0.

#### Editing

If code 5 is ringed at Q72(a)/80(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 4 (or 6 if it is an electricity payment and the household is in Northern Ireland). See notes below.

Code 5 (some other method) includes:

- (i) Payments made direct by DSS and deducted from the informant's income support.
- (ii) Local authority budgeting schemes where the rent payment includes a proportion of the electricity and/or gas charges.
- (iii) Account payments by meter ie where the person has his own key.
- (iv) Where two or more methods of payment are shown at Q72(a) or Q80(a).

Code 6 applies to Northern Ireland only. They should be asked Q78 and Q79 only.

### Question 73/81 - Slot meter rebate

#### Rebate not yet received at sampled address

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

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

#### No rebate received when slot meter emptied

If no rebate was received, code No at Q73/81.

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

#### Deductions from a rebate

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

### Editing

If the amount of rebate received last time is not known impute an amount, based on current gross weekly household income

Questions 74/82 - Last account payment

Imputation

If the last account payment is not known, impute an amount based on current gross weekly household income. Enter the imputed amount and the appropriate period code at Q74/75 and Q82/83 respectively.



Question 76/84 - Last payment - board budgeting scheme

Question 78/86 - Charge on the last advice - board budgeting scheme/COCD

If the last payment was a 'correcting' payment, it should still be entered  
Maintenance charges should be excluded from these questions and entered at Q109.

Editing

1. Imputation

- (i) If the last payment (Q76/84) is not known but the charge on the last advice (Q78/86) is given:

Enter the amount and period code for the 'last advice' (Q78/79 and Q86/87) at the 'last payment' questions (Q76/77 and Q84/85)

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

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

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

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

- (iv) COCD (code 6 at Q72(a))

The imputation procedure described at (i) to (iii) above does not apply to those paying by COCD as they are asked Q78/79 only

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

Enter the imputed amount and the appropriate period code at Q78/79 respectively

2. Abatement

If the last payment (Q76/84) is abated then the charge on the last advice (Q78/86) must also be abated by the same amount or proportion. If one variable is abated but not the other, an error message will appear.

## Questions 88-90 - Durables and central heating

### General Notes

1. Communal washing machines: If a block of flats has washing machines available in the basement or wash room for use by the tenants, this does not count as a washing machine continuously available.
2. Washing machine in a shared kitchen: This should be coded Yes on the schedules of all the households sharing, provided that the machine is owned by one of the households in the accommodation.
3. Refrigerator and/or freezer in a shared kitchen: This should be coded Yes on the schedules of all the households sharing irrespective of whether the item is owned by one of the households.
4. Central heating: A central supply system includes any types of central heating that can be controlled from within the household. Where the supply comes from a central source outside the home or household code the type of fuel if known, otherwise code DK fuel.
5. If a charge for oil central heating is included in the rent (Q17 or Q22), no entry should be made at Q90(a).
6. At multi-household address where the source of heating is situated in one of the households, the type of central heating coded by the interviewer should be accepted.
7. If the central heating is supplied by bottled gas eg calor gas, code 5 at Q89(a) should be ringed.
8. Do not accept durable items which are beyond repair or cannot be used, eg central heating that has been disconnected.
9. Maintenance contracts for central heating should not be included at Q90(a) but at Q109.

### Editing

If Q90(a) is blank an error message will appear whether the DK code is ringed or not. Impute the amount of expenditure on oil for central heating, based on current gross weekly household income. If the DK code is ringed, and a value is entered at Q90(a), the DK code will be auto-corrected.

Question 91 - Television sets, video recorders, home computers, cable TV, satellite dish

Checking

Check that there is a spender number for each entry

If a single rental payment covers more than one item (eg TV and video), then there should be a column for each item but the amount paid at Q91(b)(11) will be entered in one column only.

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

Notes 1 Rent of TV aerial included in TV rental should be accepted as part of the rental at Q91(b)(11).

2 Set needing repair If a TV licence (see Q92) is held for the set even though it is broken and not working it should be accepted. If no TV licence has been purchased in the last 12 months delete any TVs that are not working.

3 Where part of the licence fee is included in the television rental Abate the rental by this amount and enter the whole TV licence fee at Q92(a)

4 Cable TV must be rented. It is possible either to rent or to own the TV to which the cable is attached

5 Satellite TV Interviewers have been asked to use one column only for each satellite receiving system, which may include a satellite dish, a satellite decoder and a subscription for additional channels. There may be different methods of payment for different parts of the system. For example, an informant may own the dish outright, rent a decoder and pay a subscription for additional programme channels.

If there are two sets of payments, eg one for the rental of a decoder and one for the programme subscription, the larger payment will have been entered in the coding box, and the smaller one in the margin or at the foot of the page. If it is clear that all payments relate to one satellite TV system, combine the payments and enter the total amount in one column at Q91(b)(11), adjusting the period code, if necessary, at Q91(b)(111).

If a satellite dish is owned it should be coded 409 in the diary if paid during the record-keeping period.

6 Shared TV sets. If the set is in a communal room then it should be shown on the schedules of all the households who have access to the TV. If however, one of the householders has a set (which he may own or rent) in his own private accommodation but allows people in other households to watch it, then it should be shown only on the schedule of the owner or renter.

Editing

If code 3 is ringed at Q91(b)(1) a print message will appear. Check the answer given to see if the question should be recoded as 1 or 2.

If the amount of rental paid for a television, video etc is not known then impute using current gross weekly household income

Question 91 - Television sets, video recorders, home computers, cable TV,  
satellite dish (continued)

For combined TV and video rental

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

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

Combined TV and cable TV/satellite TV rental

If the individual rentals cannot be separated refer to RO.

Question 92 - TV licence

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

If an amount for TV licence is included in the rent deduct this from the rent at Q17 and also from Q22 and transfer an annual equivalent figure to this question

Editing

If the amount spent on a TV licence is not known then impute the current cost using the amounts given below Unless 'black and white' is stated, assume a colour TV licence was purchased and that it was bought at the time of interview The cost of a TV licence is given below

	<u>Till March 31st 1992</u>	<u>From April 1st 1992</u>
<u>Colour</u>	£77 00	£80 00
<u>Black and White</u>	£25 50	£26 50

## Question 93/97 - Ownership or continuous use of motor vehicle

### Checking

Check that there is a spender number for each entry.

Check that road fund tax and insurance are not duplicated between Q93 and Q97. If an insurance is carried over from one car to another it should only appear in the one place (probably Q97 but not necessarily). If a top up has been paid, it should appear at Q93.

Check that vehicles sold in the last 3 months are accounted for at Q97.

In 1992, the period code for road fund tax has been deleted.

- Notes:
1. Car includes three wheel cars and normal cars converted for invalid use.
  2. Van includes lorries, pick-ups, land rovers, jeeps, motor caravans, caravanettes.
  3. Motor cycle/Moped includes scooters, invalid tricycles.
  4. If a spender owns or has the use of a vehicle which is either not taxed or insured or is "off the road", this should be included. Company cars used exclusively for company business should be excluded.
  5. A vehicle registered in a husband's name but used continuously by his wife should be coded as owned by husband.
  6. 'Continuous use' includes cars supplied by an employer, spouse's employer etc but does not include hire cars used from time to time eg for holidays. Cars purchased from employer are also excluded.
  7. Exclude any vehicles bought or sold as part of a business. If an informant buys and sells vehicles as a business treat him as self employed.
  8. Include insurance for damage to windscreen in vehicle insurance.
  9. Under the motability scheme, recipients of mobility allowance may hire or purchase a car.
    - i. Hire of car: car should be coded as being in 'continuous use' at Q93(e), and Q94 coded 2.
    - ii. Purchase of car: car should be coded as 'owned' at Q93(e), and details should appear at the HP question (Q104-105), the rate of motability allowance at the beginning of the agreement being paid to Motability Finance.
  10. Car leasing payments

If a person owns a car under a leasing contract (ie it is not a company car) proceed as follows:

    - (i) Code the vehicle as owned at Q93(e)/97(e).
    - (ii) Transfer the leasing payment (which should appear in the margin) to standing order Q121, if not already entered there, and code it to 556.
    - (iii) Do not transfer the amount to the diary but if it appears there, do not delete it.
    - (iv) If the lease payments are missing or the information is not clear, refer to R.O.

Question 93/97 - Ownership or continuous use of motor vehicle (continued)

Editing

1. Imputation

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

2 Vehicle type

If code 4 is ringed at Q93(a) or Q97(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 3 (See Notes 1 to 3). Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to R0.

3 Period codes

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

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

4 A warning message will appear if a self-employed person who does not have a subsidiary job as an employee, has continuous use of a motor vehicle. If there is a note at Q93(e) or Q94 saying that the 'car/van is owned by the business' then recode Q93(e) to 1 and delete the entry at Q94, if there is one. If there is no note to this effect, do not change the codes.

#### Question 94 - Car/van provided for continuous use

This question applies only to those who at present have continuous use of a car or van, ie those coded 1 or 2 at Q93(a) and 2 at Q93(e).

#### Checking

Code 1 now includes 'your employer' and 'spouse's employer'. So if a self-employed person is coded 1 at this question and there is an interviewer note saying that the 'car/van is owned by the business' then recode Q93(e) to 1 and delete the entry at Q94. If there is no note to this effect, do not change the codes.

#### Editing

If Q94 is coded 2 a print message will appear. If the person is self-employed and there is a note saying that the 'car/van is owned by the business' then recode Q93(e) to 1 and delete the entry at Q94. If there is no note to this effect, do not change the codes. (A car/van may be provided by a friend or relative).

If a self-employed person does contract work for a firm which provides a car/van for his continuous use, Q94 should be coded 2.



Question 95 - Car/van engine size

This question applies only to those who at present have continuous use of a car or van provided by their employer or spouse's employer ie those coded 1 or 2 at Q93(a) and 2 at Q93(e) and 1 at Q94

Editing

If the DK code is ringed and the engine size is given at Q95, delete the DK code

If neither the engine size at Q95 nor the estimated engine size at Q95(a) are given, refer to RO

If Q95 is coded DK and code 4 (DK) is ringed at Q95(a), then accept

If Q95 is coded DK and Q95(a) is blank, then code 4 (DK) at Q95(a).

Question 96 - Petrol provided by employer for private motoring

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

Editing

An error message will appear if a self-employed person, who does not have a subsidiary job as an employee, is provided with petrol by an employer (code 1 at Q96). If there are no interviewer notes indicating the action to be taken, recode Q96 to 2.

### Question 98 - Vehicles purchased (in last 3 months)

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

Check that there is a spender number for each entry.

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

Check that any road fund tax or insurance has not been duplicated at Q93 or Q97. If it has, then delete that element at Q93 or Q97. Do not abate the cash price at Q98(c) because of inclusion of road fund tax, insurance or part exchange

Check that vehicles included at this question and at Q105 are accounted for at Q93 or Q97

- Notes.
1. Cars bought on HP or by loan from an organisation coded 1 to 5 at Q103(a) should not appear here but Q103 or Q104/105. Delete from Q98 and enter at 103-105 if necessary. Note that motor vehicles purchased in the last 3 months using a loan given by an employer who does not provide loans to the general public (code 6 at Q103(a)) should be accepted as being bought outright and should therefore appear at this question
  - 2 Delete any car bought on the day of the interview

### Editing

If code 4 is ringed at Q98(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 3. (See Notes 1 to 3 at Q93/97) Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to R0

Where it is known that the purchase price includes road fund tax but no amount is shown then enter a 6 month value for second hand vehicles and a 12 month value for new vehicles.

An error message will appear if the amount allowed in part exchange for the purchase of a vehicle is equal to that received from the sale of a vehicle, ie if the amount at Q98(e)(1) is equal to the amount at Q99(b). If it is clear that the amounts entered at these questions relate to the same vehicle, the whole entry (ie record 95) at Q99 should be deleted.

Question 99 - Vehicles sold (in last 3 months)

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

Check that there is a spender number for each entry.

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

Check that vehicles included at this question are accounted for at Q97.

Editing

If code 4 is ringed at Q99(a) a print message will appear. Check the answer given to see if the question should be recoded as 1 to 3. (See Notes 1 to 3 at Q93/97). Vehicles such as tractors should be deleted if used for business purposes only. All lorries should be referred to R0.

## Question 101 - Season tickets

### Checking

Code any entries as follows:

Train only	1	}	Diary code 936
Tube only	2		
Train and tube	3		
Bus only	4		Diary code 937
Bus and tube	5	}	Diary code 938
Bus and train	6		
Bus, tube and train	7		
Other	8		Diary code 939

Check that there is a spender number for each entry.

### Include

- (1) 'Season' tickets covering a period of two days or more

### Exclude

- (1) Tickets covering a period of one day only, eg one day travel or capital card
- (11) Travel tickets covering a specified number of journeys
- (111) Passes that enable a person to obtain reduced fares on buses or trains These are not season tickets.
- (1v) OAP concessionary bus passes, permits, tokens or tickets - see Q52, B Schedule
- (v) Railcards
- (v1) Bus clipper cards
- (v11) State school bus and train passes.

If there is a note saying that the season ticket has been obtained with a loan, check that this has also been entered at the loan question.

Season tickets for state school and private school children are sometimes entered at both Q101 and Q126 The table on the next page shows the procedure for dealing with the various situations which are likely to occur This results in an element of 'double counting' but this is acceptable

## Question 101 - Season tickets (continued)

### Season tickets

If occur in diary  
Code as follows:

State school children - Accept at both Q101 and Q126

If entered at Q101 only 936-939

" Q126 only 977

" Q101 and Q126 977

Private school children - Accept at Q101 delete from Q126 936-939

### School Bus

State school children - Delete from Q101 accept at Q126 977

Private school children - Accept at Q101 delete from Q126 936-939

### Editing

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

Question 102 - Credit, charge, shop or store card account on which interest or an annual standing charge is made

In 1992 the record at this question has been deleted - it is just a 'Yes or No answer' now

Holders of charge cards (eg American Express, Diners Club) are required to pay an annual subscription or standing charge, as are holders of many credit cards (eg Lloyds Access, Barclaycard) Other banks may introduce annual charges in due course

Cash point cards, bankers cheque cards, ETF (debit) cards such as Barclays Connect and Switch, and cards such as 'Abbey Link' should be excluded.

### Question 103 - Loans

#### Code 1 Finance House (direct)

Money borrowed from a finance house can be arranged either direct or, through an agent or vendor. If the money was borrowed from a finance house but the instalments are being paid direct to the vendor this is an HP agreement. The information should therefore be transferred to Q104/105.

#### Code 2 Credit Union

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

#### Code 3 Second mortgage

A second mortgage is sometimes referred to as a 'personal loan', 'bank loan' or 'overdraft facility' and is mainly used to pay for large items of expenditure (eg home improvements, car etc).

The distinguishing feature of a second mortgage is that it uses the person's home as security and is a completely separate arrangement from the original mortgage.

Code 3 should include:

- a second mortgage on the sampled dwelling (but not for purchase). There should be separate arrangements from a mortgage for purchase. This usually means two separate payments are made either with the same lender or a different lender.
- a mortgage taken out on a property which was originally purchased outright or acquired in some other way, eg through inheritance. (Q38 should be coded 2).
- any mortgage on any dwelling other than the sampled dwelling.

The following types of mortgage should not be included here but should be entered at Q39-52. (For further information, see mortgage questions).

- a second mortgage used to purchase the sampled dwelling.
- a re-mortgage.
- a 'top-up' of an existing mortgage/further advance.

#### Codes 4 and 5 Bank or Building Society (direct)

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



Question 103 - Loans (continued)

Code 6 - Loan from employer

If the employer is an organisation that grants credit direct to the public as a part of its business (eg finance house, bank, building society, insurance company etc) then Q103(a) should be recoded 1-5 as appropriate.

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

If the employer is an organisation that does not grant credit direct to the public as a part of its business then code 6 is correct at Q103(a), so do not delete the loan.

Code 7 - Loan from DSS Social Fund

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

## Question 103 - Item being bought by a loan

### Grid at top of page 38 - A schedule

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

### Checking

Check that there is a spender number for each entry.

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

Refer to RO if either loan (Q103(b)) or instalment payment (Q103(c)) is missing.

#### 1. Apportioning the loan

If more than one item is purchased with the same loan, each item should be entered in a separate column.

(i) If there is a part exchange component and/or down payment, a distinction is made between motor vehicles and other items.

(a) Motor vehicles including tax, insurance etc, (See example shown in Tables 1 and 2).

On the assumption that the whole of the part exchange component and/or loan payment were allowed in respect of the vehicle only, the loan amount should be calculated as follows:

$$\text{Loan amount} = \text{Cash price} - \text{Part exchange} - \text{Down payment}$$

The loan amounts for tax and insurance should also be calculated using the above equation. However, since no part exchange or down payment is being allowed in respect of these items, their loan amounts will be the same as their cash price. The amounts given at Q103(i) for tax and insurance should also be entered at Q103(b).

The loan instalment (ie the last payment) should then be apportioned according to the loan amount for each item.

(b) All items except motor vehicles.

If there is a part exchange component and/or down payment for a loan which does not include a motor vehicle, refer to RO.

(ii) If there is no part exchange component and no down payment.

The loan amount for each item will be the same as its cash price so the amounts given at Q103(i) should also be entered at Q103(b).

The loan instalment should then be apportioned according to the loan amount for each item.

#### After apportioning the loan

Check that the total amount of the loan has been accounted for. Each item purchased should satisfy the equation:

$$\begin{array}{cccc} \text{Loan amount} & = & \text{Cash price} & - & \text{Part exchange} & - & \text{Down payment} \\ \text{Q103(b)} & & \text{Q103(i)} & & \text{Q103(j)} & & \text{Q103(k)} \end{array}$$

An error message will appear if the difference is more than plus or minus £1.

Question 103 - Item being bought by a loan (continued)

Example

Table 1 - Loan Question as completed by interviewer (before apportioning)

	Car	Car tax	Car insurance
Spender No	01	01	01
Loan amount	4000		
Loan instalment	50		
Cash price	5000	100	400
Part exchange	1000		
Down payment	500		

Table 2 - Loan Question as completed by the checker (after apportioning)

	Car	Car tax	Car insurance	Total
Spender No	01	01	01	
Loan amount	3500	100	400	4000
Loan instalment	44	1	5	50
Cash price	5000	100	400	5500
Part exchange	1000	-	-	1000
Down payment	500	-	-	500
Cash price - Part exchange - Down payment	3500	100	400	4000

Note - the last row and the last column are shown for illustration purposes only. They must not be entered on the budget.

2 Loan for purchase of motor vehicle

(i) All organisations coded 1-5 at Q103(a)

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

The item code to be entered at Q103(f) will depend on the type of vehicle.

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

Do not transfer the details to Q98 but check back to this question to ensure that there is no car purchased with a loan from one of these organisations

Question 103 - Item being bought by a loan (continued)

(ii) Employer coded 6 at Q103(a)

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

The item code to be entered at Q103(f) will depend on the type of vehicle:

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

If the vehicle was purchased within 3 months of the interview date, transfer the details to Q98, provided they have not already been entered at this question.

3. Loan for purchase of season ticket

All organisations coded 1-6 at Q103(a) - (including all employers)

Enter item code 936, 937, 938 or 939 at Q103(f). If the season ticket was purchased within 12 months of the interview date, transfer the details to Q101, provided they have not already been entered at this question.

The reason why season tickets should be transferred in all cases where they were purchased within 12 months of the interview date, is that the only diary codes which can be allocated to them at the loan question are '900' codes. Therefore the data would be lost if it were not recorded at Q101.

4. Loan for purchase of all other goods and services

(Excluding motor vehicles and season tickets).

All organisations coded 1-7 at Q103(a) - (including all employers)

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

5. Second mortgage/mortgage on a second dwelling (code 3 at Q103(a))

If interviewer's note indicates that such a mortgage has been taken out, check that the loan payment has not also been included at Q44 or Q47. If it has, then delete the amount at Q44 or Q47. If in doubt, refer to RO.

6. Residual Sum

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

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

Question 103 - Item being bought by a loan (continued)

Other types of loan

1. Bridging loans for the purchase of a main dwelling (code as 221)

2. Loan to pay off other loans (code 787)

3. Overdrafts (code as 999)

If an overdraft is used to purchase a motor vehicle which was bought within 3 months of the interview date, transfer the details to Q98 provided they have not already been entered at this question.

4. Business loans (code as 999)

If in doubt as to whether the loan relates to the informant's business, refer to supervisor.

5. Continuous credit schemes (code as 999)

This is where credit is extended to cover additional items so the original loan is never paid off.

6. Loan from relatives or friends (code as 999)

This type of loan should not appear at this question as none of the codes at Q103(a) is appropriate.

If the loan was used to purchase a motor vehicle which was bought within 3 months of the interview date, transfer the details to Q98 provided they have not already been entered at this question.

7. Loan repayments made to a court

These loans should be excluded from this question. Such payments should be entered in the diary if made during the record-keeping period.

8. Flexi-loans (refer to RO)

- Notes.
- 1 If there are two loans from separate sources in respect of the same article, both loans should be coded as two separate agreements. The cash price should be apportioned between them.
  - 2 If 'insurance for repayment of loan' is mentioned either at this question or at Q60, it should be apportioned between the relevant items and added to the loan payments.
  3. If the informant has agreed to pay a fixed instalment but pays a variable amount, accept amount paid last time at Q103(c).
  - 4 If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.
  5. Where the informant acted as a guarantor for an item bought using a loan and is now paying off the instalments, the entry should be deleted and a weekly amount entered in each week of the diary - code as 799.
  6. Car leasing - delete the entry and enter a weekly amount in each week of the diary - code as 556.
  - 7 If a TV and video are purchased together and the individual prices are not given, refer to RO.

Question 103 - Item being bought by a loan (continued)

Editing

1. A print message will appear if Q103(a) is coded 6. If the informant's employer grants credit direct to the public as part of its business then the question should be re-coded 1-5 as appropriate, otherwise it should be left as code 6.
2. A print message will appear if Q103(l) is coded 1. The amount shown at Q103(c) should be added to the appropriate benefit (usually income support) provided it has not already been included at that question. Adjust the amount for period code differences if necessary. If in doubt, refer to supervisor.
3. If the last payment (Q103(c)) is not given and there is an interviewer note indicating that the informant has not actually made any payments, the whole record should be deleted and Q103 recoded if necessary. Do not refer to RO.

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

4. If the loan amount (Q103(b)) is abated then all the other monetary entries (ie loan payment, cash price, part exchange and down payment) must be abated by the same amount or proportion.

5. Edit checks

Checks have been introduced at LITEMPUR (Q103F) linking the loan question with the retrospective recall questions 108-119.

If the loan was taken out within the last 3/12 months (Q103(e)) (depending on the question) then there should be an entry at the relevant question.

These checks cover central heating installation/maintenance, capital improvements and repairs (contractors), moving house expenses, furniture, carpets, and holidays.

For example if a loan was taken out in the last 12 months for replacing a roof, there should be an entry at Q111.

In 1992, additional checks have been introduced linking the loan question with:

a) Car purchase (Q98)

This only covers cars obtained with a loan from 'your employer' within the last 3 months (code 6 at Q103(a) and 942, 943 or 944 at Q103(f)).

b) Season tickets (Q101)

This covers season tickets obtained with a loan from any employer within the last 12 months (code 1-6 at Q103(a) and 936-939 at Q103(f)).

Note If in doubt as to the action to be taken, refer to supervisor.

Question 104-105 - Items being bought under HP or credit sale agreement

Hire purchase is normally arranged by the shop where goods are purchased, and the instalments are repaid to the shop ie the vendor. If the instalments are being paid direct to a finance house instead of the vendor this is not an HP agreement, so the information should be transferred to Q103 and coded 1 at Q103(a).

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

Checking

Check that there is a spender number for each entry.

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

Apportioning the HP agreement

If more than one item is purchased under the same agreement each item should be entered in a separate column. If there is a part exchange component and/or down payment for one of the items only, refer to R0.

- Notes:
1. Where the hire purchase price (ie cash price plus interest) is given but the cash price itself is not known, refer to R0 for an estimate.
  2. If the informant has agreed to pay a fixed instalment but pays a variable amount, accept the amount paid last time at Q105(h).
  3. If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.
  4. Where the informant acted as a guarantor for an item bought by HP or credit sale and is now paying off the instalments, the entry should be deleted and a weekly amount entered in each week of the diary - code as 799
  5. Car leasing - delete the entry and enter a weekly amount in each week of the diary - code as 556.
  6. If a TV and video are purchased together and the individual prices are not given, refer to R0

Question 104-105 - Item being bought under HP or credit sale agreement  
(continued)

Editing

1. If no down payment or instalment paid

There should either be a down payment (Q105(g)) or an instalment (Q105(h)) or both.

If neither are given and there is an interviewer note indicating that the informant has not actually paid any money although he may be in possession of the goods, the whole record should be deleted and Q104-105 recoded if necessary. Do not refer to RO.

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

2. Abatement

If the cash price (Q105(d)) is abated then all the other monetary entries (ie part exchange, down payment and instalment) must be abated by the same amount or proportion.

3. Edit checks

Checks have been introduced at HPITEMA (Q105A) linking the HP question with the retrospective recall questions 108-119.

These checks cover central heating installation/maintenance, capital improvements and repairs (contractors), moving house expenses, furniture, carpets and holidays.

For example, if there is an HP agreement for furniture then there should be an entry at Q114.

Note that with an HP agreement there is no date limit because it is the total amount paid in instalments and deposit during the last 3/12 months that should be entered at these retrospective questions.

Note If in doubt as to the action to be taken, refer to supervisor.



## Question 106 - Budget/option accounts, mail order clubs, top up student loans etc

### Code 1 Budget or option account

A budget or option account is usually with a department or chain store. With a budget account the customer undertakes to make certain payments into an account, usually at a regular rate and time interval. In return, they are able to purchase goods on credit up to a certain figure specified in the original agreement. With an option account, goods are also bought on credit, but the monthly statement received from the store can be paid in full or by agreed instalments. If paid in full, no interest will be charged.

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

### Code 2 Club run by a shop

Clubs are usually run by small shops principally for clothing, toys and household goods. In many cases the customer has to make a number of payments to the club before being entitled to make a purchase. Note that Xmas clubs, savings clubs, etc should be excluded.

There are various schemes run by different co-operative retail societies. These should be coded 3 unless they are HP or credit sale agreements when they are coded at Q104/105 or loans when they are coded 1 at Q103(a).

### Code 3 Mail Order Agent

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

### Code 4 Any other mail order organisation

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

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

Mail order firms also arrange HP and credit sale agreements. An indication that it is an HP agreement is if interest is paid on the purchase. Such arrangements should be coded at Q104/105.

### Code 5 Top up loans for students

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

Question 106 - Budget/option accounts, mail order clubs, top up student loans etc (continued)

Code 6 Loan from check trader or other person or organisation (except credit cards)

Usually a check trader calls on the customer to sell checks (eg Provident check arrangement) which can then be used to buy goods such as clothing, textiles and small household goods in a number of shops. Some retailers also issue checks. The largest check trading organisation in the country is the Provident. This type of trading is most prevalent in the North of England. Check traders also provide HP and credit sale facilities which should be coded at Q104/105 and loans which should be coded 1 at Q103(a).

Include Loans from relatives or friends

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

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

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

## Question 106 - Items being ordered with credit arrangements coded 1-6

### Checking

Check that there is a spender number for each entry on page 43 A schedule.

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

Code the items ordered in the Office Use box at Q106(d).

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

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

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

### Editing

1. If Q106 is coded 6 (loan from check trader or other person or organisation), a print message will appear. Check whether this should be reclassified to one of the other codes at Q106 or whether it should be deleted. Refer to the notes on the individual codes

2. Items ordered within a calendar month of the date of interview are acceptable. For example, if the date of interview was 10 January then any item purchased between 10 December and 9 January inclusive is 'valid'

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

3. Checks have been introduced at CLUBIPUT (Q106D4) linking the 'Club' question with the retrospective recall questions Q114 and Q115 only (furniture and carpets)

For example, if there is an entry for carpets at Q106 then there should be an entry at Q115

If in doubt as to the action to be taken, refer to supervisor

## Question 107 - Second dwelling

### Main dwelling

In addition to the accommodation in which the household is living, a main dwelling includes any accommodation to which the household is planning to move as its new main dwelling or a dwelling to which a household member is planning to move eg on marriage.

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

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

### Second dwelling

**Include** only permanent accommodation eg town flat, country cottage, holiday home, fixed caravan or beach bungalow, in which one can live permanently.

**Exclude** a permanent second dwelling outside UK (ie outside England, Scotland, Wales and Northern Ireland).

Exclude timeshares in UK or abroad.

Q108-111, Q114-115 and Q117-119 - 'Method of payment'

Checking

The following applies to all questions where the 'method of payment' is asked

In 1992, the number of codes at the 'method of payment' questions has been reduced to three

Code 1 - applies if a loan occurs in combination with any other method of payment. If it occurs with HP, code according to whichever is the larger amount.

Code 2 - applies if HP occurs in combination with any other method of payment. If it occurs with a loan, code according to whichever is the larger amount.

Code 3 - applies to all methods of payment which do not include loan or HP. Note that any item ordered using one of the arrangements at Q106.

A home improvement grant (this would apply to Q108-Q111 only) from a local authority should also be coded 3 unless it occurs in combination with a loan or HP agreement, in which case it should be coded 1 or 2.

Editing

If the method of payment has not been coded and the amount spent is less than £1000, treat as a cash payment (code 3) provided there is no loan or HP agreement at Q103-105.

If the amount is £1000 or more, refer to R0.

Questions 108-111 - Expenditure on main and second dwellings (in last 12 months)

Questions 108 and 109 apply only to households with central heating in their main dwelling (coded 1 at Q89) or with a second dwelling in UK (coded 1 at Q107(a)).

Questions 110 and 111 apply to all households.

For a definition of main and second dwelling see Q107.

With the exception of Q108(b) the subsidiary questions asked at Q108-111 are identical. Q111(e) and (f) relate to insurance claims - there are no corresponding questions at Q108-110.

Checking

Check that code 1 in the OFFICE USE boxes at the top of each page has been ringed where appropriate and also the main and/or second dwelling codes at Q108(a) to Q111(a).

1. Amount to be entered at Q108-111

The amount entered at Q108(c), 109(b), 110(b) or 111(b) should be the amount the informant has actually paid during the last 12 months to a contractor or 'someone else' (eg: builder, electrician).

(i) Loan payments

If a loan of say, £3000 is obtained to pay for an extension to the home but only £2,000 of this was paid to a contractor during the last 12 months, then £2000 should be entered at Q110(b). The instalment payments on a loan should not therefore be included at Q108-111.

(ii) Instalment credit or HP payments

In an HP agreement the purchaser pays for the goods by instalments and these are paid direct to the vendor not to a bank or finance house as in the case of a loan. In an HP agreement therefore, it is the total amount paid in instalments and deposit during the last 12 months which should be entered at Q108-111. For example, if some kitchen units were fitted by a contractor and the HP instalments are £50 per month, then £600 should be entered at Q110(b).

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

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

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

Q111 now includes a section on insurance claims. Any problems with this question should be referred to RO.

Questions 108-111 - Expenditure on main and second dwellings (continued)

Notes

1. Central heating installation (Q109)

Include initial installation as well as total replacement of a central heating system

2. Central heating repairs (Q109)

Include maintenance contract payments eg Gas Board schemes

3. Any entries elsewhere in the A schedule (Q103-105) or in the diary should be coded 945-948 as appropriate

Editing

If the amount paid in the last 12 months is not known, refer to RO for an estimate

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

Checks introduced at DWCHHWPY (Q108D), DCHRHWPY (Q109C), DEXTHWPY (Q110C), and DMNTHWPY (Q111C) link these retrospective recall questions with the loan and HP questions (Q103-105)

Example 1 If DWCHHWPY (Q108D) = 1 and DWCHINST (Q108D1) = 1, then there must be an entry at the loan question (Q103) for central heating installation, and the loan should have been taken out in the last 14 months (Note this was 12 months in 1991)

Example 2 If DWCHHWPY (Q108D) = 2 and DWCHINST (Q108D1) = 1, then there must be an entry at the HP question (Q104-105) for central heating installation

Note that with an HP agreement there is no date limit because it is the total amount paid in instalments and deposit during the last 12 months that should be entered at these questions.

There is a check saying that Q111(e)(1) must be less than or equal to

Q111(b) minus Q111(d)(1) plus or minus £1

and a similar check saying that Q111(f)(1) must be less than or equal to

Q111(b) minus Q111(d)(1) plus or minus £1

If these checks appear, refer to supervisor

## Question 112 - Expenditure on purchase or sale of property (in last 12 months)

Check that there is a spender number for each entry.

1. This question collects data about conveyancing, estate agents' and surveyors' fees incurred in respect of purchase or sale of property, failed property transactions, remortgaging, second mortgages and top-up mortgages. Only residential property transactions should be included.
2. If the transaction was in respect of a second dwelling overseas, expenditure is acceptable at Q112 provided that the money was paid in sterling in the UK. However, expenditure on conveyancing, estate agents' and surveyors' fees for timeshares, both in the UK and overseas, must be excluded from Q112.
3. If the informant has given the exact amounts spent on conveyancing fees, estate agents' fees or surveyors' fees then each should be entered in a separate column and the amounts shown at Q112(b). Ring the appropriate code at Q112(a).
4. Do not accept estimates for conveyancing fees, estate agents' fees or surveyors' fees. If estimates are given enter the combined fees at Q112(b) and ring code 4 at Q112(a).
5. If codes 1 or 2 or 3 at Q112(a) are multi-coded but only the combined fees are given then ring code 4 at Q104(a) and delete the other codes.
6. Stamp duty, land registry fees and local authority search fees should be excluded. If there is an interviewer's note indicating that one or more of these fees are included in the amount given at Q112(b), refer to RO, whether the purchase price of the dwelling is given or not.
7. Fees which do not specifically relate to the sale or purchase of a property or a remortgage etc should also be accepted and coded 4 at Q112(d), eg solicitors' and surveyors' fees incurred in respect of repairs to a property or the building of an extension.
8. The 'other dwelling' code at Q112(d)(i) relates to transactions involving someone else's property eg where the informant sells an inherited house.

- Notes:
1. Exclude fees incurred in respect of property which is used only for business.
  2. Any entries elsewhere in the A schedule (Q103-105) or in the diary should be coded 959.

### Editing

If the amount paid in the last 12 months is not known, refer to RO for an estimate.

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

Although there is a forwards check linking the loan/HP questions with Q112, there is no backwards link from Q112 to the earlier questions. This is because the questions covering the 'method of payment' and whether 'instalments are still being paid' are not asked!



Question 113 - Expenditure on moving and storage of furniture (in last 12 months)

Check that there is a spender number for each entry

| Include only payments relating to the **purchase or sale** of main dwelling.

If there is a note indicating that the amount at Q113 relates to a dwelling which is not a main dwelling, delete the entry

Any entries in the A schedule (Q103-105) or in the diary should be coded 959 (ie. same code as for Q112)

If insurance payments covering storage or moving of furniture are identified separately, they should be included at this question

Editing

If the amount paid in the last 12 months is not known refer to RO for an estimate

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

Although there is a forwards check linking the loan/HP questions with Q113, there is no backwards link from Q113 to the earlier questions. This is because the questions covering the 'method of payment' and 'whether instalments are still being paid' are not being asked'

Question 114 - Expenditure on furniture (in the last 3 months)

This question applies to new and secondhand furniture.

Any entries elsewhere in the A schedule (Q103-106) or in the diary should be coded 957.

Editing

If the amount paid in the last 3 months is not known, refer to R0 for an estimate.

As at Q108-111, a check has been introduced at FURNHWPY (Q114(b)) linking this question with the loan and HP questions (Q103-105).

In the case of a loan purchase, the loan should have been taken out in the last 4 months (note that this was 3 months in 1991).

If in doubt as to the action to be taken, refer to supervisor.

Question 115 - Expenditure on carpets and carpeting (in the last 3 months)

Include soft carpeting only and fitting charges

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

Any entries elsewhere in the A schedule (Q103-106) or in the diary should be coded 956

All hard-flooring items should be coded 402 in the A schedule (Q103-106) or in the diary

Editing

If the amount paid in the last 3 months is not known, refer to R0 for an estimate

As at Q108-111, a check has been introduced at CPETHWPY (Q115(b)) linking this question with the loan and HP questions (Q103-105).

In the case of a loan purchase, the loan should have been taken out in the last 4 months (note that this was 3 months in 1991)

If in doubt as to the action to be taken, refer to supervisor

### Questions 116-119 - Expenditure on holidays (in last 3 months)

Q117 applies to package holidays including self-catering package holidays. A package holiday is one where travel to the holiday point and accommodation are charged for jointly and cannot be paid separately.

Q118 applies to non-package holidays at a hotel or boarding house.

Q119 applies to non-package self-catering holidays.

The format of these questions has changed in 1992. There is now a separate record for each type of holiday.

### Checking

Check that there is a spender number for each entry.

1. These questions are concerned with expenditure made during the last 3 months irrespective of whether the holiday has been taken or not and regardless of the length of the holiday taken, so the holiday can be of any length.
2. Holidays taken in the Channel Islands or Isle of Man should be coded 7 at Q117(b), Q118(a), Q119(a). These islands are not a part of the UK.  
  
Holidays in European Turkey should be coded 7, in Asian Turkey coded 8 and in both parts of Turkey coded 9. Cyprus should be coded 7. If in doubt, refer to RO.
3. Holidays taken at the informant's home or holiday home or with relatives where there is no payment on a commercial basis should be excluded. Money paid to a friend/relative for board and lodging (whether in the UK or abroad) should be coded 757 in the A schedule (Q103-105) or in the diary.
4. If holiday insurance is included in the total cost of the holiday and the cost of the insurance is known, then it should be deleted and coded 755 in the diary if paid during the record-keeping period. If it is not known then it should be left in the total cost of the holiday.
5. Timeshare holidays in UK and abroad should be excluded.
6. Any entries elsewhere in the A schedule (Q103-105) or in the diary should be coded 955 or 956 as appropriate.

### Editing

If the amount paid in the last 3 months is not known refer to RO for an estimate.

Checks have now been introduced at HLPKHWPY (Q117C(1)), HLHBHWPY (Q118b(1)) and HLSCHWPY (Q119B(1)) linking these questions with the loan question (Q103). Note that a loan should have been taken out in the last 4 months (not 3 months).

There are no checks linking these questions with the HP question. (Q104-105).

If in doubt as to the action to be taken, refer to supervisor.

Question 120 - Current/budget accounts and bank service charges (in last 3 months)

Check that there is a spender number for each entry.

Include

- (1) Bank current accounts which yield interest (eg Lloyds Classic a/c, Midland Vector a/c).

Exclude

- (1) Bank deposit or savings accounts
- (11) Building society current accounts
- (111) Charges on bank credit cards
- (1v) Counter charges for cashing cheques - these should be coded as 800 in the diary if paid during the record-keeping period
- (v) Interest charged on loans, overdrafts and bank budget accounts

Editing

If the amount at Q120(a)(1) is not given but a 'DK' has been entered then impute using current gross weekly household income

If the amount is not given and no DK is entered, recode Q120(a) to 2

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

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

## Question 121 - Payments by standing order or direct debit

### Checking

Check that there is a spender number for each entry.

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

Payments made through bill-paying firms should also be entered, but if management charges are included they must be deducted and coded separately from the monthly/weekly payment. Estimate the **management charge** as follows:-

Homewise (£5.00 per month - code 799)

Secure Homes (£1.50 per month - code 799)

Code the items being paid for in the Office Use box using diary codes. Items covered at Q121 should not be duplicated in the diary schedule.

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

*National Breakdown - £30 p.w. Code 546.*

### Editing

*'Which' magazine - £51 p.w.*

### Error messages

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

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

The purpose of these checks is to determine whether there is a corresponding entry in the A or B schedule. For example, if a person pays a premium for a personal pension (Q58) by standing order and there is no corresponding entry at Q58, an error message will appear. If a person is paying for an item by standing order then, even if it is the first payment, there should still be a corresponding entry in the A or B schedule. It would appear, therefore, that the amount has either been omitted in error or it has not been keyed.

### Action to be taken

If an error message appears, proceed as follows:

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

Question 122 - Prescriptions - items acquired free of charge

Check that there is a person number for each entry.

Include items obtained free of charge at a hospital dispensary even if these were not acquired by prescription.

Exclude items acquired on a prescription season ticket. This is a ticket which is bought by persons who are not entitled to free prescriptions but who require regular medication.

Question 123 - Free Welfare Milk

This question applies only to persons under 61.

Check that there is a person number for each entry.

Exclude powdered milk and milk tokens.



Question 124 - Free School Milk

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

Check that there is a person number for each entry

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

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

Question 125 - State School Meals

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

Check that there is a person number for each entry.

Include school cafeteria and fixed price meals only.

Exclude 'tuck shop' purchases.

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

### Question 126 - Travel to State School

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

Check that there is a person number for each entry

Include state school bus and train passes

Exclude private season tickets for children These should be entered at Q101

The total amount paid in the last seven days (Q126(c)(1)) should be accepted irrespective of the period it covers.

See instructions at Q101 concerning duplication of 'season ticket' entries for state school and private school children

### Questions 127-136 - General notes on education questions

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

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

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

Courses above 'A' level include:-

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

2. State grants will exclude fees, these are paid direct to the educational establishment by the state. Grants from overseas governments or private sources in the UK or overseas will include fees.
3. Private grants include grants from employers, and also HM Forces and the nationalised industries (when they are employers).
4. Fees for children attending Grammar Schools in N. Ireland should be coded 'private' at Q127, Q129 or Q133, Q134.
5. Exam fees should be accepted at the relevant question.

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Questions 127-136 - General notes on education questions (continued)

- 6 Accept grants for items such as books, stationery, clothing, (exc clothing vouchers) travelling expenses, instruments and maintenance of relatives
- 7 If a grant is made by an employer for the children of an employee, it should be added to the salary of the parent at Qs 13, 19(a) and 26(a) and (b) (B Schedule) on a proportional basis. For example, if the salary was paid monthly then 1/12 of the total value of the grant should be included in the salary. Delete any entries at Q127 or Q134 but include the grant (as a payment) at Q129, Q130 or Q133
8. If fees are paid direct by an employer for the children of an employee, these should be accepted at Q129, Q130 or Q133 and should also be added to the salary of the parent (see paragraph 7).
- 9 If all the fees are paid direct or refunded by an employer for an employee, delete the entries at Q129, Q130 or Q133. If only a part of the fees are paid direct or refunded then only that part paid by the informant should be entered at Q129, Q130 or Q133.
- 10 Parental contributions towards a grant should be included at Q129 or Q133 under the parent's person number and at Q70 (B schedule) under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at Q130, if, for example, the child takes a leisure course as a part of his/her educational course. Note that cash gifts above the value of the grant should be excluded. Overseas grants should also be shown at Q70 (B schedule)
- 11 Gifts of money, including pocket money, over and above the amounts required for education should be excluded from Q127-136 and shown in the diary if given during the record-keeping period - code 801 if the person is under 16 and 802 if 16 or over (see Section N of diary instructions).
- 12 Anyone receiving full-time education but engaged in a vacation job at the time of interview should be shown as receiving full-time education at Q6

Question 127 - Attending a course for which an education grant, maintenance grant or scholarship is received

Checking

Check that there is a person number for each entry.

Do not transfer any data to the pay questions in the B schedule except in the case of a grant or fees paid by an employer (see paragraphs 7 and 8 at: 'General notes on education questions').

Editing

1. If the amount of the grant at Q127(c) (state) or Q127(d) (private or overseas) is not known, do not impute.
2. If Q127(b) is coded 1 and an amount has been entered at Q127(d), transfer it to Q127(c).
3. If Q127(b) is coded 2 or 3 and an amount has been entered at Q127(c), transfer it to Q127(d).
4. If both Q127(c) and Q127(d) have been completed, accept the figure which follows the correct continuity from Q127(b) and delete the other.
5. If Q127(e) is 0.00, blank or DK, enter the amount given at Q127(c) or Q127(d). If both these questions are blank then Q127(e) should be left blank.

Question 128 - Attending a course for which a top-up student loan is received

Checking

Check that there is a person number for each entry.

1. The loans are additional to the student grants which have been frozen and will be repayable over ten years. The loans are administered by The Student Loans Company in Glasgow.
2. The 'academic' year starts in September and ends in May-June of the following year.

Editing

1. The amount students can borrow will vary, but the maximum loan will be as follows

	In a full year of study (£)	In the final year of study (£)
London	660	480
Elsewhere	580	425
Home	460	335

If the amount entered is greater than £660, refer to RO

It is unlikely that any person under 16 will receive a top-up loan

2. A new check has been introduced saying that the amount at Q128(c) must be less than or equal to Q128(b)

Question 129 - Fees or maintenance for educational courses (in last 3 months)

Checking

Check that there is a person number for each entry.

All educational or vocational courses except those where private tuition fees are paid (see Q130) should be entered at this question. The distinction between an educational or vocational course and a recreational course may not be entirely clear, so it may be necessary to transfer entries from Q129 to Q130 and vice versa.

Editing

1. If the amount of fees or maintenance paid in the last 3 months is not known, refer to RO.
2. If fees or maintenance for educational or vocational courses (except those where private tuition fees are paid) are entered in the diary (code 980), a warning message will appear if there is no corresponding entry at Q129(b) for at least one person in the household.

If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q129(b) and if no details are given, refer to RO. (See also Section G of the diary instructions).

3. If the DK code is ringed at Q129(d) a print message will appear. Check the answer given at Q129(d)(i) to see if Q129(d) should be recoded as 1 or 2.



Question 130 - Fees or private tuition for leisure courses (in last 3 months)

Checking

Check that there is a person number for each entry

All leisure or recreational courses should be entered at this question. If, however, any private tuition fees are paid for a course then this should also be entered here even if the course appears to be more vocational than recreational (eg mathematics). It may be necessary, therefore, to transfer entries from Q130 to Q129 and vice versa.

Recreational Education includes all part-time educational activities which cannot be identified as 'vocational', including evening classes (unspecified) unless attended by apprentices, together with any doubtful cases. In general, this covers

Cookery, homemaking, handicraft, needlework,  
'Do-it-yourself' classes,  
Dancing, music classes  
Fencing, riding, swimming lessons  
Training in sport and athletics  
Course of lectures, including those given by the WEA  
Courses in art  
One-day schools, weekend schools, summer schools, "Teach-ins"

Correspondence courses taken in UK (Delete if taken abroad)  
Language courses, whether on tape or records (eg Linguaphone)

Note

Fees for nursery schools, nursery classes and playschools should be excluded from this question but due to an oversight they are shown on Prompt Card I. Check the subject being studied at Q130(d) together with any interviewer notes and if there is an entry for a nursery school etc, the details should be deleted.

The following should be excluded from these questions. If they appear in the diary they should be coded as indicated below.

	<u>Code</u>
- Local authority day nursery/creche/playgroup	776
- Private day nursery/creche/playgroup	777
- State nursery school/class/playschool	778
- Private nursery school/class/playschool	779
- Driving lessons	767
- Driving test fees (£21 50)	770
- Subscriptions to trades union and professional associations	796
- Other subscriptions (eg clubs or societies)	797

Question 130 - Fees or private tuition for leisure courses (in last 3 months)  
(continued)

Editing

1. If the amount of fees or private tuition paid is not known, refer to RO.
2. If fees or private tuition for leisure or recreational courses are entered in the diary (code 981), a warning message will appear if there is no corresponding entry at Q130 for at least one person in the household.

If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q130 and if no details are given, refer to RO. (See also Section G of the diary instructions.)

Note, if one of these courses occurs in the diary, it is possible to check whether the particular course has been entered by referring to Q130(d):  
'What is the subject being studied?'

Question 131 - Attending a part-time course at a state educational establishment

Check that there is a person number for each entry.

Editing

If the DK code is ringed at Q131(b) a print message will appear. Check the answer given at Q131(b)(1) to see if Q131(b) should be recoded as 1 or 2.

## Questions 132-136 - Grants received by and fees paid for children outside household

Check that there is a person number ringed for each entry.

These questions apply to children (including married children) aged 16-24 who are not members of the household but are the children of household members. They can also apply to grand-children, nephews, nieces, foster children etc. If there is any doubt as to whether a person should be entered at these questions, refer to RO.

Code the relationship to HOH at Q132(b) for each person entered. Use the coding frame at Q2, A schedule.

### Editing

#### 1. Q132

If the relationship to HOH has not been completed a validation error message will appear.

#### 2. Q133

- (i) If the amount of fees or maintenance paid is not known, do not impute.
- (ii) If fees or maintenance for these courses are entered in the diary (code 984), a warning message will appear if there is no corresponding entry at Q133(a).

If '1st payment/instalment' has been written beside the diary entry, no further action is required. If not, check Q133(a) and if no details are given, refer to RO. (See also Section G of the diary instructions.)

#### 3. Q134

- (i) If the amount of the grant at Q134(b) (state) or Q134(c) (private or overseas) is not known, do not impute.
- (ii) If Q134(a) is coded 1 and an amount has been entered at Q134(c), transfer it to Q134(b).
- (iii) If Q134(a) is coded 2 or 3 and an amount has been entered at Q134(b), transfer it to Q134(c).
- (iv) If both Q134(b) and Q134(c) have been completed, accept the figure which follows the correct continuity from Q134(a) and delete the other.

#### 4. Q136

If the DK code is ringed a print message will appear. Check the answer given at Q136(a) to see if Q136 should be recoded as 1 or 2.

1B:\HHLDSCHD.11

## General Notes on Business Refunds - Employees

These notes refer to Q137, A Schedule and to Qs 20-22, and 27, B Schedule

### A PURPOSE

The purpose of the questions is -

- 1 To identify and abate all refundable expenditure
- 2 To adjust pay details so that they do not contain refunds (or allowances) for business expenditure
3. To adjust pay details so that they do contain refunds (or allowances) for 'private' expenditure These are regarded as a 'perk' and are, in effect, an addition to salary

### B. TYPE OF REFUND/ALLOWANCE

To achieve the purpose, it must first be decided whether the refund or allowance relates to business expenditure or private expenditure

- 1 The following types of refund/allowance should be classed as business expenditure
  - (i) Car expenses
  - (ii) Telephone expenses
  - (iii) Lodging allowance for a household member living part of the week away from the household on business (but check that he/she is a household member)
  - (iv) Subsistence allowance
  - (v) Entertainment, stationery, postage and other items which could be used in connection with the informant's work
  - (vi) An occasional meal (otherwise see 2(i))
  - (vii) Expenditure on transport (rail or bus etc) provided it is for travelling on the job, or getting to work where the place of work varies (eg building trade) (otherwise see 2(iii))
  - (viii) Household expenditure provided part of the sampled address is used for business (otherwise see 2(iv))
- 2 The following types of refund/allowance should be classed as private expenditure ('perks'):
  - (i) Rent allowance for firemen, police or prison officers
  - (ii) Regular meals (as opposed to 1(vi))
  - (iii) Expenditure on transport (other than on cars) to get to work (as opposed to 1(vii))
  - (iv) Household expenditure provided no part of the sampled address is used for business (as opposed to 1(viii))

C. ACTION TO BE TAKEN

1. If a refund/allowance relates to BUSINESS expenditure

(i) A Schedule

Adjust the allowance for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

(ii) B Schedule

a. If business allowance included in pay details (Q12-19)

Do not delete the allowance from the pay questions but add it to Q20-22 or Q27 if not recorded there.

b. If business allowance not included in pay details (Q12-19)

Do not add the allowance to the pay questions but if it is recorded at Q20-22, it is possible that it has been included in the pay details. Refer this to supervisor.

2. If refund/allowance relates to PRIVATE expenditure (ie 'perks')

(i) A Schedule

No action is required.

(ii) B Schedule

a. If private allowance included in pay details (Q12-19)

Do not delete the allowance from the pay questions but delete it from Q20-22 or Q27 if recorded there. Amend the 'lead' questions if necessary.

b. If private allowance not included in pay details (Q12-19)

Adjust the allowance for period code differences and add it to the:

- net pay at Q13
- gross pay (if given) at Q19(a)
- usual net pay at Q26(a) - if Q26 coded 2
- usual gross pay at Q26(b) - if Q26 code 2

Delete it from Q20-22 or Q27 if recorded there.

Amend the 'lead' questions if necessary.

Assume the private allowance (or perk) is tax free so do not calculate Tax or NI on the allowances.

(111) D Schedule

- a If a private allowance mentioned at Q137, A Schedule or Q20-22 or Q27, B Schedule is already included in pay, delete any claims at P.38 of the diary, but check that these items are also listed on pages 8-37. This is because the allowance is already shown as income in the B Schedule, so when it is spent, it should also be shown as expenditure in the diary. Any entries at Q20-22 or Q27 should also be deleted.
- b Refer any doubtful cases to supervisor.

Note

It is assumed that these refunds/allowances are not taxed, and therefore the same amount can be added to both net and gross pay, but if the interviewer has noted that a refund/allowance is taxed, or that its net and gross values are different, refer to supervisor

### Question 137 - Refunds of household expenditure by an employer

Check that there is a spender number for each entry.

This question applies to spenders who have worked as an employee at any time during the last 3 months ie all who are currently employed and also those who have been unemployed for up to 3 months (13 weeks).

Only business expenses of those who have been an employee during the last 3 months should appear here. Any entries relating to self-employment or to those who have been unemployed for more than 3 months should be deleted.

All abatements should be carried out at the editing stage.

#### Editing

If Q137(a) is coded 1 a print message will appear. This indicates that there is a refund by an employer.

First decide whether each item to be refunded should be classed as **business** or **private** expenditure. See 'General Notes on Business Refunds - Employees' for the definition of business and private expenditure and also the action to be taken.

#### 1. If classed as BUSINESS expenditure then:

- (i) Adjust the amount to be refunded for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

The 'A' Schedule items which may be refunded are listed below:

	<u>Question</u>
Rent	17
Community charge (GB)	54
Rates (N Ireland)	25(b)
Water/sewerage rates	29/30 (England & Wales only)
Mortgage payment	44 and 47
Insurance on structure	52(b)/53(b)
Gas	82 or 84 and 86
Electricity	74 or 76 and 78
Telephone	63 or 65 and 67
Road Fund Tax	93(b), 97(b)
Vehicle insurance	93(c), 97(c)
Vehicle purchase	98, 103-105



- (11) If expenditure on rates (or rent including rates) (N Ireland) is abated, the NRV (Q141) must also be abated by the same proportion.
- (111) If the interest on the mortgage (Q44) is abated, the endowment premium (Q46) must also be abated by the same proportion
- (1v) If the mortgage payment (Q47) is abated, the interest (Q49) must also be abated by the same proportion

In addition to the print message when Q137(a) is coded 1, checks have been introduced at Q137 which link refunds for telephone (account and budgeting scheme), road fund tax, and vehicle insurance with their corresponding variables in the A schedule, indicating that these variables should be abated by the amount entered at this question.

The checks relating to the abatement of car tax and car insurance have been split into two.

- CARTAX and OCARTAX
- CARINS and OCARINS

so there are now 4 checks instead of two

2 If classed as PRIVATE expenditure then

- (1) Delete the entry from Q137
- (11) Do not abate any of the A Schedule questions
- (111) Add the amount to be refunded to the informant's pay details on an equivalent period basis if not already included there

Question 138 - Money given for items of household expenditure by someone outside the household

Check that there is a spender number for each entry.

This question refers to cases where an informant is given money (cash or cheque etc) by a private individual to pay for items of household expenditure.

The following should be excluded from this question:

- Money given by a private individual for 'one-off' items.
- Money given by an employer, government agency or any other organisation.
- Money refunded by a business.

Editing

1. If Q138 is coded 1 a print message will appear. Check that the money given to the household is also shown at the relevant A Schedule questions. This is because the money has to be shown as income and expenditure since the household did not necessarily spend the money on the item for which it was given.
2. If there is a note at any of the A Schedule questions indicating that either the whole or a part of the amount was refunded by someone outside the household, enter the amount refunded at this question if it has not already been given.

Question 139 - Items of household expenditure paid direct by someone outside the household including DSS

Check that there is a spender number for each entry

This question refers to cases where the informant has items of household expenditure paid direct on his behalf by a private individual or the DSS

The following should be excluded from this question.

- Direct payments by a private individual for 'one-off' items.
- Direct payments by an employer, government agency (except for DSS) or any other organisation
- Direct payments by a business
- Income in kind

Editing

- 1 If Q139 is coded 1 a print message will appear Delete the amount paid direct if it is shown at the relevant A Schedule questions This is because they would be shown as items of expenditure by the household who has actually made the payments
- 2 The only exception to the rule given in the previous paragraph is in the case of direct payments made by the DSS on behalf of informants who are receiving income support or some other benefit The amount paid direct should therefore be added back to the benefit and should also be shown at the relevant A Schedule questions So in the B Schedule it will count as income and in the A Schedule as expenditure
- 3 Note that, if rent and/or rates are paid direct by the DSS in the form of a rebate, the amount paid direct should not be shown at this question Rent rebates (UK) should be entered at Q21(a), and rates rebates (N Ireland) at Q26(a)(1)
- 4 If only a part of the expenditure is paid direct, then the part paid by the informant should be shown at the relevant A Schedule questions and the part paid direct at this question
- 5 If the amount paid direct is not known delete the entry at this question and if there is an entry at the relevant 'A' Schedule question, this should also be deleted.
- 6 Some 'regular' items do not occur in the A Schedule (eg cooker rental) so they are, in effect, diary items. If one of these items is paid direct then it should be included at this question but deleted from the diary
7. 'One-off' items (eg cooker installation) should occur in the diary if they are paid during the record-keeping period If one of these items is paid direct, however, it should be excluded from this question but should not be deleted from the diary
- 8 If there is a note at any of the A Schedule questions indicating that either the whole or a part of the amount was paid direct by someone outside the household, enter the amount paid direct at this question if it has not already been given.

Question 140 - Maintenance or separation allowance

Check that there is a spender number for each entry.

This question balances Q70 (B Schedule) which asks about the receipt of an allowance.

Note that for 1992 a new part (c) has been introduced asking whether the payments are for a former partner, child or children only, or for both a former partner and a child/children. If the DK code (4) is ringed, do not re-code.

Northern Ireland only

Question 141 - Net rateable value

Checking

Do not abate NRV because of business refunds or claims.

Editing

1 Abatement

If NRV needs to be abated because of business expenditure, see instructions at Q137, A schedule or Q46, B Schedule

2. Imputation

If the NRV is not given, refer to supervisor Supervisor should obtain the information from the FES office in N Ireland but if they cannot supply it, refer to RO

Question 142 - Special circumstances

If no code has been ringed and there are no interviewer notes, ring code 2 otherwise code as 1.

If code 1 has been ringed but no notes are given recode to 2 unless there are any notes in the back of the Diary indicating that special circumstances have occurred during the record keeping period.

If code 2 has been ringed and there are notes indicating that special circumstances have occurred recode to 1.

## INCOME SCHEDULE

### General instructions

#### 1. Person numbers

There is space for three spenders on each income schedule - one in each of the three columns. Normally person numbers are entered in consecutive order: 01, 02, 03 etc. It is acceptable, however, for person numbers not to be entered in consecutive order (eg 02, 01, 03) provided that they appear in the same order throughout the schedule. It is also acceptable for, say, persons 01 and 02 to be entered in the first schedule and persons 03 and 04 in the second.

Person numbers must be entered on the first page of the schedule and, ideally, they should appear on each page where there is information, but if they appear on a page where there is no information, they should not be deleted.

#### 2. Joint incomes, investment, interest etc

The interviewer should have made a note of any joint income, investment or interest etc so this should be dealt with at the checking stage.

Joint incomes etc should be divided equally between the recipients unless the interviewer has indicated that some other arrangement applies.

#### 3. Continuation sheets

These should only be used for:

- Q75(a) - 'Odd jobs' question
- Q76-77 - If there are more than 3 children under 16 in the household
- Q79 - If there are more than 4 persons in the household with  
assets
- Q80-B7 - 'Assets' questions

### Main lead questions and dependent questions

Interviewers are required to ring the Yes or No codes at the main lead questions and the Yes codes at each dependent question where an amount is given but they need not ring the No codes at the dependent questions if no amount is given.

For example, if an informant receives a mobility allowance (Q54(b)) but does not receive any of the other allowances at Q54, then Q54 and Q54(b) should be coded 1 but Q54(a), Q54(c) and Q54(d) should be blank.

This procedure applies to the following questions only:

Main lead question	Dependent questions
53	(a) - (c)
54	(a) - (d)
55	(a) - (c)
56	(a) - (d)
57	(a) - (c)
58	(a) - (c)
60	61 - 62
66	(a) - (g)
67	(a) - (f)
77	(a) - (g)

The Yes and No codes are printed at the main lead questions but only the Yes codes are printed at the dependent questions.

### Note for editors

An error message will appear:

- (i) If the Yes code is ringed at a dependent question but the amount or period code etc are blank
- (ii) If the Yes code is not ringed at a dependent question but the amount or period code etc are given

No error message will appear:

- (i) If a dependent question is blank, provided the amount and period code etc are blank
- (ii) If the main lead question is coded Yes, No or is left blank even if one of the dependent questions is coded Yes. This is because the checks linking the main lead questions with their dependent questions have been deleted.



### Questions 1-2 - Employment status questions

In order to bring the FES classification of economic activity more into line with international definitions and other surveys, the definitions used at these questions have been changed.

The main economic activity categories which need to be identified are:

- |                         |   |       |   |
|-------------------------|---|-------|---|
| Workforce in employment | - | (i)   | those on government work-related employment and training programmes       |
|                         |   | (ii)  | employees   |
|                         |   | (iii) | self employed   |
| Unemployed              |   | (iv)  | those seeking work within the last four weeks and available to start work |
|                         |   | (v)   | those waiting to start a job already obtained                             |
| Economically inactive   | - | (vi)  | retired   |
|                         |   | (vii) | other categories, including inactive claimants                            |

## Question 1 - Attending a government training programme

### Checking

1. The question applies to the same age group as Q47 (question on government training programme) ie men and women under 61.
2. No distinction should be made between informants who are at college full-time and those who are on a 'placement' with an employer. Their allowance should not be treated as a wage but as an allowance and entered at Q47.
3. If an informant is on a government programme and also has a paid job (code 1 or 2 at Q2(a)) then the allowance should be entered at Q47 and details of the job at Q3-46.
4. If an informant receives an Enterprise Allowance, or an allowance for any business start-up-scheme, he should be excluded from this question and treated as self-employed (code 2 at Q2(a)).

### Editing

A print message will appear any cases where code 6 is ringed should be referred to R0 except for "Employment Action", which should be accepted as code 6. As the only government training programmes currently in existence are listed at codes 1 to 5, any cases where code 6 is ringed should be referred to R0. If, however, the informant receives an Enterprise Allowance, see paragraph 4 above.

Refer to R0 cases where an informant is coded as being on a training programme but is receiving neither a wage nor an allowance.

In Q.2 there will be space for the programme to be specified.

## Questions 2(a) and 2(b) - Definitions of codes

### Code 1 Employee

An employee is someone who, at the time of interview has an arrangement with an employer (another person or an organisation) to work for a wage or salary.

This definition does not incorporate a time limit so it applies irrespective of the interval between the time of interview and the date when the informant starts work again. It therefore includes anyone who is:

- i. on holiday
- ii. on strike
- iii. locked out
- iv. "laid-off"
- v. on short-time working
- vi. unable to work through illness/injury
- vii. unemployed but who is doing work on the side as an employee.

The above applies only if the informant has a job to return to with the same employer.

It does not apply where employment has been terminated before the date of interview, nor does it apply if the informant is unemployed at the time of interview but has an arrangement to start a new job.

Outworkers - All people who work at home should be treated as employees.

Casual or Seasonal Workers - These should be coded as employees if, at the time of interview, they are actually working for an employer. If they are on an employer's books but not working, they should be coded 3, if looking for work in the last 4 weeks, or 4 if they are waiting to start a job already obtained; otherwise, they should be coded 5, 6 or 7 as applicable. This category applies to occupations like market research interviewers, agricultural workers and secretarial bureaux.

People with a regular but intermittent arrangement to work for the same employer (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working.

Shop assistants including demonstrators, should be coded as an employee, but if the description of their occupation in a retail outlet is doubtful, refer to supervisor.

Resident employees eg, au pairs, domestics, who are members of the household, should be treated as working in the same way as any other employee, despite the fact that payment would be made by another member of the same household. (The HOH's or housewife's diary should show the wages paid as an item of expenditure - code 780). Note that payment of wages to agricultural workers "living in" with the farmer's household should be deleted if shown in the diary, as they constitute business arrangements).

Working students, including sandwich course students, should be coded at Q2 according to the situation at the time of interview ie if working they should be coded as "employees"; if at college and not receiving a wage/salary they should be coded as "none of these". However if a student is attending college at the time of interview but is also being paid a wage/salary, he should be coded as an employee, although he should also be shown as a student at Q7, A schedule.

Questions 2(a) and 2(b) - Definitions of codes (continued)

Working directors or managers of a private or limited company should be coded as employees.

Wives who are on the books of their husband's firm for tax purposes, should be coded as employees regardless of the number of hours worked. If the wage or salary is not given, accept the single person's personal tax allowance, as the gross pay.

Persons who are employed abroad should be treated as employees.

Persons who are employed in the UK but are paid in a foreign currency should be treated as employees.

Clergy may be self-employed or employees. In general, code as given below, although there may be some exceptions:-

1. Roman Catholic Priests - refer to supervisor
2. Church of England clergy - treat as employees
3. Non-conformist Ministers - treat as employees
4. Jehovah's Witnesses - treat as self-employed.

Persons who work at a therapy centre etc for the physically or mentally handicapped should not be coded as employees but as 5 or 7 depending on the degree of sickness etc. The benefit from the centre should be entered at Q65 and treated as an allowance from an organisation (code 2).

**Foster parent**

Foster parent is an acceptable occupation (code 370 at BQ9). Please refer to RO all cases where a foster parent coded as either an employee or as self-employed is receiving or has received an allowance for a foster child at BQ70 as we need to ensure that the allowance has not been included in the last wage/salary or profit.

## Questions 2(a) and 2(b) - Definitions of codes (continued)

### Code 2 - Self-employed

The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them. (Hence directors and managers are employees of their companies).

Self-employment can be for any number of hours (eg. as little as one hour a week) provided the job is regular.

#### Self-employed includes:

1. a sole owner or part owner of a business
2. a partner in business or private practice
3. a manager who is the owner of a business which is not a private or limited company
4. landlords who manage their own property
5. persons who rent out their bedrooms to hotels as an annexe
6. persons who are temporarily sick but have a self-employed job
7. persons who are unemployed but are working as self-employed on the side
8. persons who receive an Enterprise Allowance
9. persons who have recurring free-lance jobs, eg musicians, journalists
10. farmers working on their own account
11. doctors in private practice
12. building workers on the 'lump'
13. child-minders
14. Jehovah's witnesses

#### Self-employed does not include:

1. Working directors or managers of a private or limited company
2. Mail order agents (income details should be accepted at Q50)
3. Baby sitters ( " " " " " " " )

#### Building workers on the lump

These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of National Insurance contributions.

#### Persons receiving an Enterprise Allowance or an allowance for another business Start-up-Scheme

All the relevant self-employed questions should be asked and the allowance received should be regarded as profit and included in the calculation of self-employed income at Q41. These individuals should also be included at Q47, and coded 3 at Q47(a).

#### Pools collectors

Pools collectors should now be treated as self-employed provided their income for the job is at least £6.00 per week. If less than £6 per week, refer to RO.

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 3 - Out of employment, seeking work within last 4 weeks and available to start a job

This code applies to informants who, at the time of interview, do not have an arrangement with an employer to work for a wage or salary but who, (in their own view) have been actively seeking work in the four weeks before the interview and are available to start a job.

Actively seeking work includes those registered at a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs etc.

Also include those out of employment for more than 10 years who are still actively seeking work.

Informants who (in their own view) are not actively seeking work, even if they are claiming unemployment benefit, should be coded 7 at Q2(b).

If an informant falls into this category but has not worked before, (eg school leavers) then Q3 to Q46 should not be answered.

Code 4 - Out of employment, waiting to start a job already obtained

This code applies to informants who have already obtained a job and are waiting to begin work. Also those out of employment for more than 10 years who are waiting to start a job already obtained.

If an informant falls into this category but has not worked before (eg school leavers) then Q3 to Q46 should not be answered.

## Questions 2(a) and 2(b) - Definitions of codes (continued)

### Code 5 - Sick or injured

An informant who is unfit to work due to sickness or injury and who is not seeking work for that reason, should be coded 5. Those who are sick or injured but who would otherwise be looking for work should also be coded 5.

### Code 6 - Retired

It is difficult to provide a precise definition of who is to be included in this category. In general the informant's word should be accepted. It should be borne in mind that the intention is to include only those who, at the time of interview, have retired from their full-time occupation, are of the approximate retirement age for that occupation and are not seeking further employment of any kind. Thus women who, at a comparatively early age, cease work to become full time housewives should not be included in this category but should be coded 7

Informants who are receiving unemployment benefit (Q56(b)) but consider themselves retired and who have not been actively seeking work within the previous 4 weeks should be coded 6, they should not be coded 3.

If an informant is retired and is receiving rent from property (Q68) do not recode him as self-employed

### Code 7 - None of these

#### This code includes

- 1 Informants out of employment (or never in employment) who have not been actively seeking work within the last 4 weeks or who are not available to start a job or who are not waiting to start a job already obtained. They may also be receiving unemployment benefit.
- 2 Women with no paid occupation (including those who are mail order agents or paid babysitters).
- 3 Continuing students over 16 who are not employed at the time of interview
- 4 Informants whose only remuneration is income in kind, eg free accommodation, but no wage or salary
- 5 Informants who are at Handicapped Training Centres. Note that any money they earn should be transferred to Q70. If they receive free meals, the imputed value should be entered at Q70 and also in the diary as "Meals Out"
- 6 Informants of independent means.
- 7 Prisoners
- 8 Absent spenders (see next page)

Questions 2(a) and 2(b) - Definitions of codes (continued)

Code 7 None of these (continued)

**Absent Spenders - (persons coded 1-2 at Q2(a) or 3-6 at Q2(b))**

If the absent spender is a non-spouse, any allowance sent should be entered at Q65 under the person number of the parent or some other responsible adult.

If the absent spender is a spouse, any allowance sent should be entered at Q71 under the person number of the spouse who is present.

If no allowance is received the interviewers have been instructed to complete the pay questions for the absent spender and to leave Q70 and Q71 blank.

The following procedure applies where no allowance has been entered at Q70 or Q71 (ie where the pay questions should have been completed).

- a. Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q46.
- b. Ring code 7 at Q2(b) and also code 2 at Q7, Q8 and Q9.
- c. If Q48 is applicable, see instructions at this question.

If the absent spender is a spouse or non-spouse and an employee (coded 1 at Q2(a))

Transfer the net pay from Q13 to Q70 (if a non-spouse) or Q71 (if a spouse).

If the absent spender is a spouse or non-spouse and self-employed (coded 2 at Q2(a))

Transfer the profit (Q42) or, if no profit, the withdrawals (Q43(a)) to Q70 (if a non-spouse) or Q71 (if a spouse).

If there is no profit and no withdrawals, do not impute an amount. Leave Q70/71 blank.

If the absent spender is a spouse or non-spouse and is coded 3-6 at Q2(b)

Do not transfer any net pay, profit or withdrawals etc to Q70/71. Leave these questions blank.

The following procedure applies where an allowance has been entered at Q70 or Q71 (ie whether the absent spender is a spouse or a non-spouse).

i. If Q2(a) is coded 1-2 or Q2(b) is coded 3-6

- a. Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q46.
- b. Ring code 7 at Q2(b) and also code 2 at Q7, Q8 and Q9.
- c. If Q48 is applicable, ring code 2.

ii. If Q2(b) is coded 7

- a. Check that the sign-posting for this code has been followed correctly.
- b. If Q48 is applicable, ring code 2.



Questions 2(a) and 2(b) - Definitions of codes (continued)

Notes

1. If an informant:
  - (a) has more than one job it is the status of the MOST REMUNERATIVE which should appear at Q2(a). If the schedule shows that the informant's other job is the more remunerative, then Q2(a) should be recoded in accordance with his status in this other job. Subsequent questions may need amending as a result.
  - (b) is retired or out of work from his 'main job' he should be recoded 1 or 2, whichever is applicable, if it is apparent from elsewhere in the schedule that he has done some other job at which he is currently working. Code 1 or 2 applies even if the person is receiving unemployment benefit.
2. 'At present' means on the day of the interview.
3. Hours worked. An informant should always be accepted as "working" irrespective of the number of hours worked or the regularity of the job.
4. Change of employment status. Refer all cases where this is necessary to your supervisor.
5. Married informants who are not working and whose last employment was abroad. Refer to RO.
6. If an informant has been sick for more than a year but is being paid a retainer and has a job to return to, refer to RO.

Question 3 - Regular paid work in the last 12 months

This question applies only to those coded 1 or 2 at Q2(a).

Work must be regular, odd jobs should therefore be excluded (see Q75).

Include paid holidays, paid sick leave and periods on statutory sick pay.

Exclude periods when on strike.

Question 4 - Employees temporarily away from work

This question applies only to those coded 1 at Q2(a).

4(a)(i) - Reason for absence

If Q4(a)(i) is coded 4 a print message will appear. Check the reason for absence and where possible recode as 1 to 3.

If the reason for absence is maternity leave then ring code 4. If the informant is male and he is on paternity leave then ring code 2.

4(a)(ii) - Pay

If the informant is receiving statutory sick pay only then code as 'no pay' from the employer. If the informant is receiving statutory sick pay and pay from the employer then code as 'part pay, or made up pay'.

4(a)(iii) - Number of weeks away from work

If the period is less than a week, code as 1 week.

If an informant has been absent from work for more than 6 months and is not receiving any pay from his former employer then:

- Delete code 1 at Q2(a) and delete all entries up to and including Q48.
- Ring code 7 at Q2(b) and also code 2 at Q8 and Q9.
- If Q48 is applicable, see instructions at this question.

Question 5 - Date last worked

This question applies only to those coded 3 or 4 at Q2(b) except those who have not worked before (eg school, college and university leavers), in which case Q3 to Q46 should not be answered.

Note that if a person has been unemployed for more than 10 years but is actively seeking work they should not be recoded to 7 at Q2(b) but should be left as they are (eg. Code 3 or 4 at Q2(b)).

Question 7 - Permanently unable to work

This question applied to those coded 5 or 7 at Q2(b) but now it applies only to men under 66 and women under 61 coded 5.

Question 8 - Looking after a sick or aged relative/permanently unable to work

| Both Qs 8 and 9 apply to men under 66 and women under 61 coded 5 or 7 at Q2(b).

For the purpose of this question, a relative is a legal or blood relation eg husband and wife, mother and daughter etc.

An adopted child is a legal relation but a foster child is not.

A couple who are cohabiting, are not considered to be legally related (for the purpose of this question only).

Question 10 - Details of most remunerative employment

Checking

1. One job only

An informant should be coded as having one job only if he/she:

- (i) does the same type of work for more than one employer eg domestic duties, gardening, teaching.
  - (ii) has two jobs but is paid one salary only for both jobs.
  - (iii) is changing jobs or is going to change jobs, so that not more than one job is held concurrently.
2. If an informant has recently changed jobs, it is the details of his new job that are required.

3. Occupation

A new system for coding occupation called the Standard Occupational Classification (SOC) was introduced in 1991. The occupations are listed in alphabetical order in a publication entitled:

STANDARD OCCUPATIONAL CLASSIFICATION - VOLUME 2 (1990) - CODING INDEX

If the occupation has not been coded then enter the correct code in the 'Code Occupation' box. The code should be based on the job title given at Q10(a). The job description given at Q10(b) should be used for clarification purposes only.

If the informant is a director, check that code 1 is ringed at Q10(d).

Note: Mail order agents and babysitters should be included at Q50.

4. No occupation details given

If no occupation details are given or it is not possible to code the occupation from the information that is given, refer the budget to RO at the checking stage so that a letter can be sent to the informant as soon as possible after the interview. If no reply is received to the letter then the following action should be taken, subject to RO's agreement.

If informant is the HOH:

- RO may decide to reject the budget.

If the informant is another spender:

- Delete code at Q2(a) or Q2(b) and delete all entries up to and including Q46.
- Ring code 7 at Q2(b) and also code 2 at Q7, Q8 and Q9.
- If Q48 is applicable, see instructions at this question.

## Question 10 - Details of most remunerative employment (continued)

### Editing

#### 1. Main job as employee less remunerative than subsidiary job as employee

As the main job should be the most remunerative job, it follows that the gross pay for the main job (Q19(a)) should be greater than the gross pay for the subsidiary job (Q40(a)). If this is not the case, an error message will appear. See instructions at Q12-19 - Editing (para 5). If the pay details for the main and subsidiary jobs need to be exchanged then the occupation details for the two jobs must also be exchanged.

#### 2. Director coded as 'self-employed'

If a director is coded as 'self-employed' at Q2(a), an error message will appear. Recode Q2(a) as 'employee' and transfer the pay details from the self-employed questions (Q41-46) to the employee questions (Q12-33). (See instructions at Q12-19 - Checking (para 11(iii))).

#### 3. Invalid combination of SUPERVIS, SIZEEST and SEEMPLOY (Q10(f) to (h))

The variables SUPERVIS, SIZEEST and SEEMPLOY in combination with occupation (OCCUP91) are used in the calculation of Social Class and Socio-economic Group (SEG).

If the combination of SUPERVIS, SIZEEST and SEEMPLOY is invalid, one of three different checks will appear for that person.

### CHECK 1

"PERSON nn HAS INVALID COMBINATION OF SUPERVIS, SIZEEST AND SEEMPLOY  
THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED  
EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"

If this check appears it means that:

SUPERVIS, SIZEEST and SEEMPLOY are all zero

or SUPERVIS, SIZEEST and SEEMPLOY are all greater than zero

or SUPERVIS and SEEMPLOY are both zero

or SIZEEST and SEEMPLOY are both zero

(Do not amend the occupation code at Q10(b)).

If SUPERVIS, SIZEEST or SEEMPLOY are missing but the information is given in an interviewer note or in the occupational details at Q10(a) to (c), enter the appropriate code on a K1.

For example, if the employment status is missing (ie SUPERVIS is zero) but the person supervises staff at Q10(b), code as foreman/supervisor (code 2). If reference is made to the person being a manager, code as manager (code 1).



Question 10 - Details of most remunerative employment (continued)

If there is no interviewer note and no information is given at Q10(a) to (c), enter the code which seems to be most appropriate.

It is not possible to give any hard and fast rules as to how these questions should be coded (if they are blank), as it is largely a matter of looking at each case individually. If, however, there is any doubt, refer to supervisor.

CHECK 2

"PERSON nn HAS VALUES IN SUPERVIS, SIZEEST OR SEEMPLOY FROM WHICH THE EMPLOYMENT CATEGORY CANNOT BE DETERMINED  
THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED  
EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"

This check should never appear, if it does refer to Denis Lewis.

CHECK 3

"PERSON nn HAS OCCUPATIONAL DETAILS WHICH HAVE NO ENTRY IN THE MATRIX  
THEREFORE INSEG AND INSOC HAVE NOT BEEN CALCULATED  
EMPSTAT = n OCCUP91 = nnn SUPERVIS = n SEEMPLOY = n SIZEEST = n"

The Matrix referred to in the check is entitled:

1991 CENSUS

OCCUPATION COMPONENT, EMPLOYMENT STATUS AND SIZE OF ESTABLISHMENT MATRIX (F14)

The columns in the Matrix which are relevant to the FES are numbered from 1 to 9 (see specimen copy on P. B22). Note that these column numbers will not appear on the copies of the Matrix which will be handed out to editors.

Column 1 - Shows the occupation or SOC code. This is the first of the two numbers which appear for each occupation. (The second number should be ignored as this is the old occupation code).

The SOC codes range from 100 to 999 although not all numbers within this range are valid. They are listed in numerical order throughout the Matrix.

Columns 2, 3, 7, 8 and 9 apply to employees

Column 2 - Employee (SUPERVIS - code 3)

" 3 - Foreman/Supervisor (SUPERVIS - code 2)

" 7 - Manager (small establishment)  
(SUPERVIS - code 1 and SIZEEST - code 1 or 2)

" 8 - Manager (large establishment)  
(SUPERVIS - code 1 and SIZEEST - code 3 or 4)

" 9 - Manager (extra large establishment)  
(SUPERVIS - code 1 and SIZEEST - code 5)

Question 10 - Details of most remunerative employment (continued)

Columns 4, 5 and 6 apply to self-employed

Column 4 - Self-employed employing others (small establishment)  
(SEEMPLOY - code 1)

" 5 - Self-employed employing others (large and extra large establishment)  
(SEEMPLOY - code 2)

" 6 - Self-employed not employing others  
(SEEMPLOY - code 3)

These values of SUPERVIS, SIZEEST and SEEMPLOY are also shown at the bottom of the specimen copy of the Matrix (see P. B22).

If Check 3 appears it means that there is no entry in the Matrix which corresponds to the values of:

OCCUP91, SUPERVIS and SIZEEST - if an **employee**

OCCUP91 and SEEMPLOY - if **self-employed**

The following procedure should be adopted:

(i) Check that the occupation is correctly coded, using the

STANDARD OCCUPATIONAL CLASSIFICATION - VOLUME 2 (1990) - CODING INDEX

Look up the 'job title' given at Q10(a) in this Index (only use the job description at Q10(b) if the title is not clear) and amend the original code if necessary.

(ii) If the occupation code is correct or it has been amended as a result of action taken at (i), look up the code in the Matrix to see whether the combination of occupation etc is valid.

If the combination is not valid and the person is an employee then either the employment status (SUPERVIS) or the establishment size (SIZEEST) or both will need to be amended. If the person is self-employed then the number of people employed (SEEMPLOY), will need to be amended.

(iii) Check 3 may also appear if:

SUPERVIS = 0, SIZEEST GT 0 and SEEMPLOY GT 0  
OR SUPERVIS GT 0, SIZEEST = 0 and SEEMPLOY GT 0.

In none of these cases will there be a corresponding entry in the matrix.

These are in fact continuity errors so a credibility error message should also appear.

If SUPERVIS or SIZEEST are missing, see instructions at Check 1.

Question 10 - Details of most remunerative employment (continued)

Notes

1. Only columns which contain an entry apply to that particular SOC code. For example, SOC code 100 has an entry in the last two columns only, so a general administrator (Assistant Secretary) can only be a manager in large or extra large establishment.
2. Social Class and SEG depend upon the size of the establishment only if the person is a manager or is self-employed employing others. Thus, in the case of an employee or foreman/supervisor, Social Class and SEG remain the same whatever the establishment size.

Question 10 - Details of most remunerative employment (continued)

Examples of combinations with no matching entry in the Matrix

(See specimen copy of Matrix on the next page).

1. SOC code 103

A general administrator - national government (HEO) is coded as a foreman/supervisor of a small establishment

(SUPERVIS = 2 and SIZEEST = 2)

The Matrix shows that he cannot be a supervisor or an employee nor can he be a manager in a small establishment so recode to manager in a large establishment.

Amend SUPERVIS to 1 and SIZEEST to 3.

2. SOC code 250

A chartered accountant is coded as a manager in a large establishment

SUPERVIS = 1 and SIZEEST = 3

The Matrix shows that he cannot be a manager or a foreman/supervisor so recode to employee.

Amend SUPERVIS to 3 but do not amend SIZEEST.

3. SOC code 160

A farmer is coded as self-employed employing others in a large establishment.

SEEMPLOY = 2

The Matrix shows that he cannot be a farmer in a large establishment, so recode to small establishment.

Amend SEEMPLOY to 1.

4. SOC code 581

A butcher is coded as self-employed employing others in a small establishment.

SEEMPLOY = 1

The Matrix shows that a butcher cannot be self-employed or a manager. He can only be an employee or a foreman/supervisor.

If it is necessary to change a person's status from self-employed to employee (or vice versa) always refer to supervisor.

OCCUPATION COMPONENT: EMPLOYMENT STATUS AND SIZE OF ESTABLISHMENT MATRIX (F14)

EMPLOYMENT STATUS & SOCIAL CLASS, SOCIO-ECONOMIC GROUP AND CUSSES UNIT GROUP														
1991 OCC COMP CODE	a b	SOC CODE MH	Description	1 Employee n.a.c.	4 Foremen/ Supervisor	2 Self-employed employing others SIZE OF ESTABLISHMENT			3 Self-employed not employing others SIZE OF ESTABLISHMENT			5 Managers SIZE OF ESTABLISHMENT		
						1 small <25	2 large 25-499	3 extra large 500+	1 small <25	2 large 25-499	3 extra large 500+	1 small <25	2 large 25-499	3 extra large 500+
012	a	103	General administrators; national government (NED to Senior Principal/Grade 6)	-	-	-	-	-	-	-	-	-	-	II 1.2 007.2
	b	MH 021	General administrators- national government (NED to Senior Principal level)	-	-	-	-	-	-	-	-	-	-	II 1.2 007.2
105	a	250	Chartered & certified accountants	1 4 002.1	-	1 3 002.1	1 3 002.1	1 3 002.1	-	-	-	-	-	-
	b	MH 002	Chartered & certified accountants	-	-	-	-	-	-	-	-	-	-	-
042	a	160	Farm owners & managers, horticulturists	II 13 040.0	-	-	-	-	-	II 14 040.0	-	-	II 13 040.0	II 13 040.0
	b	MH 107	Farmers, horticulturists, farm managers	-	-	-	-	-	-	-	-	-	-	-
278	a	501	Butchers, meat cutters	IIIM 9	IIIM 8	-	-	-	-	-	-	-	-	-
	b	M 106 pt	Butchers, meat cutters	092.1	090.2	-	-	-	-	-	-	-	-	-
			SUPERVIS	3	2	-	-	-	-	-	-	1	1	1
			STEWARD	1-5	1-5	-	-	-	-	-	-	1-2	3-4	5
			SEMPLOY	-	-	1	2	-	-	1	-	-	-	-

NOTES 1. Only columns which contain an entry apply to that particular SOC code

2. The SOC codes on the actual matrix are listed in numerical order.

DNA to CAPI FEB 93.

Question 11 - Details of subsidiary employment

This question applies to those who are coded 1 or 2 at Q2(a) or 3 or 4 at Q2(b).

More than one job

If an informant has arrangements to work with two (or more) different employers concurrently (even if one relates to casual work), he should be coded as having more than one job at Q11.

If the informant has two jobs, details of the most remunerative job should be entered at Q10(a) to (h) and the subsidiary job at Q11(a) to (e).

If the informant has three or more jobs, details of the main (ie the most remunerative) subsidiary job should be entered at Q11(a) to (e) and the other subsidiary job(s) at Q11(f) to (j).

If the informant is a director, check that code 1 is ringed at Q11(d) and Q11(i).

## Questions 12-19 - Pay details (most remunerative job as employee)

These questions apply to those currently employed and to those out of employment whose last job was as an employee.

### Q12 - Anticipated pay

If an informant is currently working but has not yet been paid because he has recently started a new job, the pay he expects to receive should be entered at Q13-19. In this case, code 1 should be ringed at Q12.

If the pay date is given this should be the same as the interview date or not more than one month after the interview date.

If the pay date is not given, enter the date of interview and check that code 1 has been ringed.

### Checking

#### 1. No pay details given

If the informant is currently employed (code 1 at Q2(a)), the details of the current job are required. Details of the previous job should be accepted only if the relevant information cannot be obtained from the informant.

If the informant has been out of employment for up to a year (code 3 or 4 at Q2(b)), the details of the last job as an employee are required.

If no pay details are given or the pay details relate to the previous job, refer the budget to R0 at the checking stage so that a letter can be sent to the informant as soon as possible after the interview.

#### 2. Deductions from pay (Q19)

If there are any deductions from pay, check that the relevant codes 1 to 5 have been ringed.

If there are any entries under 'other deductions' from pay, these should be reclassified, where possible, to codes 1 to 4. Delete code 5 if necessary.

If there are any deductions which cannot be reclassified, enter the appropriate diary code in the Office Use box. (Note - all qualifiers have now been deleted from the 'B' Schedule).

#### 3. SSP or SMP included in last pay

If there is any indication that either statutory sick pay (SSP) or statutory maternity pay (SMP) were included in the last pay:

- For SSP check that 1 or 2 are ringed at Q25

- For SMP check that 1 or 3 are ringed at Q25

#### 4. Informant has main and subsidiary job with same employer

For example, the informant may be a school teacher and an evening class lecturer. In such cases, all deductions from pay eg tax, NI etc, are usually deducted from the salary for the main job. In this case the deductions should not be apportioned between the two jobs.

Questions 12-19 - Pay details (most remunerative job as employee) (continued)

5. Workers who periodically work away from home

(eg In the armed forces, merchant navy or on oil rigs).

Such workers may make an allowance to their spouse which is shown as a deduction on their pay slip.

If the informant is at home at the time of the interview the total pay, including the allowance, should be shown at Q11-18 and Q66 should be left blank. If the informant is an absent spender then follow the instructions given at Q2 (code 7).

6. Informant employed in UK but paid in foreign currency

The income remitted to the UK should be converted to UK currency using the exchange rate applicable to the date on which the pay was received (See Financial Times).

7. Pay date

If the month and year are given but the day is missing, enter '15' in the 'day' box. A check has been added to overcome the problem when the pay date is after the interview date.

8. Pay period

This should be the actual period which is not necessarily the usual one. For example, if an informant receives 3 weeks wages in one week including 2 weeks holiday pay, the period that should be entered is 3. Note that periods of less than one week should be coded as one week.

9. Tax refund received and tax paid

Usually, if a tax refund is received, no tax is actually paid in that pay period. Occasionally however, tax is paid (presumably less than the usual amount) even when a refund is received.

10. Compulsory tax for a company car or luncheon vouchers

This should be included at Q16.

11. Directors or managers of a private or limited company

Directors should be coded as employees and their pay details entered at Q12-33.

Any undistributed profits of the company should be deleted as they are not a part of income.

Directors sometimes pay tax and NI direct to the Inland Revenue as lump sum payments, so these figures may be missing from the pay questions (Q12-19) and in some cases the pay details may be entered at the self-employed questions (Q41-46).

If tax and NI payments are not given at the pay questions there should be an interviewer note giving further information.



**Questions 12-19 - Pay details (most remunerative job as employee) (continued)**

The procedure to be followed is described at paras (i) to (iii) below.

**i. If pay details are given at Q12-19 (employee questions).**

If net pay, tax and NI and all other pay details are given then these should be accepted and no action needs to be taken.

If, however, tax and/or NI are not shown at Q16 and Q17 then proceed as follows:

- a. Impute the tax and NI from the gross pay at Q19(a) if given, otherwise impute from the net pay. Enter these amounts at Q16 and Q17 respectively.
- b. If net pay and gross pay are given, check that the net pay plus all deductions adds up to the gross pay.
- c. If only gross pay is given, enter the remainder (gross pay minus the imputed tax and NI and all other deductions) as net pay at Q13.
- d. Deduct the imputed tax as an annual equivalent from any tax paid at Q72
- e. Deduct the imputed NI from any regular NI contributions at Q48 after adjusting for any period code differences. If no regular contribution is paid then it should be deducted as an annual equivalent from any lump sum payment at Q49.

**ii. If pay details are given at Q41-46 (self employed questions).**

These details should be transferred to Q12-19 as weekly amounts. The procedure is described as follows:

- a. Enter the date of interview at Q12 as the last pay date.
- b. Convert the profit at Q41 or, if no profit is given, the amount drawn from the business at Q43(a) to a weekly amount and enter this as gross pay at Q19(a).
- c. Impute the tax and NI contributions and enter these amounts at Q16 and Q17 respectively.
- d. Enter the remainder (gross pay minus the imputed tax and NI) as weekly net pay at Q13.
- e. Deduct the imputed tax as an annual equivalent from any tax paid at Q72.
- f. Deduct the imputed NI from any regular NI contributions at Q48 after adjusting for any period code differences. If no regular contribution is paid then it should be deducted as an annual equivalent from any lump sum payment at Q49.

**iii. If a director is coded as 'self-employed' at Q2(a)**

If a director is coded as 'self-employed' at Q2(a), an error message will appear. Recode Q2(a) as 'employee' and transfer the pay details from the self-employed questions (Q41-46) to the employed questions (Q12-19) as weekly amounts. See instructions at para (ii) above

Questions 12-19 - Pay details (most remunerative job as employee) (continued)

Notes on deductions from pay (Q18)

1. Composite entries

If the informant has given the total amount of deductions and the items this covers, but has been unable to split the amount between the items, estimate the proportions as realistically as possible. For example, if a figure covers superannuation and the firm's sports club then most of the deduction should apply to superannuation and only a small portion, say 5p-25p for the sports club. If there is no basis on which to apportion, divide the amount equally between the items. Staff pension/superannuation is normally about 5-6% of gross pay.

2. Loans

If the deduction is for a loan, details should be shown at Q103 (A Schedule). If the loan is for a car purchased during the last 3 months and the employer does not grant loans to the general public, then the details should be entered at Q98 (A Schedule). If the loan was for a season ticket, Q101 (A Schedule) should be completed. In both cases diary code 960 should be entered at Q19.

3. Widows and orphans

If the amount deducted is small (ie up about 20p per week) it should be treated as contributions to a benevolent fund (ie charity). Delete the entry from 'Other deductions' (Q19 - code 5) and complete Q18. Enter the amount itself at Q18(b)(i) - 'other charity schemes'.

If the amount deducted is fairly large it is most probably an insurance in which case it should be treated as superannuation (for 'widows and orphans' this is usually about 1½% of gross pay). Delete the entry from 'Other deductions' (Q19 - code 5) and enter it in the superannuation box (Q19 - code 1).

If the informant is in the police force or fire service the entry should be treated as life insurance and coded 924 at Q19 - code 5. The details should also be entered at Q49 (A Schedule).

4. RAF Dependent's Fund

This should be treated as a charity and transferred to Q18(b)(i).

5. Fatal Accident Scheme and PO Insurance Society

The former is for miners and police. Both should be treated as life insurance, code as 924.

6. 'Housekeeping' or 'wife's allowance'

If an informant regards a 'housekeeping allowance' as a deduction from pay, add this the net pay at Q13, if it has not already been included there.

7. Using company bus or coach

Code as 939. Check that details are entered at Q101 (A Schedule).

Questions 12-19 - Pay details (most remunerative job as employee) (continued)

Notes on deductions from pay (Q19) (continued)

8. Overalls

Code as 301, but if cleaning or laundering mentioned, code as 791.

9. Item deducted not known

If it is not known what the deduction is for, code as 799.

10. Rounding up or down

Code as 999.

~~Income~~ Tax on (for eg) British S.A.  
paid by employer. - income tax  
not met in

Editing

1. If the DK code is not ringed and the amount is not given at Q18(a)(i) or Q18(b)(i), ring the DK code.
2. If the DK code is ringed and the amount is given at Q18(a)(i) or Q18(b)(i), delete the DK code.
3. If schedule reference Q019 14 (DEDTHRAM) has been completed a print message will appear. Check whether there are any other deductions from pay given in the margin. If so, refer to supervisor.
4. The sum of the components of pay (ie last net pay plus all deductions minus any tax refund) should equal the gross pay at Q19(a), if given. If the difference between the gross pay and the sum of these components is more than £2.00, an error message will appear.

Check whether there is an amount missing eg tax, NI or even net pay. If so, refer to any interviewer notes and impute if the amount is not given. If the net pay and all deductions are correct, amend the gross pay so that it equals the sum of these components. If in doubt as to what to do, refer to supervisor.

5. As the main job should be the most remunerative job, it follows that the gross pay for the main job should be greater than the gross pay for the subsidiary job. The weekly value of the main gross pay (Q19(a)), must be greater than the weekly value of the subsidiary gross pay (Q40) minus 20 pence, otherwise an error message will appear. For example, if the main gross pay is £148.70 per week then an error message will appear if the subsidiary gross pay is greater than or equal to £148.90 per week.

Add up the components of pay for the main job (Q13-19) and subsidiary job (Q35-40) to obtain the gross pay figure for each job. Amend any figures which are incorrect and convert the gross pay figures to weekly values. If, after any amendments have been made, the weekly value of the main gross pay is greater than the weekly value of the subsidiary gross pay minus 20 pence, accept the gross pay figures.

If the weekly value of the main gross pay is still not greater than the weekly value of the subsidiary gross pay minus 20 pence, the pay details for the main and subsidiary jobs may need to be exchanged, but first refer to supervisor.

Questions 12-19 - Pay details (most remunerative job as employee) (continued)

Editing

6. If the informant has been out of employment for more than one year (see Q5) and was employed in his last job then Q13-46 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted but do not delete the pay date at Q12.
7. If the informant has been out of employment for more than ten years and was employed in his last job, see instructions at Q5.
8. Two checks have been added linking code 960 and 963 (when they appear) with the loan and HP questions respectively, ie. saying there must be a loan or HP for at least one member of the household.
9. An error message will appear if the pay date is **after** the interview date and the anticipated pay code at Q12 has not been ringed. If there is a note indicating that the pay was anticipated, ring code 1 at Q12, otherwise refer to supervisor.
10. An error message will appear if the pay date is **before** the interview date or it is missing and the anticipated pay code at Q12 has been ringed. If there is a note indicating that the pay was anticipated, enter the date of interview at the pay date question, otherwise refer to supervisor.

## General Notes on Business Refunds - Employees

These notes refer to Q137, A Schedule and to Qs 20-22, and 27, B Schedule.

### A. PURPOSE

The purpose of the questions is:-

1. To identify and abate all refundable expenditure.
2. To adjust pay details so that they do not contain refunds (or allowances) for business expenditure.
3. To adjust pay details so that they do contain refunds (or allowances) for 'private' expenditure. These are regarded as a 'perk' and are, in effect, in addition to salary.

### B. TYPE OF REFUND/ALLOWANCE

To achieve the purpose, it must first be decided whether the refund or allowance relates to business expenditure or private expenditure.

1. The following types of refund/allowance should be classed as business expenditure:
  - (i) Car expenses
  - (ii) Telephone expenses
  - (iii) Lodging allowance for a household member living part of the week away from the household on business (but check carefully that he/she is a household member)
  - (iv) Subsistence allowance
  - (v) Entertainment, stationery, postage and other items which could be used in connection with the informant's work.
  - (vi) An occasional meal (otherwise see 2(ii))
  - (vii) Expenditure on transport (rail or bus etc) provided it is for travelling on the job, or getting to work where the place of work varies (eg building trade) (otherwise see 2(iii)).
  - (viii) Household expenditure provided part of the sampled address is used for business (otherwise see 2(iv)).
2. The following types of refund/allowance should be classed as private expenditure ('perks'):
  - (i) Rent allowance for firemen, police or prison officers
  - (ii) Regular meals (as opposed to 1(vi))
  - (iii) Expenditure on transport (other than on cars) to get to work (as opposed to 1(vii)).
  - (iv) Household expenditure provided no part of the sampled address is used for business (as opposed to 1(viii)).

General Notes on Business Refunds - Employees (continued)

C. ACTION TO BE TAKEN

1. If a refund/allowance relates to BUSINESS expenditure

(i) A Schedule

Adjust the allowance for period code differences and deduct it from the appropriate A Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered on a K1.

(ii) B Schedule

a. If business allowance included in pay details (Q12-19)

Do not delete the allowance from the pay questions but add it to Q20-22 or Q27 if not recorded there.

b. If business allowance not included in pay details (Q12-19)

Do not add the allowance to the pay questions but if it is recorded at Q20-22, it is possible that it has been included in the pay details. Refer this to supervisor.

2. If refund/allowance relates to PRIVATE expenditure (ie 'perks')

(i) A Schedule

No action is required.

(ii) B Schedule

a. If private allowance included in pay details (Q12-19)

Do not delete the allowance from the pay questions but delete it from Q20-22 or Q27 if recorded there. Amend the 'lead' questions if necessary.

b. If private allowance not included in pay details (Q12-19)

Adjust the allowance for period code differences and add it to the:

- net pay at Q13
- gross pay (if given) at Q19(a)
- usual net pay at Q26(a) - if Q26 coded 1
- usual gross pay at Q26(b) - if Q26 code 1

Delete it from Q20-22 or Q27 if recorded there.

Amend the 'lead' questions if necessary.

Assume the private allowance (or perk) is tax free so do not calculate Tax or NI on the allowances.

General Notes on Business Refunds - Employees (continued)

(iii) D Schedule

- a. If a private allowance mentioned at Q137, A Schedule or Q20-22 or Q27, B Schedule is already included in pay, delete any claims at P38 of the diary, but check that these items are also listed on pages 8-37. This is because the allowance is already shown as income in the B Schedule, so when it is spent, it should also be shown as expenditure in the diary. Any entries at Q20-22 or Q27 should also be deleted.
- b. Refer any doubtful cases to supervisor.

Note: It is assumed that these refunds/allowances are not taxed, and therefore the same amount can be added to both net and gross pay, but if the interviewer has noted that a refund/allowance is taxed, or that its net and gross values are different, refer to supervisor.

## Questions 20-22 - Refunds of expenses included in last net pay

These questions apply to those currently employed and to those who have been out of employment for up to 3 months ie 13 weeks (see Q5) but were employed in their last job.

Do not abate any expenses because of amounts shown at these questions. Also do not abate the last net or gross pay.

### Q20

Mileage allowance is a specified amount paid for each mile the vehicle is used (eg 25p per mile). The mileage will vary from week to week.

Fixed allowance is a specified set amount per week or month etc, paid regardless of how much the vehicle is used.

A mileage allowance may be claimed by a member of the household who uses a car which is owned by another household member.

### Q21

This covers refunds for expenses such as parking fees, repairs etc. If noted in the margin, check whether these expenses should be included here.

### Q22

This covers refunds of household expenditure which occur in the A schedule and any other refunds for business expenditure. Only the amounts actually refunded should be included.

If a subsistence allowance is received, only the amount actually spent on food and lodgings etc should be included.

If a rent allowance is received by a fireman, police or prison officer, it should not be entered at this question but treated as a 'perk' and included in net pay.

## Editing

If Q20 and Q22 are coded 1 a print message will appear.

### Q20

If a mileage allowance or fixed allowance is included in the net pay a car sheet should be completed.

### Q21

No car sheet is required for this question.

### Q22

Check whether these expenses are private or business. Most business entries should appear at Q137 (A Schedule). If there are any entries which should appear here but do not, refer to supervisor.

Definitions of business and private expenses together with the action to be taken at the pay questions and at Q20-22 are given under '**General notes on business refunds - employees**' (see previous three pages). These notes are identical to those which precede Q137, A Schedule. Additional information about refunds of household expenditure is also given at Q137.



### Questions 23-24 - Usual hours worked

This question applies to those currently employed and also to those who have been out of employment for up to 12 months (see Q5) but were employed in their last job.

Usual hours are not the same as basic hours. If hours excluding overtime vary within a regular pattern (eg 40 hours one week on day shift and 48 hours next week on night shift), note the average weekly hours (in this case 44).

Note that this question excludes all overtime.

Round fractions of hours to the nearest whole number. If the fraction is  $\frac{1}{2}$  then round to the nearest even number.

### Editing

If no hours are given refer to supervisor.

Question 25 - Items affecting last wage/salary

If there are interviewer notes which could affect the coding of Q26 (usual pay), refer to supervisor.

## Question 26 - Wage/Salary usually received (usual net pay and usual gross pay)

The term "usually receive" in this context is, of course, subjective and the answer to the question will depend largely on what the informant understands the term "usual" to mean. In general the informant's answer should be accepted.

However in cases where it is in the nature of the employment to receive for a number of weeks each year a different rate of pay than for the other weeks of the year, then an average weekly (monthly, etc) pay should be calculated at Q26 based on one year's income. The most common examples of this are ancillary workers at educational institutions (eg school meals attendants) who receive 41 weeks full pay and 11 weeks part pay and supply teachers who usually receive a higher rate of pay than ordinary teachers whilst working but no pay in the holidays.

If there are any interviewer notes at Q25 or Q26 indicating that Q26 is incorrectly coded, refer to supervisor.

### Editing

1. An error message will appear if the weekly value of the usual net pay is within plus or minus 20 pence of the weekly value of the last net pay (Q13).

If this message appears, it means that the usual net pay and the last net pay figures are considered to be "equal" when they should be different. Refer to any interviewer notes given at the pay questions (Q12-19) or at this question and check the answer given at Q25. (Note that it may not be necessary to carry out all these tasks in each case).

If either the usual net pay or the last net pay are found to be incorrect, they should be amended. If, however, there is no explanation as to why the usual net pay and the last net pay figures are "equal", delete the entries at Q26(a) and Q26(b) and recode Q26 to 1, but first refer to supervisor.

2. As the main job should be the most remunerative job, it follows that the usual gross pay (main job) should be greater than the gross pay for the subsidiary job. The weekly value of the usual gross pay (Q26(b)) must be greater than the weekly value of the subsidiary gross pay (Q40(a)) minus 20 pence otherwise an error message will appear. For example, if the usual gross pay is £150.00 per week then an error message will appear if the subsidiary gross pay is greater than or equal to £150.20 per week.

Add up the components of pay for the main job (Q13-19) and subsidiary job (Q35-40) to obtain the gross pay figure for each job. Amend any figures which are incorrect and convert the gross pay figures to weekly values. If, after any amendments have been made, the weekly value of either the main gross pay or the usual gross pay is greater than the weekly value of the subsidiary gross pay minus 20 pence, accept the gross pay figures and override the error if the usual gross pay is still not greater than the subsidiary gross pay minus 20 pence.

If the weekly values of both the main gross pay and the usual gross pay are still not greater than the weekly value of the subsidiary gross pay minus 20 pence, the pay details for the main and subsidiary jobs may need to be exchanged, but first refer to supervisor.

Question 27 - Motoring allowance included in usual net pay

This question applies to those whose last pay was not usual.

Editing

No car sheet is required for this question.

## Question 28 - Profit - related pay or profit-sharing bonuses

### Profit-related pay

Under a qualifying scheme, 50% of the bonus is tax free and 50% is taxable. This type of bonus can be described by a variety of terms:

- tax-relieved profit-related pay
- tax exempt profit
- profit-related payment not subject to tax

### Editing

A check has been added saying that the amount paid tax free must be less than or equal to the amount of the bonus.

Question 29 - Other Bonuses received in last 12 months

Only actual money income (cash, cheques etc) should be shown here.

Include

- (i) Directors' fees and profits to working directors
- (ii) Fireman's and First Aid bonus
- (iii) Honoraria - an honorarium is a voluntary fee paid for professional services
- (iv) Money received by a minister of religion for carrying out a wedding, funeral etc - if he is an employee. (If self-employed, this money should be shown as a part of his profit at Q40 provided that he retains it himself).

Exclude

- (i) Shares in the company
- (ii) Cash values of vouchers for spending in a shop
- (iii) Income in kind
- (iv) Income from 'windfalls'

Editing

If the informant does not know whether the bonus is before or after tax an error message will appear. This must be recoded to 'before' or 'after'. If in doubt, refer to supervisor.

- ! A print message will now appear only if the bonus is greater than £1000.00. Check whether the bonus should be entered at this question, transferred to another question or deleted. Use the notes given above as a guide.

**Question 30 - Bonus or profit-related pay included in usual net pay**

This question applies to those whose last pay was not usual <sup>1 or</sup> and who received a bonus.

If there are any interviewer notes at this question, refer to supervisor, otherwise accept the answer given.

If the bonus at Q28/29 is included in the 'usual net pay', this implies that the bonus is received on a regular basis, but do not abate the usual net pay if it does include a bonus.

**Editing**

Some informants may answer 'Yes' to this question because they believe that the question is asking whether a bonus was included in their last net pay (Q13) instead of their usual net pay (Q26).

An error message will appear, therefore, if the weekly value of the last net pay minus the weekly value of the usual net pay differs from the weekly value of the bonus (entered at Q30) by £1.00 or less.

If this error message occurs, refer to supervisor. If supervisor decides that the bonus is included in the last net pay instead of the usual net pay, delete the bonus entered at Q30(a) and recode Q30 to 2, otherwise accept the answer given.

**Question 31-33 - Tax relief for expenses, luncheon vouchers and free meals**

These questions apply to those currently employed and to those who have been out of employment for up to 3 months ie 13 weeks (see Q5) but were employed in their last job.



Question 32 - Luncheon vouchers

Only luncheon vouchers issued free by the informant's employer should be entered here. Any items purchased using luncheon vouchers should be entered in the Diary with the full cost of the item.

**Question 33 - Free meals**

Only free meals received from the informants' employer in the last 7 days should be entered here.

The following items should be deleted:

- (i) Free cups of tea/coffee or sandwiches.
- (ii) Free meals to resident employees such as au pair girls or farm-workers.
- (iii) Free meals to persons on Youth Training schemes etc. The imputed value of these meals (see CSO list) should be added to any benefit received at Q47(c) and a weekly amount entered in each week of the diary - code as 840.
- (iv) Free food supplied by employers to employees, eg milk, eggs or potatoes.

## Questions 34-40 - Pay details for subsidiary job as employee

These questions apply only to those coded 1 at Q11(e) or 1 at Q11(j).

If a person has a subsidiary job as an employee Q34-40 should be completed not Q12-19.

The layout of the subsidiary employment questions is very similar to the layout of the main employment questions (Q12-19).

### Checking

#### 1. No pay details given

If no pay details are given, refer the budget to RO at the checking stage so that a letter can be sent to the informant as soon as possible after the interview.

#### 2. Deductions from pay

If there are any deductions from pay, check that the relevant codes 1 to 5 have been ringed.

- If there is an entry under 'other deductions' this should be reclassified, where possible, to codes 1 to 4. Code 5 should then be deleted. If it cannot be reclassified, enter the appropriate diary code in the Office Use box.

If it is not known what the deduction is for, code as 799.

#### 3. Informant has main and subsidiary job with same employer

For example, the informant may be a school teacher and an evening class lecturer. In such cases, all deductions from pay eg tax, NI etc are usually deducted from the salary for the main job. In this case the deductions should not be apportioned between the two jobs. Enter the net income for the subsidiary job at Q35

#### 4. Pay date

If the month and year are given but the day is missing, enter '15' in the 'day' box

#### 5. Pay period

This should be the actual period which is not necessarily the usual one. For example, if an informant receives 3 weeks wages in one week including 2 weeks holiday pay, the period that should be entered is 3. Note that periods of less than one week should be coded as one week.

#### 6. Army Reserve

Should be treated as a subsidiary job.

#### 7. Informant has more than one subsidiary job as an employee

If an informant has more than one subsidiary job, details of the other subsidiary jobs should have been entered in the margin. Add the amounts together and enter them at the relevant questions after adjusting for any period code differences

Questions 34-40 - Pay details for subsidiary job as employee (continued)

Editing

1. If the DK code is not ringed and the amount is not given at Q39(a)(i) or Q39(b)(i), ring the DK code.
2. If the DK code is ringed and the amount is given at Q39(a)(i) or Q39(b)(i), delete the DK code.
3. If schedule reference Q03910 (SUBONEAM) has been completed a print message will appear. Check whether there are any other deductions from pay given in the margin. If so, refer to supervisor.
4. The sum of all the components of pay (ie last net pay plus all deductions) should equal the gross pay at Q40(a), if given. If the difference between the gross pay and the sum of these components is more than £2.00, an error message will appear.

Check whether there is an amount missing eg tax, NI or even net pay. If so, refer to any interviewer notes and impute if the amount is not given. If the net pay and all deductions are correct, amend the gross pay so that it equals the sum of these components. If in doubt as to what to do, refer to supervisor.

5. If the informant has been out of subsidiary employment for more than one year then the pay date (Q34) as well as Q35-40 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted.

## Question 41-46 - Self employment

Please also refer to the notes at Question 1 (code 2).

### Checking

#### No profit given (Q41) and no money drawn from business Q43(a)

If an informant has a main self-employed job but no profit has been given at Q41 and no money has been drawn from the business at Q43(a) an error message will appear. Refer the budget to RO at the checking stage. RO will then decide what action needs to be taken eg whether to write to the informant, impute the information or reject the budget.

If an informant has a subsidiary self-employed job but no main self-employed job and there is no profit at Q41 and no money is drawn from the business at Q43(a), then do not impute an amount or refer to RO.

If imputation is required, the RO will identify any diary items which need to be excluded. The procedure used previously should be adopted and all calculations recorded on the appropriate form. The imputation should then be referred back to the RO for clearance and finally entered on the data base, using a K1. In all cases, the money drawn from the business (Q43(a)) should be imputed not the profit (Q41).

### Note on imputation

Anyone who is self-employed should be drawing money from their business to live on unless they are living on capital or savings. If this figure is missing the RO may ask for it to be imputed as a proxy for profit (see previous paragraph).

The items to be included in the imputation are listed on a form designed for this purpose. Briefly, the money drawn from the business (as a proxy for profit) is the gross annual household expenditure less any current income received by the household, provided this appears to be a realistic figure for the type of job the informant is doing.

Notes: 1. If an informant has:

- a main self-employed job or
- a main job as an employee and a subsidiary self-employed job

then the details of the self-employed jobs should be entered at Q41-46.

2. If an informant has two self-employed jobs (main and subsidiary) then the details of the main job should be entered at Q41-46 and the profit from the subsidiary job recorded at the Office Use box at Q41. No other details for the subsidiary job are required.

If a loss has been made on the subsidiary job, the Office Use box should be left blank. Delete the code at Q11(e) or (j), whichever is applicable, and amend Q11 if necessary.

Question 41-46 - Self employment (continued)

3. Occasional letting or sub-letting of rooms (See also Q68)

Informants who deal in the occasional letting of rooms must be treated according to the merits of the case. Generally, if occasional lets are regarded by the informant as a business, they should be accepted as such and the information entered at the self-employed questions.

Treatment may then vary according to income and diary expenditure, eg if the income is very small, ignore diary expenditure as it will not reflect a major business. A Schedule questions should be amended accordingly, eg if there are no rooms used for business abate by 1/3 a room, or according to claims against tax if any, at Q46. Lettings for part of the year only should always be referred to a supervisor.

4. Any money received for a wedding/funeral etc by a Minister of religion should be entered here as an annual amount if the informant is self-employed.

Editing

1. Imputation

No imputation should be carried out unless requested by the RO (See 'Checking').

There is now an 'Office Use' box at Q43 for entering the imputed amount of withdrawals (a proxy for profit) if no profit is given and no withdrawals are made and the person has a main self-employed job.

If the person has a subsidiary self-employed job but no main self-employed job then the 'withdrawals' should not be imputed - this applies at present.

If an imputation is made then the period code (which applies to withdrawals) should also be entered. Note - if there are no withdrawals then the period code should be blank so when the amount is imputed the period code must be entered.

If the amount needs to be imputed a check will appear - this check is SERINPUT check (2).

2. Dates (Q42 and 43(c))

Q42 Dates are asked of all who have a profit (Q41).

Q43(c) Dates are also asked of all who have nil profit, loss or DK whether they withdraw money or not.

- (i) If one or both dates are missing an error message will appear. Unless there is a note indicating that the business has been running for less than 12 months, enter the month of interview as the end date. The start date should then be 12 months before the 'end date' counting the 'end date' month as one month. For example, a 12 month period would be January to December or April to March. If 'January to January' or 'April to April' were entered, an error message would appear.

Both dates must always be completed.

- (ii) If both dates are the same an error message will appear. If the business has been running for only a month then this is acceptable, otherwise one of the dates should be amended. The date to be amended will depend on the interview date and any notes indicating the length of time the business has been running. For example, if the two dates are 'Mar 91' and 'Mar 91', the date of interview is May 91 and there is no indication as to how long the business has been running, assume that the period covered is Mar 90 to Feb 91. If in doubt, refer to supervisor.
- (iii) If the dates cover a period of less than 12 months then the no. of weeks covered by these dates should be specified.

3. Enterprise Allowance and other business start-up schemes

Informants receiving an Enterprise Allowance should not be included at Q1 but should be coded as self-employed at Q2(a). If, after excluding the allowance, the informant does not make a profit, refer to R0.

There is a separate 'Enterprise Allowance' category - code 3 at Q47(a). A print message will appear if Q47(a) is coded 3. Any allowance shown at Q50(c) should be deleted and included in the profit at Q41, but the amount must first be adjusted to correspond with the dates shown at Q42 or 43(c).

Note that these rules apply also to any other business start-up scheme for the self-employed run by TECs or LECs.

Question 41-46 - Self employment (continued)

4. Two self-employed jobs

If an informant has two self-employed jobs and the profit from the subsidiary job has not been entered in the Office Use box at Q41, an error message will appear. Enter the profit (which should be given in the margin) in the Office Use box and also on a K1. If the profit is not given, refer to R0.

If a loss has been made on the subsidiary job the Office Use box should be left blank. Delete the code at Q11(e) or (j), whichever is applicable, and amend Q11 if necessary.

5. More than two self-employed jobs

If the Office Use box at Q41 has been completed, indicating that the informant has two self-employed jobs, a print message will appear. Check whether there is a profit shown in the margin for any other self-employed jobs. If so, add the profit for these jobs to the amount already given in the Office Use box.

6. Out of employment for more than one year

If an informant has been out of employment for more than one year (see Q5) and was self-employed in his last job then Q41-46 should be blank. If any details are entered at these questions an error message will appear. Any details given should therefore be deleted.

7. Out of employment for more than 10 years

If an informant has been out of employment for more than 10 years and was self-employed in his last job, see instructions at Q5.

8. Partner's share

Two checks have been added at Q44(a)(i). The first checks to ensure that the partner's share of the profit is less than the profit and the second checks is to ensure that partner's share of the loss is less than the loss.



#### Question 46 - Self employment - Business expenses claimed against tax

1. These questions apply to those currently self-employed and to those who have been out of employment for up to 3 months (See Q5) but were self-employed in their last job.
2. Any expenses which are claimed must relate to the accommodation at the sampled address only.
3. Do not abate any expenditure at the checking stage.
4. If any claims are made check that the relevant code is ringed (eg vehicle expenses - code 1). Round any fractions to the nearest whole number.
5. If neither a percentage nor an amount is given leave the coding column blank. Check that the appropriate code is ringed (eg telephone - code 9).
6. If a claim is made for more than one vehicle delete code 1 and any percentage which may have been entered in the coding column, and then ring code 10. The abatement will be dealt with at the editing stage.

#### Editing

1. Credibility checks have been introduced linking each of the items 1 to 9 with their corresponding questions in the A Schedule. So if a claim is made at any of these items and the item has not been abated, a credibility error message will appear.
2. As it is essential that business expenditure is excluded from the FES, all abatements should be carried out at the first edit and checked at subsequent edits when the print message reappears.
3. All abatements should be carried out manually according to the instructions given under "Actions 1 to 3".
4. Enter the abated values on a K1. Do not abate the '900' series.
5. If code 10 is ringed a print message will appear. It may be ringed for a variety of reasons eg the informant is making a single claim covering all expenses (see para 10) or he is claiming for expenses not covered by codes 1 to 9, or he is claiming for more than one vehicle. Always refer to supervisor.
6. Vehicle expenses

If a claim is made for vehicle expenses (code 1) a print message will appear whether these expenses have been abated or not.

If both a print and a credibility error message appear, vehicle expenses must be abated.

If only the print message appears, check that the vehicle expenses have been abated correctly.

As it may be necessary to abate entries at several different questions, the abatement of vehicle expenses requires careful checking - hence the reason for introducing a print message.

Question 46 - Self employment - Business expenses claimed against tax (continued)

(SEBUSEX1) There is now a check for each of the 7 car variables -

CARTAX, CARINS, OCARTAX, OCARINS, CARPAMT, CRECAMT AND VETXRFAM. I have excluded CPCTAXAM, CPINSAMT AND CPPARAMT because if CARPAMT is abated there is a check linking CARPAMT with these variables to ensure they are also abated.

7. Cars

- (i) If more than one car is owned, assume that only one car (ie the car with the largest expenditure against it) is used for business. If the informant claims for more than one car refer to supervisor.
- (ii) If an informant owns a car but another household member claims business expenses on it, proceed as follows:-
  - a. the owner's car expenditure in the 'A' Schedule should be abated by the amount stated by the claimant at Q137 (A schedule) or Q46 (B schedule).
  - b. the claimant's car expenditure in the 'D' book should be abated by the amount claimed.

8. Amount claimed instead of a percentage (one item only)

If an amount is claimed instead of a percentage, adjust the amount claimed (as this will be an annual figure) to the same period as that shown at the appropriate A schedule question. Check that the relevant code is ringed at Q46.

If the amount claimed (after adjustment) is less than the expenditure shown at this question, abate the expenditure by the adjusted amount and enter the difference (ie the amount after abatement) on a K1.

If the amount claimed (after adjustment) is equal to or greater than the expenditure shown at the A schedule question, follow the instructions at Action 2.

Note that if the claim is for gas, electricity or central heating oil, the amount claimed should be adjusted for period code differences and then converted to a percentage. If the percentage is 90% or less, follow the instructions at Action 1, if 91% or more, follow the instructions at Action 2. Check that the relevant code is ringed at Q46 but do not enter the percentage in the box.

9. Amount claimed instead of a percentage (more than one item)

If an amount is claimed instead of a percentage and this covers more than one item eg rent, rates etc, a procedure similar to that described under 'Use of home as office' (see para 9) should be used.

10. Use of 'home as office' (This should be coded 10 at Q46)

If an annual figure covering all expenses for the year is given, the following procedure should be used (but refer to supervisor before proceeding):

**Question 46 - Self employment - Business expenses claimed against tax (continued)**

- (i) Calculate the annual expenditure for rent, mortgage payments (excluding endowment policies), rates, water and sewerage rates, structural insurance, gas and electricity payments. The expenditure should be calculated from the amounts given at the appropriate A Schedule questions.
- (ii) Exclude vehicle and telephone expenses and any item for which a specific percentage or amount has been claimed at Q46.
- (iii) Add up the annual expenditure for each item to obtain the total annual expenditure for all the items.
- (iv) Calculate the percentage to be abated by dividing the total amount claimed (the 'home as office' figure) by the total annual expenditure.
- (v) Check that the relevant code is ringed at Q46 for each of the items to be abated but do not enter the percentage calculated at (iv) in the boxes.
- (vi) If the percentage is less than 100, abate each of the A Schedule items by this figure. See instructions given at 'Action 1 - Where less than 100% of expenditure is claimed for tax'. (NB - If rates (N. Ireland) are abated then NRV must also be abated).
- (vii) If the total amount claimed (the 'home as office' figure) is greater than or equal to the total annual expenditure, then abate each of these items according to the instructions given at 'Action 2 - Where 100% of expenditure is claimed for tax'.

**11. All expenses paid by the business**

If a self-employed informant states that all his expenses are paid by the business, so telephone etc are shown as nil in the A Schedule the following procedure should be adopted (if in doubt refer to supervisor):

- (i) Impute these amounts (eg telephone etc) manually using other evidence given on the schedule or based on current gross weekly household income.
- (ii) Enter the imputed amounts at the relevant A schedule questions and the total weekly amount, covering all these expenses at Q41(a).
- (iii) Check that the relevant code is ringed at Q46 for each of the imputed items but do not enter the percentage (ie 100) in the boxes.
- (iv) Abate each of the A Schedule items which have been imputed according to the instructions given at 'Action 2 - Where 100% of expenditure is claimed for tax'. This is because the informant is claiming that all his expenses are paid by the business. (NB - If rates (N. Ireland) are abated then NRV must also be abated).

**ACTION 1 - WHERE LESS THAN 100% OF EXPENDITURE IS CLAIMED FOR TAX**

**1. Rent, Mortgage, rates, water rates etc, structural insurance**

Abate the appropriate entries in the A schedule by the percentage given at Q46. Delete the original entry and enter the abated amount immediately above it. Make a note beside the entry when the amount has been abated.

Make sure that the mortgage claim refers only to the business element and not to personal tax allowance.

Water rates etc for agricultural establishments are normally too high for the usual method of abatement to result in a true domestic element. Refer to RO to establish domestic element before abatement.

**2. Cars**

All car expenses shown in the 'A' or 'D' Schedules should be abated by the percentage shown at Q46 (eg car tax, insurance, petrol, parking fees, repairs, ie diary codes 538, 539, 542 and 549). Refunds of road fund tax (Q100 - A Schedule) and the sale of vehicles (Q99 - A Schedule) should be abated and also all monetary values at Q103 or Q105 (A Schedule) if the car was purchased using a loan or HP.

Note that the abatement of car expenditure for self-employed persons is based on Q46, so any car expenses occurring on P38 of the diary should be deleted (see Section (F) of the Diary instructions).

**3. Fuel (Gas, electricity and central heating oil)**

Where 90% or less of expenditure is claimed, abate by the percentage given at Q46. Treat 91% or more as if 100% is claimed. See Action 2 (para 3).

Slot meter payments for gas and electricity in the D books and also the rebate at Q73/81 (A schedule) should be abated by the percentage at Q46.

In the case of a budgeting scheme, both the last payment and the charge on the last advice should be abated.

**4. Telephone**

Abate the appropriate entries by the percentage given at Q46.

If the bill is paid by account abate:

last account payment  
household's share of the account (where relevant)

If the bill is paid by a budgeting scheme abate:

last payment  
charge on the last advice  
household's share of the account (where relevant).

## ACTION 2 - WHERE 100% OF EXPENDITURE IS CLAIMED FOR TAX

### 1. Rent, mortgage, rates, water rates etc, structural insurance

Where an informant makes a 100% claim for any of the above items, the expenditure recorded at the appropriate A Schedule questions should not be abated by 100% but by an adjusted amount as indicated below:

Note that instructions (a) and (b) apply where the rateable unit is occupied solely by one household. If the rateable unit covers more than one household, refer to supervisor.

#### (a) Mixed premises excluding farms (eg shop/flat/house)

If any of the above items are claimed as a business expense they should be abated according to the number of rooms used solely or partly for business (see section following Action 3).

Northern Ireland only

Note that where rates or rent including rates are abated, the Net Rateable Value (NRV) at Q141, 'A' Schedule should also be abated by the same proportion.

#### Example

A man claims 100% for rent and rates and uses 2 out of 8 rooms for business. Hence the following items should be abated by  $2/8 = 25\%$ .

	Amount <u>before</u> abatement	Amount <u>after</u> abatement
Rent (pa)	£1000	£750
Rates (pa)	£ 200	£150 (N. Ireland only)
NRV	£300	£225

**ACTION 2 - WHERE 100% OF EXPENDITURE IS CLAIMED FOR TAX** (continued)

(b) Farms

Any amounts given for rates, RV and structural insurance at the appropriate 'A' Schedule questions should be abated by 1/3.

Where 100% claim is made for water rates etc, the abatement procedure described at Action 1 (para 1) should be followed.

Where rent or mortgage payments are shown separately for the farmhouse, they should also be abated by 1/3. However if the rent or mortgage payment includes farm buildings etc, then refer to R0.

2. Cars

For 100% claims, all car expenses in the A and D Schedules should be abated to zero (eg car tax, insurance, petrol, parking fees, repairs, ie diary codes 538, 539, 542 and 549). Refunds of Road Fund Tax (Q91 A Schedule) and the sale of vehicles (Q99 - A Schedule) should be abated to zero and also all monetary values at Q103 or Q105 (A Schedule) if the car was purchased using a loan or HP.

Note that the abatement of car expenditure for self-employed persons is based on Q46, so any car expenses occurring on P36 of the diary should be deleted (see Section F of the Diary instructions).

3. Fuel (Gas, electricity and central heating oil)

Where 91% or more is claimed at Q46 abate by 90% in all cases.

4. Telephone

Abate according to the number of rooms used solely or partly for business or by 1/3 in the case of a farm.

### ACTION 3 - PERCENTAGE TO BE CLAIMED NOT KNOWN

1. Rent, mortgage, rates, water rates etc, structural insurance

Abate by the number of rooms used solely or partly for business as described for a 100% claim for 'mixed' premises (see Action 2 - para 1a). If no rooms are used for business at Q12 or Q13 (A Schedule) see section below. In the case of a farm - see Action 2, para 1b.

2. Cars

Abate by 1/3.

3. Fuel (Gas, electricity and central heating oil)

Abate according to the number of rooms used solely or partly for business or by 1/3 in the case of a farm.

4. Telephone

Abate by 2/3.

### CALCULATING THE PERCENTAGE OF ROOMS USED FOR BUSINESS

- i. If the number of rooms used solely or partly for business is given at Q12 or 14, A schedule.

The percentage of rooms used for business:

$$= \frac{\text{Number of rooms used solely or partly for business}}{\text{Number of rooms in household (exc. 'other' rooms)}}$$

Note that a room used partly for business counts as  $\frac{1}{2}$  a room.

This percentage should then be used to abate the relevant items of expenditure.

- ii. If no rooms are used either solely or partly for business

Refer to supervisor for an estimate of the number of rooms used for business. This should take into account the type of business, amount of profit, composition of household by age and sex and the total number of rooms. The maximum number of rooms estimated should be two.

### Question 47 - Government Training Programmes

1. This question applies only to men and women under 61.
2. All those at present on a government training or employment programme (coded 1 at Q1) should be included at this question, together with those not currently on a programme but who have taken part in one at any time in the previous 12 months.
3. The amount of allowance should be entered at Q47(c). If a person receives a top up allowance from their employer, (eg about 20% of YTS trainees with a contract of employment) the extra amount should also be included at Q47(c).
4. Trainees sometimes pay fares to and from the training centre. A note to this effect may occur at Q47 or the fares paid may be entered in the diary.

If any fares are paid they should be added to the benefit given at Q47(c) unless it is clear that they have already been included at this question. Adjust the amount for any period code differences before adding it to the benefit. Do not delete these fares if they occur in the diary.

5. If income support is included then it should be transferred to Q56(d).

### Editing

1. Enterprise allowance and other business start-up schemes - Q47(a)

Persons receiving an enterprise allowance should not be included at Q1 but should be coded as self-employed at Q2(a).

A print message will appear if Q47(a) is coded 3. Q47(b) should be completed but Q47(c)-47(e) should be blank.

Any allowance shown at Q47(c) should be included in the profit at Q41, but the amount must first be adjusted to correspond with the dates shown at Q42.

2. Other category - Q47(a)

A print message will appear if Q47(a) is coded 4.

If the programme is one of the four listed at codes 1 and 2 then recode as appropriate.

Apart from these four, the only other programmes currently in existence are 'Employment Action' and 'Action for Community Employment' which applies to Northern Ireland only (see Q1(a)). Both these schemes should be coded 4.

If a programme is mentioned which is not one of these six, refer to R0.

Refer to R0 cases where an informant is coded as being on a training programme but is receiving neither a wage nor an allowance.

ACE allowance Q1'92 - £74 per week



### Question 48 - Regular payments of NI contributions

This question applies to men under 66 and women under 61 who have a main or subsidiary self-employed job or who are coded 3-7 at Q2(b) or who are at present on a government training programme but have no paid work ie those coded 2 at Q1(b).

Regular contributions only should be entered at this question.

#### Employed

This question does not apply to persons who have an employed job only as NI contributions are deducted from their wage or salary.

#### Self-employed

If a self-employed person answers 'No' to this question do not impute a value. There are several reasons why a person may not be paying a regular contribution: he may have just started in business, or he may not be making enough money (his profits may be less than the personal allowance), or even if the business is doing well he may be intending to pay his contributions in the form of a lump sum.

#### Unemployed, sick, retired etc

A 'No' answer to this question should also be accepted.

#### Absent spenders

If the person is an absent spender, (residing in the UK or abroad) he will be coded 7 at Q2(b), hence this question will need to be answered.

If the net and/or gross pay are given at the pay questions, estimate the National Insurance contribution using the appropriate tables.

If no pay details are given or they appear to be unreliable ring code 2 at Q71.

#### Editing

If a person is coded 2 at Q1(b) and Q48 has not been answered an error message will appear. Q71 should be coded 2.

If the NI contribution is less than £5.00 or greater than £6.50 per week (the current NI contribution for the self-employed is £5.35 per week) a validation warning message will appear.

If the amount entered at Q48(a) appears to be a lump sum contribution either because an interviewer's note indicates this or because the amount is too high to be a weekly contribution, check that the appropriate period code has been entered at Q48(b). For example, if the contribution covers the last 12 months the period code should be 8. If there is any doubt about the period covered, refer to supervisor.

Note that it is not necessary to transfer a lump sum contribution to Q49.

**Question 49 - NI contributions paid direct to Inland Revenue or DSS**  
**(in last 12 months)**

This question applies mainly to self-employed persons who usually pay a basic weekly rate of National Insurance, (Class 4), but are also required to pay a percentage of their profit if the profit exceeds a certain figure. This is usually paid as a lump sum contribution.

Employed and non-employed persons may also make lump sum payments if they are paying for missing contributions.

The main purpose of this question, therefore, is to pick up lump sum contributions paid by self-employed persons or others and not deductions from wage or salary (see Q17 or Q38).

**Editing**

If Q49 is coded 1 a print message will appear. Check that there is a current source of income elsewhere in the 'B' schedule on which it is possible for a lump sum NI contribution to be paid direct, eg self-employed income (Q41 and 43).

If the person is no longer self-employed, or retired more than 12 months ago or has not done any regular paid work in the last 12 months, assume the contribution relates to a past situation but refer to supervisor before deleting the entry.

If the amount entered at Q49(a) appears to be a regular contribution, either because an interviewer note indicates this or because it is clearly a weekly contribution (the current NI contribution for the self-employed is £5.35 per week) then the amount should be grossed up to an annual equivalent. If there is any doubt about the period to which the amount relates, refer to supervisor.

Note that it is not necessary to transfer a regular contribution to Q48.

Question 50 - Money received as a mail order agent or baby sitter  
(in last 12 months)

Income in the form of goods acquired from a mail order club should be deleted.

Babysitters and mail order agents are not considered to be self-employed, so do not transfer any details given here to the self-employed questions (Q41-46), regardless of the amount received.

Pools collectors should be treated as self-employed provided their income for the job is at least £6 per week. Any entries at this question should therefore be deleted and entered at Q41-46. If their income is less than £6 per week, refer to RO.

If a person is a child-minder he/she should be treated as self-employed and the information transferred to Q41-46.

Question 51 - Redundancy payments (in last 12 months)

Any termination payments which are contractual should be excluded, eg where an employee's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

The distinction between statutory and other redundancy pay has been abolished. There is only one 'amount' variable now which should cover any type of redundancy scheme.

Q51(a) - Redundancy payments

The total redundancy pay received including statutory redundancy payments and any other payments made on termination of employment, such as those made under the employer's own redundancy scheme; ex gratia payments to which the employee had no contractual agreement and money in lieu of notice.

**Question 52 - Concessionary bus passes, permits, tickets or tokens for OAP's**

In GB this question applies to men aged 65 or over and women aged 60 or over but in Northern Ireland it applies to men and women aged 65 or over.

Concessions are also granted to handicapped people, but if they are under the ages given above the entries should be deleted.

If an OAP gets a bus pass from a neighbouring borough, this should be accepted.

Any weekly or season tickets entered at Q101 (A schedule) should be deleted if they appear at this question.

Some local authorities provide an alternative to concessionary bus fares in the form of TV/telephone vouchers or refunds. If the informant accepts a TV licence refund instead of a bus pass, code 'No' at Q52 and deduct the amount refunded from Q101(a), A Schedule. If any other expenses are refunded they should also be deducted and entered at the relevant A schedule question.

**Editing**

If Q52(a) is coded 5 a print message will appear Check the answer given to see if the question should be recoded as 1 to 4

If there is no concessionary bus travel in the area, Q52 should be coded 3

Multi-coded answers should be recoded as 5

Questions 53-58 - State benefits

The interviewer's entry should be accepted as correct. The only time a figure should be amended is when an interviewer's note indicates that the amount includes income support or that two or more benefits are combined.

With all benefits, if in doubt refer to the social security leaflets that are available or to the 'Guide to Social Services'.

The most likely benefit to be included with other benefits is Income Support. If this has been included then the Income Support element should be transferred to Q56(d), provided it has not already been entered at this question.

The general rule is that if two or more benefits are combined then they should be separated and transferred to their respective benefits. Refer to the tables showing the amounts for each benefit.

Question 53(a) - Child Benefit

If there are children in the household but no amount is shown in either parent's column, refer to supervisor. (NB - Child benefit will normally be entered in the mother's column, but can appear in the father's).

If Child Benefit is expected but has not yet been received, it should not be entered.

Child Benefit Increase is paid to single parents provided they are not already receiving Widow's Benefit or certain other benefits.

Question 53(b) - NI Retirement pension

If the following are included in the retirement pension, they should be transferred to their respective benefits:

Attendance allowance	-	transfer to Q54(d)
Invalidity addition/allowance	-	" " Q55(c)
Income support	-	" " Q56(d)



Question 53(c) - NI widow's benefits

A widow's pension becomes a retirement pension when the woman reaches 65, but this could happen at the age of 60.

A Widowed Mother's Allowance is payable to a widowed mother from the time of her husband's death.

If a widow is under 40 or over 64 and she is receiving benefit, a warning message will appear. If she has at least one child for whom she is receiving Child Benefit, she will usually be eligible for a Widowed Mother's Allowance so, in this case, do not refer to RO.

**Question 54(a) - War Disability pension/related state allowance**

The amount received varies with the degree of disablement, therefore the amount entered should normally be accepted.

Any extra benefit associated with War Disability Pension should also be accepted, eg hardship allowance, unemployability supplement, hospital treatment allowance.

War Widow's Benefits should be shown at Q58(c).

Question 54(b) - Mobility allowance

Motability is a registered charity through which persons who receive a mobility allowance may hire or purchase a car at a reduced rate.

The hire agreement lasts for 3 years after which the car is returned to the dealer. The rental covers maintenance and servicing but not insurance.

The purchase agreement, under which the car is bought on HP, takes 4-5 years. Maintenance, servicing and insurance are paid by the individual.

Either a part or the whole of the mobility allowance is paid to Motability. Informants making payments to Motability should be coded as receiving mobility allowance. These payments should be treated as normal car expenditure.

Note that from April 1992, motability allowance will be replaced by the Disability Living Allowance.

Question 54(d) - Attendance allowance

Attendance allowance is payable to adults or children who are severely disabled and is usually in addition to other National Insurance benefits. For example, if a person is retired, it is usually combined with the retirement pension. There are two rates of allowance.

It should be coded to the person who is entitled to it unless he/she is a child under 16, in which case the benefit should be entered in the mother's/father's column.

From Quarter 2 onwards anyone receiving this allowance should be 65 or over.

Disability Working allowance	(Q54(e))
Disability Living allowance (self care)	(Q54(f))
Disability Living allowance (mobility)	(Q54(g))

All these benefits apply as from Quarter 2 onwards. They should not be asked before

Disability Working Allowance - The person should be working (ie. coded 1 or 2 Q2)

Disability Living Allowance (self-care) - The person should be less than 65.

No qualification applies to the third allowance.

Question 55 - Sickness benefits

There are three sickness benefits available:

Q55(a) - Statutory sick pay (SSP)

This is paid by the employer for a maximum of 28 weeks in a tax year. After the 28th week it is replaced by Invalidity benefit.

Q55(b) - NI sickness benefit

This is paid by the DSS for a maximum of 28 weeks. It is usually paid to self employed or unemployed persons, but may also be paid to employees if they do not qualify for SSP.

Q55(c) - Invalidity benefit

This is paid by the DSS and starts in the 29th week of sickness. There is no limit to the number of weeks it can be received.

Invalidity Allowance is paid in addition to invalidity pension if the illness began when under 55 for women or under 60 for men. The allowance should be included at this question.

A person who is receiving an invalidity pension at retirement age can continue to receive it for a further five years if it is higher than the retirement pension to which they would be entitled.

If they opt to receive their retirement pension, any invalidity allowance will continue to be paid as part of this pension and will be called 'Invalidity Addition'.

If income support is included then it should be transferred to Q56(d).

Question 56(a) - Industrial injury disablement benefit

This benefit or pension can be paid weekly or as a lump sum gratuity.

It can be received by persons working full-time or part-time as well as those who are not working. The amount received depends on the degree of disablement.

Question 56(b) - Unemployment Benefit

1. A person on short time can receive a wage and unemployment benefit.
2. If a person receiving unemployment benefit is also working then he should be coded 1 at Q2(a).
3. If a person receiving unemployment benefit is also retired, then he should still be coded 6 at Q2(b). Do not amend the code.
4. A self-employed person does not qualify for this benefit.
5. If the following are included in unemployment benefit, they should be transferred to their respective benefits:

Government training programme allowance	-	transfer to Q47
Income support	-	" " Q56(d)

Question 56(c) - Family Credit

1. This benefit is available to families including one parent families with at least one child under 16 (or over if still at school) where the head of the family (or either spouse in the case of a married couple) is in full-time work, but the total family income is below a certain level.

For a single parent, full-time work means 24 hours a week or more and for a married couple, 30 hours a week or more.

2. Once awarded, this benefit will continue to be paid for a period of 26 weeks irrespective of any change in financial circumstances, but it is not changed when benefits are reviewed annually.
3. Lump sum payments should be accepted. Sometimes there are delays in paying the benefit so, if it is back-dated it will be paid as a lump sum.
4. If the Income support is included in Family Credit, it should be transferred to Q56(d).



Question 56(d) - Income support

1. Persons with children, those aged 60 or over, and the long term sick or disabled qualify for special premiums.
2. Income Support may be paid with other benefits but it should not be included at any other benefit questions.
3. Blind allowance should be included at this question and not at Q58(c).
4. A maintenance allowance paid direct to the Social Security Office by an informant's separated husband should be included at this question. Assume that the allowance includes Income Support as well as maintenance.
5. Items of household expenditure paid direct (either in whole or in part) by Income Support (DSS) should be shown at the appropriate A schedule questions. The part paid direct should also be included in the amount shown at this question, on a comparable period basis.
6. Similarly, if a loan is made by DSS and the repayments are being deducted from Income Support, then they should be shown at Q103(c), A schedule and also included at this question.
7. Rent and rates rebates should not be included at this question. They are covered by housing benefit.

Question 57 - Maternity benefits

It is possible to receive maternity benefits even though there are no children in the household under 1.

If income support is included then it should be transferred to Q56(d).

Q57(a) - Maternity allowance

This is a weekly benefit which is usually paid for 18 weeks starting 11 weeks before the baby is expected. It may be paid in addition to maternity grant.

Q57(b) - Grant from Social Fund for Maternity Expenses

This is a lump sum paid for each birth to help with the general expenses of having a baby.

Q57(c) - Statutory maternity pay

This came into effect in April 1987 and is paid by the employer for 18 weeks. It is paid at two rates (lower and higher).

Question 58(a) - Christmas Bonus

The Christmas Bonus is paid to retired persons and certain other people on state benefit. The amount paid is £10 per person.

Question 58(b) - Invalid care allowance

Invalid care allowance is paid to people of working age who are unable to work because they have to care for a chronically sick or severely disabled relative ie some one who would be receiving an attendance allowance.

The allowance should be entered in the column of the person caring, not the sick person's column.

Question 58(c) - Any other NI or State Benefits

This question covers all State Benefits not covered by the previous questions.

Examples of benefits that should be included here are:

Child's special allowance

Disabled persons petrol allowance

Grant from Social Fund for Funeral Expenses

Guardian's allowance

Industrial death benefit

Industrial disablement benefit (paid weekly)

Industrial widow's pension

Job start allowance

War clothing allowance

War dependent's pension

War widow's pension

A person receiving a job start allowance should be employed - coded 1 at Q2(a). This allowance is paid to persons in low paid jobs as a means of 'topping up' their wage or salary.

Editing

If an amount is entered at Q58(c)(ii) a print message will appear. Check whether the benefit should be accepted here or transferred to another question.

Do not transfer any benefits which are not being received at present.

Lump sum payments should be deleted.

Question 59 - Trade Union Sick/Strike/pay, friendly society benefits etc.

The total amount of benefit received from all sources is recorded at Q59(b).  
Lump sum should be excluded.

Question 60-62 - Pensions

Q61 - see next page.

Q62 - exclude a pension from a previous employer. Annunities, personal pensions and trade union pensions are now combined.

### Question 61 - Employee pension from a previous employer

This question relates not only to a private pension received by the informant from their own previous employer but also to a private pension from the employer of a deceased spouse or other relative.

An occupational pension from an overseas government or company should be accepted at this question, if paid in sterling.

If paid in foreign currency, the pension should be treated as unearned income and entered at Q69.

### Editing

#### Deductions from pension

If there are any deductions from pension (ie Q61(f) is coded 1) a print message will appear. Proceed as follows:

(i) A schedule items eg life insurance

Enter the amount deducted at the appropriate question (after adjusting for any period code differences) if it has not already been entered there.

(ii) D schedule items eg charities

Enter the weekly equivalent of the amount deducted in each week of the diary.

Note Do not delete the amount shown at Q61(f)(ii) in either of the above cases.

#### If a person has more than one pension

If a person has more than one pension (ie (Q61(g)) is coded 1) a print message will appear. The interviewer should have entered the relevant details of the other pension(s) in the margin.

If the answers given at Questions 61(c), 61(e), 61(f)(iii) and 61(f)(iv) are the same for each pension, add together the amount of pension received, tax deducted and other deductions (after adjusting for any period code differences) and enter the total amounts at the relevant questions.

If any one of these answers (see previous paragraph) differs refer to supervisor. If insufficient information is given to enable the amounts for each pension to be added together, refer to R0.



Question 63 - Tax Exempt Special Savings Account (TESSA)

This came into force in January 1991. A TESSA lasts for 5 years and provided the savings are left in the account for this period any interest earned will be tax free. Up to £9,000 may be deposited over the 5 years. Investors may make regular savings of up to £150 a month and/or invest a lump sum each year. Up to £3,000 may be saved in the first year and up to £1,800 in each later year provided the £9,000 maximum is not exceeded.

At part (a) accept the total amount invested in the TESSA at the time of the interview. At (b) accept the total interest that has accrued. At (c) accept the amount actually invested in the 12 month period prior to the interview. At (d) code 1 if the amount at (c) was deposited as a lump sum or code 2 if it was invested in instalments.

A check concerning age was introduced in 1991 but did not appear on Appendix L. A person must be 18 or over before they can take out a TESSA.

9.5 % interest from Q4

**Question 64-65 - Interest from Savings Accounts with Banks or Building Societies (in last 12 months)**

Question 64(a)-(e) ask for the interest received or credited as in the previous year.

Question 65(a)-(b) ask for both the amount of the Investment and the interest received or credited during the last 12 months.

Building Society and Bank accounts are now split into accounts which yield interest before and after tax. Accounts yielding interest before tax do not apply before April 1991. If a person has one of these accounts, then they should not be paying tax.

Note that the 'Trustee Savings Bank' is now included with the 'High Street' banks.

**Checking**

Any details about a 'National Savings Yearly Plan' should be deleted, this information is not required on the FES.

For joint accounts 'Yes' will be coded in both columns against the relevant account but the amount of interest will be entered in only one column with a note indicating a joint account. Divide the amount of interest equally between the recipients. If the resulting figure involves fractions then round up the amount for the informant whose column the original entry was in, and round down the other figures.

**Editing**

If a person has a bank or building society account which yields interest before tax and he is paying tax either at the pay questions (Q15 or Q36) or at Q69, a warning message will appear. All such cases should be referred to RO at the first edit.

If the 'Other savings bank' question (Q64(e)) is coded 1 a print message will appear. If there is an interviewer note, check whether this should be transferred to any of the other questions: Q64(a) to Q64(e) or deleted because it is not a savings bank or a building society.

If an estimate of the interest received or credited is entered in the amount box, this should be accepted.

If no interest has been received or credited during the last 12 months, the 'Nil' code should be ringed.

If the 'Nil' code is ringed and the amount of interest is given, the 'Nil' code will be auto-corrected to zero.

Question 64-65 - Interest from Savings Accounts with Banks or Building Societies  
(in last 12 months) (continued)

Imputation

- (i) If interest has been received or credited but the amount is not known then DK should be entered in the amount box or beside the question. In this case the interest should be imputed as follows:
  - (a) If the amount invested is shown, impute the interest using the rates of interest at the time of interview
  - (b) If the amount invested is not shown, impute the interest from the 'Interest' tables.
- (ii) If no amount has been entered, the 'Nil' code has not been ringed and there is no DK in the amount box, refer to RO. If, however, the amount invested is shown or there is an interviewer note indicating that the informant has had the account for at least 12 months, then an amount should be imputed using the method described above.

### Question 66 - National Savings investments held at present

Note that Building Society 'Save as you earn' and National Saving 'save as you earn' are combined into one question.

#### Checking

Any details about a 'National Savings Yearly Plan' should be deleted.

If joint savings are held then divide these equally between the holders. As exact figures are not given at this question, take the midpoint of the range, divide between the holders and enter the appropriate code in each column.

Example: Person 1 has code 7 entered at Q66(b)(1) with a note indicating 'joint savings with Person 2'. This denotes an amount in the range: £2001-£3000. The midpoint is £2500 which, if divided equally, gives £1250. Hence code 6 should be entered for both persons 1 and 2.

If the joint savings is coded 12 (£30,001 or over) this range does not have a mid-point so refer to RO.

#### Editing

If the amount held in a particular investment is not given then enter code 13. If the investment is shown as an amount of money, refer to prompt card W2 to obtain the correct code to be entered.

Question 67 - Interest/dividends from gilt-edged stock, unit trusts, stocks, shares, bonds etc (in last 12 months)

Local Authority securities are now included with 'Stocks, Shares etc' at Q67(d) and (e).

Checking

For joint investments 'Yes' will be coded in both columns against the relevant account but the amount of interest will be entered in only one column with a note indicating a joint account. Divide the amount of interest equally between the recipients. If the resulting figure involves fractions then round up the amount for the informant whose column the original entry was in, and round down the other figures.

If there is an interviewer note saying 'Investment in Money Market' refer to RO.

Editing

If the 'Private loan' question Q67(f) is coded 1 a print message will appear. If there is an interviewer note, check whether this should be transferred to any of the other questions Q67(a) to Q67(f) or deleted because it is not a private loan.

If an estimate of the interest received or credited is entered in the amount box, this should be accepted

If no interest has been received or credited during the last 12 months, the 'Nil' code should be ringed

If the 'Nil' code is ringed and the amount of interest is given, the 'Nil' code will be auto-corrected to zero.

Imputation

- (i) If interest has been received or credited but the amount is not known then 'DK' should be entered in the amount box or beside the question. In this case the interest should be imputed as follows:
- (a) If the amount invested is shown, impute the interest using the rates of interest at the time of interview
  - (b) If the amount invested is not shown, impute the interest from the 'Interest' tables.
- (ii) If no amount has been entered, the 'Nil' code has not been ringed and there is no DK in the amount box, refer to RO. If, however, the amount invested is shown or there is an interviewer note indicating that the informant has had the account for at least 12 months, then an amount should be imputed using the method described above.

Question 68 - Rent from property including sub-let accommodation  
(in last 12 months)

Include

- (i) All rent received over the last 12 months even if the property has been sold and therefore no longer owned by the informant.
- (ii) Rent for sub-let business rooms or garages.

Let or sub-let property

If a part of the informant's accommodation is sub-let, the amount of rent shown here may have to be abated to exclude the sub-tenant's rates payments. (See instructions on 'Sub-let property' preceding Q11-14, A schedule).

If any expenses are shown in the margin, check whether they are allowable and if so, deduct them from the rent - if this is a gross figure. Allowable expenses include:

- (i) actual expenditure on repairs and maintenance
- (ii) depreciation allowance on furnished lettings
- (iii) insurance, agent's fees, ground rent, rates etc.

Letting or sub-letting as a business

If it appears that a person is making a living out of letting or sub-letting property (the informant himself may say it is a 'job') then he/she should be treated as 'self-employed' and the details transferred to Q41-46. (See also note 3 at Q41-46).

If a person over normal retirement age (coded 6 at Q2(b)) is receiving rent then the details should be accepted at this question. Do not treat him/her as self-employed.

Editing

If Q68 is coded 1 a print message will appear.

Check:

- (i) whether the amount of rent shown needs to be abated to exclude sub-tenant's rate payments and any other allowable expenses.
- (ii) whether the person is making a living out of letting or sub-letting property.

and take the appropriate action (see above).

If the amount of rent received is not given, do not impute.

1/C:INCMSCHD.8

Question 69 - Any other unearned income (in last 12 months)

Include the following sources of income only:

- (i) Royalties from land, books or performances (provided these are not associated with the main or subsidiary job).
- (ii) Income as a sleeping partner in a business.
- (iii) Occupational pension from an overseas government or company paid in foreign currency. If the pension is paid in sterling it should be transferred to Q61.

Exclude all other sources of income such as:

- (i) Sale of house, stocks and shares or any other assets.
- (ii) Maturing life policies, cash-in or life assurance, superannuation.
- (iii) Pools or lottery wins.
- (iv) Legacies.
- (v) Cash gifts from friends or relatives inside or outside the household.
- (vi) Honoraria (An honorarium is earned income and should be entered at Q29).

Items (i) to (v) are regarded as 'windfall' income and should not be included in the survey.

Editing

If Q64 is coded 1 a print message will appear. Refer to the lists above to see whether the entry should be included here, transferred to another question or deleted. If the type of income does not occur on these lists, or there is any doubt, refer to R0.

If the type of income has not been 'specified' delete the amount at Q69(a) and recode Q69 to 2. Again, if in doubt, refer to R0.

**Question 70 - Regular allowance from outside the household (in last 12 months)**

1. If payment is not received regularly, the interviewer should have recorded the details and entered a weekly equivalent, based on the amounts actually received. This normally applies to maintenance allowance etc. Do not accept an amount which should be received but in fact is not. Accept only the last amount received.
2. It is not necessary for the informant to be in receipt of the allowance at the time of interview. The question refers to the last 12 months and therefore past situations are accepted. Do not attempt to gross up any payments to cover the last 12 months.
3. An allowance from a non-spouse who is an absent spender and therefore a member of the household should be included at this question. (See also instructions at Q2 - code 7).
4. Parental contributions towards a grant should be included at Q129 or Q133 (A schedule) under the parent's person number and at this question under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at Q130 if, for example, the child takes a leisure course as a part of his/her educational course. Note that cash gifts above the value of the grant should be excluded. Overseas grants should also be shown at this question.
5. Include special payments to ex-workers, eg. payments to steel workers from EEC funds. The tax is entered at Q72. However, compensation payments to ex - NCB employees, spread over a number of years, should be treated as a pension and transferred to Q61.
6. A maintenance allowance paid direct to the Social Security Office by an informant's separated husband should not be included at this question but entered at Q56(d). Assume that the allowance includes income support as well as maintenance.

**Editing**

If Q70 is multi-coded it will not be keyed so an error message will appear. Ring code 6 and delete the other codes. However, if code 3 was originally coded with multi-code then Q70(a)(i) must be answered. But code 6 should still be coded.

**Foster parent**

Foster parent is an acceptable occupation (code 370 at BQ9). Please refer to RO all cases where a foster parent coded as either an employee or as self-employed is receiving or has received an allowance for a foster child at BQ70 as we need to ensure that the allowance has not been included in the last wage/salary or profit.



Question 71 - Allowances from spouse as an absent spender or a non-household member

Details of any allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded here.

If the spouse who is present in the household draws money from a joint account the amount drawn should be recorded.

Married informants who are not working and whose last employment was abroad. Refer to RO.

For a spouse who is an absent spender - see also instructions at Q2 (code 7).

Note that this question does not apply to cohabitants.

Editing

If no allowance is given at Q71(a) enter net pay as the best estimate.

If any household expenses are paid direct (code 1 at Q71(c) they should be shown in the grid at the bottom of the page and the period code entered at Q71(d).

Enter the total household expenses paid direct in the Office Use box. If there is more than one item of expense adjust the amounts to take account of any period code differences before adding them together.

If the absent spouse is not a household member, any household expenses paid direct should also be shown at Q139 (A Schedule) and deleted from the relevant A Schedule questions.

If, however, the absent spouse is a household member, then any household expenses paid direct should not be entered at Q139 (A Schedule) nor should they be deleted from the A Schedule questions.

Question 72 - Income tax paid direct to Inland Revenue (in last 12 months)

Check that this does not duplicate tax payments elsewhere in the schedule, or is in respect of interest on stocks, shares etc at Q67(a) to (e). Delete any entries if it is clear that there is duplication.

Exclude

- (i) National Insurance payments. These should be shown at Q49.
- (ii) Tax reserve certificates. Transfer a weekly equivalent to each week of the diary and code as 803.
- (iii) Value added tax
- (iv) Capital gains tax
- (v) Amounts set aside for payment of tax. These should also be deleted from the diary if they occur there.

Editing

If Q69 is coded 1 a print message will appear. Check that there is a current source of income elsewhere in the B schedule on which it is possible for tax to be paid direct, eg

- self employed income (Q41-46)
- income from pensions (Q61-62) where tax is not deducted at source
- investment income (Q63-67)
- rent from property (Q68)
- unearned income (Q69)
- or any other source of income

If there is no current source of income, assume the tax payment relates to a past situation but refer to supervisor before deleting the entry.

Question 73 - Income tax refunded direct by Inland Revenue or DSS  
(in last 12 months)

Direct refunds of tax previously paid by employees under Pay As You Earn (PAYE) are normally due to change of circumstances, eg unemployment, redundancy, retirement or marriage.

Include

- (i) Tax refunds from DSS. DSS can refund tax if informant is or was unemployed.

Exclude

- (i) Tax refunds received through pay (see Q15)
- (ii) Tax refunds on a covenanted payment - refer to RO.

Editing

If Q70(c) is coded 2, ie if the refund was not in respect of unemployment or redundancy, a print message will appear. Check that there is a current source of income elsewhere in the 'B' schedule on which it is possible for a tax refund to be made direct, eg:

- self employed income (Q41-46)
- income from pensions (Q61-62)
- investment income (Q63-67)
- rent from property (Q68)
- unearned income (Q69)
- or any other source of income

If there is no current source of income, assume the tax refund relates to a past situation but refer to supervisor before deleting the entry.

Question 74 - Money sent abroad to a private individual or a charity  
(in last 12 months)

Only money sent directly to an individual or a charity abroad should be accepted.

Money given to an individual or charity in this country and subsequently sent abroad (eg Christian Aid, Oxfam, Tear Fund) should be deleted.

Editing

- (1) If the DK code is not ringed at Q74(a) and the amount of money sent abroad is not known, ring the DK code.
- (ii) If the DK code is ringed at Q74(a) and the amount of money sent abroad is given, the DK code will be auto-corrected to zero.
- (iii) The instructions at (i) and (ii) also apply to Q74(b).

### Question 75 - Odd Jobs (in last 12 months)

Check that there is a spender number for each entry

A period code variable has now been included at this question. The dates are no longer being keyed.

The purpose of this question is to account for any income received from an 'odd job' which would not have been accounted for at the employee, subsidiary employee or self-employed questions.

An 'odd job' is defined as a job which is undertaken once only at one specific point in time and without any regularity or continuity. It is therefore non-recurring

If a job is carried out repeatedly, even at irregular intervals and regardless of the number of hours worked, it should be treated as a regular job, eg service in the Territorial Army

### District Councillor payment

It may not be clear whether payment mentioned is expenses only, or whether BQ2 needs to be recoded. Each case will need to be considered separately so please refer to all 'district councillor payments' at BQ75 to Research.

Note Students' holiday jobs should not be shown here but should be coded according to the situation at the time of interview (see note on 'working students' at Q2)

### Editing

If Q75 is coded 1 a print message will appear. Check that the details, ie description, period covered and duration, for each entry comply with the above definition of 'odd job'. If these details indicate that the job is regular then follow the procedure described below. If there is any doubt as to whether it is an odd job or regular job, refer to supervisor. If additional information is required to determine whether it is an odd job or regular job, refer to RO.

#### 1. Regular job at Q75(a) - HELD at time of interview

Transfer the information given at Q75(a) to the employee, subsidiary employee or self-employed questions as appropriate. Recode Q75 to 2 and delete the entry at Q75(a). If the code at Q2 needs to be changed, refer to supervisor

#### 2. Regular job at Q75(a) - NOT HELD at time of interview

##### a. If coded 1 or 2 at Q2(a)

##### a(1) If regular job at Q75(a) is an EMPLOYED job

Treat this as a past situation. Recode Q75 to 2 and delete the entry at Q75(a).

##### a(11) If regular job at Q75(a) is a SELF-EMPLOYED job

Code Q11(e) or (j) as 2 and transfer the information given at Q75(a) to Q41-46 provided the job will continue. (If in doubt refer to supervisor). Recode Q75 to 2 and delete the entry at Q75(a)

Note - If both the main and subsidiary jobs are self-employed the profit from the latter should be entered in the OFFICE USE box at Q41 and onto the data base using a K1

Question 75 - Odd Jobs (in last 12 months) (continued)

b. If coded 3 or 4 at Q2(b)

b(i) Informant HAS WORKED in last 12 months

If the regular job at Q75(a) is the more recent job delete the details of the job shown at Questions 5, 5(a), 9 and 11 to 32 (if informant was employed) or Q41-46 (if he was self-employed).

Transfer the information given at Q75(a) to Questions 5, 5(a), 9 and to the employed or self-employed questions as appropriate.

Whether the job at Q75(a) is the more recent one or not, Q75 should be recoded to 2 and the entry at Q75(a) deleted.

b(ii) Informant has NOT WORKED in last 12 months

Delete the details of the job shown at Questions 5, 5(a), 9 and 11 (if informant was employed).

Transfer the information given at Q75(a) to Questions 5, 5(a), 9 and to the employed or self-employed questions as appropriate. Recode Q74 to 2 and delete the entry at Q75(a).

Note - Q75(a) shows that the informant has had a 'regular' job during the last 12 months.

c. If coded 5 or 7 at Q1

c(i) Informant HAS WORKED in last 12 months

Add the number of weeks worked and the total fees/salary (shown at Q75(a)) to the figures given at Q9(a) and Q9(b) respectively. Adjust for period code differences where necessary. Recode Q75 to 2 and delete the entry at Q75(a).

c(ii) Informant has NOT WORKED in last 12 months

Recode Q9 to 'Yes' and enter the number of weeks worked and the total fees/salary (shown at Q75(a)) at Q9(a) and Q9(b) respectively. Enter the period code at Q9(c). Recode Q75 to 2 and delete the entry at Q75(a).

Note - Q75(a) shows that the informant has had a 'regular' job during the last 12 months.

d. If coded 6 at Q1

Treat the 'regular' job shown at Q75(a) as a past situation. Recode Q75 to 2 and delete the entry at Q75(a).

## Question 76 - Income from any source for children under 16

### Checking

1. Check that there is an entry for each child under 16.
2. Check that the child's person number is correct and make sure that all information relating to that child is entered in the correct column.
3. Include any regular income, however small, eg newspaper round, interest from a building society or a child's bank account, income from National Savings investments etc.
4. Exclude child benefit, cash gifts and pocket money.
5. If there is more than one source of income for the same child then details of the other sources should be recorded in the margin. Adjust the amounts to take account of period code differences, where necessary, then add them together and enter the total amount at Q75(c). Amend the other questions: Q76(b)(1), Q76(d) and Q76(e) as appropriate.
6. If details of the other sources of income for the same child have been entered in the coding columns then these entries should be transferred to the first column in which the child's person number appears. Carry out the same procedure as that described in the previous paragraph, and finally, delete the entries in the other columns relating to that child.
7. Note that the amount invested in National Savings investments should be entered at Q77.

### Editing

1. If the interest from any bank or building society account needs to be imputed, follow the instructions given at Q64.
2. If Q76(c) is not given and there is an interviewer note indicating that the child has not received any income in the last 12 months, recode Q75 as 2 and delete the answers given at Q76(b) to Q76(e). This situation could arise if the child has investments from which an income has not yet been received.

If Q76(c) is not given and there is no interviewer note or it is not clear whether the child has received any income in the last 12 months, refer to RO.

3. Note that Record 58 covers both Q76 and Q77.

**Question 77 - National Savings investments for children under 16**

See Q66 for instructions.

Note that National Savings Capital, Income and Deposit Bonds are now combined into one question.



**Question 78 - Assets - Summary (P.62 - B Schedule)**

This question is a summary of the answers given to the 'assets' questions which appear in the A and B schedules.

Interviewers are asked to refer back to these questions as they complete Q78. The answers given here should therefore agree with those given in the A and B schedules, eg if a person has a current account, code 1 should be ringed at Q120(a) (A schedule) and also at Q78.

The question should be completed for all spenders and all children under 16 who have assets. It should not therefore be completed for a person who has no assets. This also applies to a husband or wife and to a male or female cohabitee if he or she does not have any assets.

NO CHECKING is required at this question (P. 62) as it is not being keyed, but the 'OFFICE USE' box (P. 63) should be completed for all persons who have assets.

### Question 79 - Assets - Eligibility

This question should be completed for all spenders and all children under 16 who have assets. It should not be completed for a person who has no assets.

A husband and wife or a cohabiting couple should be treated as one unit but all other spenders and children in the household should be treated individually.

If there is a second married or cohabiting couple in the household they should also be treated as one unit. Both their person numbers should have been entered in the same column.

If an eligible person has given details of some of his assets but has refused to give details of all his assets at Q80-87, he should be coded S at Q79.

To complete the OFFICE USE grid at the bottom of P.63 (B schedule) it is necessary to refer to Q79-87. Instructions for dealing with these questions (see P.B100-B109) therefore precede those for completing the OFFICE USE grid. (See P. B110-B112).

1/B:INCMSCHD.11

Jan 92

B 99

## Questions 80-87 - Assets

### General Notes

These questions are included at the request of the DSS who are trying to estimate eligibility for certain benefits. To achieve this they need to study the personal holdings of certain types of assets. The purpose of these questions is to provide information on the current values of the assets held by informants.

These questions are asked only if the current value of a person's assets (or the combined value in the case of a husband and wife) is between £1,500 and £20,000 (code Y at Q79).

Although a husband and wife are treated as one unit at Q78 they should be treated as separate persons at Questions 80-87.

If an asset is held jointly between husband and wife but there is only one entry then the amount should be divided equally between them

Although informants may not know the current value of their assets they may have given sufficient information to enable the value to be estimated. If it is necessary to estimate a value this should be carried out at the checking stage

Note 'Husband and wife' includes cohabiting couples ie persons coded 3 at Q5 (A schedule)

Question B0 - Bank and Building Society current accounts

This question applies to those with:

- Bank current accounts, including those which yield interest - see Q120 (A schedule).
- Building society current accounts (all these yield interest) including those on which charges are made - see Q64(a) and (b) (B schedule).

Checking

Check that there is a person number for each entry.

1. Accept the entries given in the amount column.
2. This column should be completed only if there was some money left in the current account at the end of the week/month so if the column is blank, or 'nil', '00' or DK are written beside the entry, delete the whole record and recode the main question to X.
3. Recode the Office Use grid (P.63) to 3, if necessary.

**Question 81 - Savings accounts with banks or building societies**

This question applies to those with an entry at Q64(a) to Q64(e) or Q76, Q77(d) or Q77(e).

**Checking**

Check that there is a person number for each entry.

1. Accept the entries given the amount column.
2. If this column is blank or DK is written beside the entry, delete the whole record.
3. Recode the Office Use grid (P.63) to 3, if necessary.

**Question 82 - Index-linked and Fixed Interest National Savings Certificates**

This question applies to those with an entry at Q66(b), Q66(c), Q77(b) or Q77(c).

The minimum holding for an Index-linked Certificate and a Fixed Interest Certificate is £10.00 and £0.50 respectively.

**Checking**

Check that there is a person number for each entry.

1. If (a) to (c) are completed refer to supervisor for an estimate of the current value.
2. If (c) is completed and one or both the other 2 columns are blank, transfer the amount at (c) to the OFFICE USE column.
3. If (c) is blank, irrespective of whether the other 2 columns are completed or not, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 83 - National Savings or Bank or Building Society Save-as-you-Earn

This question applies to those with an entry at Q66(d).

Note that Building Society and National Savings 'Save as you earn' are combined so record 119 is deleted.

Checking

Check that there is a person number for each entry.

1. If (a) to (e) or (a) to (d) only are completed refer to supervisor for an estimate of the current value.
2. If (e) is completed and one or more of the other 4 columns are blank, transfer the amount at (e) to the OFFICE USE column.
3. If (e) is blank and one or more of the other 4 columns are blank, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 84 - Premium Bonds

This question applies to those with an entry at Q66(e) or Q77(f).

At present, premium bonds can be purchased in multiples of £100 for adults and £10 for children. The maximum holding is £10,000.

Checking

Check that there is a person number for each entry.

1. Accept the entries given in the value column.
2. If this column is blank or DK is written beside the entry, delete the whole record.
3. Recode the Office Use grid (P.63) to 3, if necessary.



### Question 85 - National Savings Income Bonds

This question applies to those with an entry at Q61(f) or Q77(g).

Income bonds can be purchased in multiples of 1000. The minimum holding is £2000 ie two income bonds.

#### Checking

Check that there is a person number for each entry.

1. If (a) and (b) are completed check that the amount at (b) is:

- equal to 1000 times the number of bonds shown at (a) and
- equal to or greater than the minimum holding of £2000

eg if the informant has 5 bonds the amount should be £5000. If there are any discrepancies, eg 2 bonds valued at £1000, refer to supervisor.

2. If (b) is completed but (a) is blank accept the amount at (b) provided it is a multiple of £1000, if not refer to supervisor.

3. If (a) is completed but (b) is blank enter the appropriate amount at (b) eg if the informant has 3 bonds enter £3000 at (b).

4. If both (a) and (b) are blank or DK is written beside the entry, delete the whole record.

5. Recode the Office Use grid (P.63) to 3, if necessary.

Question 86 - National Savings Deposit Bonds, Capital Bonds, Children's Bonus Bonds

This question applies to those with an entry at Q66(a), Q66(g), or Q77(g).

Children's Bonus bonds are now included at this question. The minimum holding is £25 and the maximum is £1000.

Deposit bonds can be purchased in multiples of £50 and Capital Bonds in multiples of £100. The minimum holding for each of these two investments is £100.

Checking

Check that there is a person number for each entry.

1. If (a) and (b) are completed refer to supervisor for an estimate of the current value.
2. If (b) is completed but (a) is blank, transfer the amount at (b) to the OFFICE USE column.
3. If (b) is blank irrespective of whether (a) is completed or not, or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 87 - Gilt-edged stock, unit trusts, stocks, shares, bonds etc

This question applies to those with an entry at Q67(a) to Q67(e) or Q76.

Checking

Check that there is a person number for each entry.

1. If (a) to (c) or (a) and (b) only are completed refer to supervisor for an estimate of the current value.
2. If (c) is completed and one or both the other 2 columns are blank, transfer the amount at (c) to the OFFICE USE column.
3. If (c) is blank and one or both the other 2 columns are blank (or an inadequate description of the security is given), or DK is written beside the entry, delete the whole record.
4. Recode the Office Use grid (P.63) to 3, if necessary.

Question 82-83 and 86-87 - Assets

Note to supervisors

If sufficient information is given to estimate the current value of an asset at:

(i) Questions 82, 83 and 86

List the relevant details of the investment on the appropriate form and send the form to the Department of National Savings (DNS) at the address given below:

Department of National Savings  
Room 344  
Charles House  
375 Kensington High Street  
LONDON  
W14 8SD

When an estimate of the current value is received from the DNS, enter it in the Office Use column against the appropriate person.

Although the informant may have given an estimate of the current value at these questions it is still necessary to send details of the investment to the DNS so as to obtain a more accurate estimate, provided sufficient information has been given at these questions.

Building Society SAYE account, the DNS may still be able to give an estimate of the current value provided the necessary information has been given. If they cannot then delete the entry.

(ii) Question 87

Look up the price of the stock/share/bond etc in the Financial Times for the date of interview. Calculate the value and enter this in the OFFICE USE column.

Completing the OFFICE USE grid (P.63) for individuals  
(ie all except a husband and wife or cohabiting couple)

(Instructions for a husband and wife or a cohabiting couple are given on the next two pages).

This grid should be completed for all spenders and all children under 16 who are coded X, Y or Z at Q79 or who have refused to answer one or more of these questions (Q79-87). It should therefore be completed for all persons who have assets.

Checking

Check that there is a person number for each entry

Ineligible Codes - 1 and 4

If a person is coded X at Q79 - ring code 1 in the relevant column

" " " " " Z " " - " " 4 " " " "

Eligible - Codes 2 and 3

If a person is coded Y at Q79 then codes 2 or 3 should be ringed in the relevant column. To determine which of these codes should be ringed it is necessary to refer to Q80-87 to see if any of these questions are blank.

Code 2 - applies to persons who know the current values of all their assets at Q80-87 or have given sufficient information to enable all their current values to be estimated ie. one or more entries were completed by the interviewer at Q80-87 and none was deleted at the checking or editing stage.

Code 3 - applies to persons who do not know the current values of any of their assets and have not been able to give sufficient information to enable any of their current values to be estimated, ie. no entries were completed by the interviewer at Q80-87 or all those completed were deleted at the checking or editing stage.

and also applies to persons who know some of the current values of their assets or have given sufficient information to enable some of their current values to be estimated, ie one or more entries were completed by the interviewer at Q80-87 and one or more entries still exist after the checking or editing stage.

Refusal - Code 5

If a person is coded R or S (or Y and S) at Q79 - ring code 5 in the relevant column.

If the HOH or wife refuse and they have children under 16 in the household, they should also be coded 1 unless the parents have been willing to answer the assets questions on their behalf or the children have no assets.

If any of the assets questions were answered before the person refused, all the entries relating to that person should be deleted.

Note that if a person/household refuses to answer any of the assets questions (Q79-87) this does not constitute a refusal to the whole survey. Refer any refusals to supervisor not to RO.

Completing the OFFICE USE grid (P. 63) for a husband and wife or cohabiting couple

Note that for the purpose of these instructions, the term 'husband and wife' includes cohabiting couples.

If there is a husband and wife in the household they should be treated differently from other persons.

At Q79 a husband and wife are treated as one unit so they are both included in the same column. At the OFFICE USE grid, however, the wife should not be entered unless she is the only partner with assets.

Checking

First, check whether there is a husband and wife in the household.

Second, if both husband and wife have assets, check whether they are ineligible or eligible as a unit.

If both husband and wife have assets and are INELIGIBLE as a unit (Code X or Z at Q79)

The wife should not be entered at the OFFICE USE grid (ie she should not have a record 110).

The husband should be coded 1 if coded X at Q79.

" " " " " 4 " " Z " "

If both husband and wife have assets and are ELIGIBLE as a unit (Code Y at Q79)

The wife should not be entered at the OFFICE USE grid (ie she should not have a record 110). The husband should be coded as follows:

Code 2 - if both the husband and the wife know the current values of all their assets at Q80-87 (see also Code 2 on previous page).

Code 3 - if neither the husband nor the wife know the current values of any of their assets (see also Code 3 on previous page).

or - if, as a unit, the husband or the wife know some of the current values of their assets (see also Code 3 on previous page). There are seven possible ways in which this situation can arise:

(H = husband and W = wife):

(i)	H knows ALL his assets	-	W knows SOME of hers
(ii)	" " " "	-	" NONE " "
(iii)	H knows SOME of his assets	-	W knows ALL of hers
(iv)	" " " "	-	" SOME "
(v)	" " " "	-	" NONE "
(vi)	H knows NONE of his assets	-	W knows ALL of hers
(vii)	" " " "	-	" SOME "

If the assets are regarded as being owned by the marital unit instead of belonging to the husband or wife as individuals then, in each of the seven cases, it is clear that only some of the assets owned by the marital unit are known. In each of these cases therefore, the husband will be coded 3.

Completing the OFFICE USE grid (P.63) for a husband and wife or cohabiting couple (continued)

If either the husband or wife or both have no assets

If one partner has no assets then this person should not be entered at the OFFICE USE grid.

The partner with assets should not therefore be treated as a marital unit but as an individual so the instructions on P. B110 will apply.

If the husband and wife refuse (Code R or S (or Y and S) at Q79

The wife should not be entered at the OFFICE USE grid.

The husband should be coded 5.

If only one partner refuses, refer to supervisor.

If any of the assets questions were answered before the husband/wife refused, all the entries relating to that couple should be deleted.

Notes

- 1 The above procedure also applies to any other married or cohabiting couples in the household (not just to the 'wife of HOH')
2. If either partner is not a member of the household, then the partner who is the member (he/she will be coded 2 at Q5) should not be treated as a marital unit but as an individual so the instructions on P. B110 will apply

Editing

1. There are no edit checks linking VALASSET with the A and B schedules.
2. There are two edit checks linking VALASSET with Q80-87:

- (i) If VALASSET is coded 1, 4 or 5 (Ineligible or refusal) then there should be no entries at Q80-87. If one or more of these questions is completed an error message will appear.

Check that the coding at VALASSET agrees with the coding at Q79. For example, if Q79 is coded Y (eligible) then VALASSET should be coded 2 or 3 because there are entries at Q80-87. If Q79 is coded X, Z, R or S then VALASSET should be coded 1, 4 or 5. (See also instructions on Page B110-112).

- (ii) If VALASSET is coded 2 (eligible) then there should be at least one entry at Q80-87. If none of these questions is completed an error message will appear.

Check that the coding at VALASSET agrees with the coding at Q79. For example, if Q79 is coded Y (eligible) then VALASSET should be coded 3 because there are no entries at Q80-87. If Q79 is coded X, Z, R or S then VALASSET should be coded 1, 4 or 5. (See also instructions on Page B110-112).

However, if VALASSET is coded 3 (eligible) then there may or may not be an entry at Q80-87 because this code applies to persons who do not know any of their assets or who know only some of their assets. So if this check occurs, it may need to be over-ridden, although in most cases there should be at least one entry at Q80-87.

Note if Q79 is not coded, refer to supervisor.

3. For persons who are eligible, there are edit checks linking Q82-86 with the corresponding questions in the earlier part of the B schedule, ie Q66 and Q77.

Questions 66 and 77 ask about investments held at present so it is reasonable to assume that if an asset is recorded at Q82-86 then it should also appear at these questions.

If any of these error messages appear, it means that there is no corresponding record of the asset at the relevant question, ie Q66 if the informant is 16 or over or Q77 if under 16. There are several reasons for this:

First, the informant may have forgotten to mention it at Q66 or Q77, in which case the 'total value' of the asset given at Q82-86 should be accepted as the amount of money invested. Refer to prompt card W2 and enter the appropriate code in the coding column and also on a K1.

Second, there may be an interviewer note giving an estimate in the margin of the amount invested but the code has not been entered in the coding column. Again, refer to prompt card W2 and enter the appropriate code in the coding column and also on a K1.

Third, the code may have been entered but not keyed, so enter the code on a K1.



OFFICE USE grid (P.63) and Questions 80-87 (continued)

The correspondence between the questions is given below:

Q82	-	Q66(b), Q66(c)	:	Q77(b), Q77(c)
Q83	-	Q66(d)	:	Not applicable
Q84	-	Q66(e)	:	Q77(f)
Q85	-	Q66(f)	:	Q77(g)
Q86	-	Q66(a), Q66(g)	:	Q77(a), Q77(g)

4. If the 'amount' or 'value' column at any of these questions (Q80-87) is blank then the entry should have been deleted at the checking stage. However, a validation error message will identify any zero values which still remain. If insufficient information is given to estimate a value (see instructions for the particular question) then delete the entry.

**D SCHEDULE CODING/EDITING INSTRUCTIONS**

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## MAIN DIARY CHANGES IN 1992

### 1. 'Point of Purchase' or 'Shop' codes (see Section B)

These are being continued in 1992 but with some changes. Instead of food, daily shopping items are being shop coded in 1992 (see Section B3).

### 2. New codes:

- 754 - Postal order poundage (at present coded 751)
- 756 - Commission on traveller's cheques and foreign currency (at present in code 755)
- 758 - Child care: payments to relative/friend
- 759 - Child care: to child minder who cares for child(ren) in his/her own home
- 760 - Child care: to person employed to care for child at your home
- 767 - Driving lessons should be derived from diary codes for 1992 rather than in the 'A' schedule as in 1991
- 776 - Day nursery/creche run by social services or local authority
- 777 - Private day nursery/creche
- 778 - State nursery school/class
- 779 - Private nursery school/class
- 781 - Domestic help (excluding child care)
- 800 - Bank and post office counter charges and bill paying charges (at present coded 799)
- 810 - Bingo charges should be coded separately (at present coded 814)
- 936 - Season tickets - train only, tube only, train and tube
- 937 - Season tickets - bus only
- 938 - Season tickets - bus and tube, bus and train, bus, tube and train
- 939 - Season tickets - all others

### Amended Codes

- 549 - includes international driving licences (at present code 755)
- 611 - includes sunglasses (at present code 632)
- 940 - includes green card (car) (at present code 755)

### Deleted codes for 1992

- 780 - Domestic help
- 950 - Season tickets - BR only
- 951 - Season tickets - bus/tube/BR or any combination of two or all three
- 954 - Season tickets - all others

3. Items bought with a credit, shop or store card

If an item is purchased with a credit card etc then code 3 should be ringed in the left hand column of the diary. Where code 3 has been ringed 3 should be entered in the second office use box (see Section C).

4. Nil Expenditure in the diary

In 1992, it will not be necessary to complete 'a Nil Expenditure' sheet as there is now an Office Use box on the front page of the diary (see Section A).

## A. GENERAL CODING INSTRUCTIONS

### Nil Expenditure in the diary

In previous years a 'Nil Expenditure' sheet has been used when there was no expenditure in either week. In 1992 this will not be necessary as there is an office use box on the front page of the diary. The numbers to be entered in this box are as follows.

1. If there are no diary records 114 for week 1 but there is at least one record 114 for week 2.
2. If there are no diary records 114 for week 2 but there is at least one record 114 for week 1.
3. If there are no diary records 114 for either week. (Note do not remove the diary from the budget).

If there are diary records for both weeks then this box must be left blank.

If a person is an absent spender, remove the diary from the budget if it has been returned.

If a diary is missing for any spender, other than an absent spender, and no explanation has been given by the interviewer as to why it is missing, refer to RO.

### Checking

Check that each member of the household aged 16 and over (excluding absent spenders) has a diary.

Each diary should be checked as follows:

1. Check that the Area, Serial and Household numbers agree with those on the outside of the budget cover and that the correct person number has been entered.
2. Check that the starting date of the diary is the same as the "starting date of records" on the front page of the A Schedule. Also check that the dates run consecutively through the Diary and that no days have been omitted or repeated.
3. Check any explanatory notes given on page 43 of the diary.
4. If an entry needs to be amended, it should be crossed through in red (using one line only) and re-written, also in red, on a new line.

Do not cross through the original entry so that it can no longer be seen and do not use pencil or Tippex for amending entries.

Note that if an amendment is made at the editing stage then the entry should be crossed through and re-entered in green.

5. Check that there are no "f" or "p" signs entered in the f and p columns. Any entry in the pence columns must have two digits. If there are no pence check that 00 is entered.

6. All entries in the diary should be given an item code, including payments by cash, cheque, postal order, giro cheque, credit card, charge card, shop or store card, electronic transfer of funds (ETF), Switch, Barclays Connect etc. Some entries may also need a qualifier code (see Section B). Do not delete any entries unless the instructions say so, in which case all the information relating to the entry should be deleted.
7. If a decision is made about an insufficiently described item record the reason for the decision beside the entry in red.
8. Do not abate any item because of refunds or business expenses either because of an entry at page 38 or because of answers to Q137 (A Schedule) or Q20 or Q46 (B Schedule). This will be carried out at the editing stage.
9. Multiple entries on the same line

Each item should be entered on a separate line and should be individually priced. When coding the item the code number should be entered on the same line as the amount paid.

If there is more than one entry on the same line, proceed as follows:

- (i) Where items are covered by the same code, no action is necessary.
- (ii) Where items have different codes but the amounts paid for each item are given, re-write the items on separate lines with the appropriate amounts paid and then cross through the original entries. If the individual amounts have been omitted then estimate the price from other similar purchases in the diary or try to find out what is usually paid for the item and enter this amount. If it is a food item then Shaw's Price List may also be consulted.

10. Monthly accounts/grocery accounts covering a number of items

- (i) If a bill, paid during the record-keeping period, has been itemised (ie all the items are listed together with their individual prices) then code the items in the usual way. If the total amount of the bill has been entered it should be deleted (ie crossed through).
- (ii) If a bill, paid during the record-keeping period, has not been itemised but the items acquired on account during the period have been listed together with their individual prices, then the cost of these items should be adjusted using the following formula:

Cost of item acquired on a/c	x	Value of bill	= Amount to enter in coding column
		<hr/>	

Total value of items acquired  
on a/c during the 2 weeks

Code these items in the usual way and delete the total amount of the bill.

- (iii) If no bill is paid during the record keeping period then any items acquired on account should be item coded with qualifier code 9 entered against them.
- (iv) If a non itemised bill has been paid during the record keeping period and the items acquired on account during this period have not been listed then refer to RO.

## B. COMPLETING THE 'OFFICE USE' COLUMNS ON THE DIARY PAGES

On the right hand pages of the diary and also in Sections 1 to 4 on P.38-39 there are two 'OFFICE USE' columns.

These columns are:

### 1. Diary item code

Enter the appropriate 3-digit diary item code in the first 'Office Use' column. Note that in Sections 2 and 3 on P.38 the item code is pre-printed.

### 2. Qualifier code

Qualifier codes are used to distinguish the various types of expenditure which are relevant to the FRS. These codes should be entered in the last 'Office Use' column. If the column is left blank the item will be treated as normal expenditure. Note that in Section 1 on P.38 the qualifier code is pre-printed.

1. Self-supply items, ie items obtained from the informant's own business eg shop or farm. This applies to self-employed persons only.

The words "OWN SHOP" or "OWN FARM" should be entered against the item to indicate that no actual cash was paid out at the time. Such items should be coded according to the item acquired.

2. Items to be claimed or refunded as a BUSINESS EXPENSE (Pre-printed on P.38)
3. Items acquired using a credit card, charge card, shop card or store card. Such items should have the number 3 ringed in the box to the left of the amount paid. This code 3 must also be entered in the last office use column on the right hand side.
9. Items ignored for an unspecified reason. Qualifier 9 is mainly used for non-business expenditure which will be refunded. For example, if a person pays for someone else's meal or bus fare which he expects to be refunded, qualifier 9 should be entered against the relevant item in this person's diary. Note that if the person who refunded the money had been chosen then the repayment should be coded to the item purchased (ie the meal or the bus fare) but no qualifier should be used.

Another example of where qualifier 9 should be used is given in paragraph 10(iii) in Section A.

#### Note about qualifiers

A and B Schedule - No qualifiers are valid.

Diary - All qualifiers are valid



3. 'Point of Purchase' or 'Shop' code

In 1992, the 'point of purchase' or 'shop' code applies to two groups of items.

A. Cleaning materials, cosmetics, toiletries, small electrical items, stationery.

(These items should be entered at the bottom of the left-hand page of the diary and cover the following diary item codes).

- 437 - Electrical consumables
- 622 - Cosmetics
- 623 - Toilet paper
- 624 - Other toilet requisites
- 648 - Stationery
- 742 - Matches, polishes and chemical cleaning materials
- 745 - Toilet soap
- 746 - Other soap and soap products

B. Daily shopping items:

(These items should be entered on the right-hand page of the diary and cover the following item codes).

- 211 - Cigarettes, Cigarette tobacco and cigarette papers
- 212 - Pipe tobacco
- 213 - Cigars and Snuff
- 722 - Newspapers
- 723 - Magazines/Periodicals
- 751 - Postage

All such items should have the name of the shop or store written beside them. If any of the items entered in the 'Diary' are valid for a shop code and were bought at one of the shops listed below, then a "1" should precode the appropriate diary item code, but if such an item was purchased at a shop which is not on the list only enter the appropriate diary item code.

Stores to be 'shop' coded

**Cleaning Materials etc.**

Asda  
Co-op  
Gateway  
Key Markets  
Kwik Save  
Presto  
Sainsbury's  
Tesco  
Waitrose  
Woolworth's

**Daily shopping items**

Co-op  
John Menzies  
Tesco  
W. H. Smith  
Woolworth's

There is no separate list of shops for Northern Ireland.

If any cleaning materials, etc are purchased from a shop or store which is not listed in the left-hand column above (eg. if batteries are bought at W H Smith) no shop code should be given.

Similarly if any daily shopping items are purchased from a shop which is not listed in the right-hand column above (eg if cigarettes are purchased from Asda); no shop code should be given.

Daily shopping items entered in the Cleaning Materials section or cleaning materials entered in the Daily Shopping Items section should be shop coded provided they are purchased at one of the relevant shops for the particular items purchased. For example, if tobacco, purchased at Woolworths, appears in the Cleaning Materials section then it should be shop-coded but if purchased at Gateway it should not be shop-coded.

If cleaning materials or daily shopping items are entered in the food and drink section or any other section, refer to supervisor.

C. CREDIT CARD, CHARGE CARD, SHOP CARD AND STORE CARD ACCOUNTS

1. Credit, charge, shop and store card acquisitions

Items acquired during the record-keeping period using a credit card, charge card, shop card or store card should have the number 3 ringed in the column to the left of the amount paid. Enter the appropriate item code and qualifier (3) in the relevant columns.

Note that code 3 should not be ringed against items acquired using a banker's cheque card, electronic transfer of funds (ETF), Switch, Barclays Connect or any similar cards where a bank account is automatically debited. Such items should be treated as normal expenditure.

2. Credit, charge, shop and store card account payments

If a credit card, charge card, shop card or store card account payment has been made during the record-keeping period this should have been entered in the diary and should be coded 969.

If interest or an annual standing charge has been recorded at Section 2 but there is no corresponding account payment in the diary, no action is required.

- (a) Any interest shown on the account should appear at Section 2 on P.38. Check that the date of payment falls within the record-keeping period. If it is outside the period, delete the entry.
- (b) Any annual standing charge shown on the account should appear at Section 3 on P.38. Check that the date of payment falls within the record-keeping period. If it is outside the period, delete the entry.

Note that holders of certain types of 'plastic' card, eg Access, Barclay card, American Express, Diners Club, are required to pay an annual subscription or standing charge.

**D. BUDGET ACCOUNTS, OPTION ACCOUNTS & MAIL ORDER CLUB PAYMENTS ETC**

Items obtained from a budget account or mail order club etc during the record-keeping period should not be entered in the diary. If such an item does appear in the diary it should be deleted or crossed through.

If the informant has made a payment into a budget account or mail order club etc during the record keeping period it should have been entered in the diary and a description of the account written beside the entry. This should be given code 966.

**E. EXPENSES REFUNDED OR CLAIMED (Pages 8-37 of the Diary)**

Usually most refunds or claims on the diary pages will be abated because of answers given at Q137 (A Schedule) or Q20 or Q46 (B Schedule).

If, however, there are any other refunds or claims which are not covered by these questions then their abatement will be based on entries at P.38 of the diary (see Section F). To enable the abatement to be carried out it is necessary to check that there is a corresponding entry for each of these items on P.38. This should be done at the coding stage.

If any of these items were purchased using a credit card, charge card, shop card or store card they should be given qualifier code 3 and abated in the normal way. It is therefore necessary to check that these items are also entered on P.38.

**7. EXPENSES REFUNDED OR CLAIMED (Page 38 of the Diary)**

**Notes**

- (i) Whenever P.38 occurs below this refers only to items entered in the 'Expenses Refunded or Claimed' section.
- (ii) Qualifier code 2 is pre-printed against all items in this section.

**Coding stage**

- 1. If there are any items entered on P.38 check to see if they should remain there or be deleted.

- (i) Items which should be deleted from P.38

- (a) Items bought outside the record-keeping period.
    - (b) Items which are not business expenses.

- Items which are not business expenses, eg purchase of tea or coffee for a tea club or a sandwich for a friend, should be deleted from P.38 if they appear there. The corresponding item on P.8-37 of the diary should be given qualifier code 9.

- (c) Insurance claims and local authority grants.

- Although a refund may be claimed for repairing damage to a property or a grant received for improving a property, this type of expenditure should not be accepted as refundable.

- If any such claims occur on P.38, first check the diary pages (8-37) to make sure that the item has been entered there and then delete the item from P.38. Do not abate or delete the entry on the diary page.

- (d) Items to be abated because of answers in the A or B Schedules.

- Items which are to be abated because of answers given at Q.137 (A Schedule) or Q.20 or Q.46 (B Schedule) should not be entered at P.38.

- If any such items occur on this page, first check the diary pages (8-37) to make sure that each item has been entered there and then delete them from P.38.

- For example, if a self-employed person is claiming for vehicle expenses at Q.46 of the B Schedule, any 538, 539, 542 or 549 entries which appear on P.38 should be deleted.

- (ii) Items which should be entered at P.38

- All items which are to be refunded or claimed, except those described at (a) to (d), should be entered at P.38. Such items include meals, drinks, taxis, bus, tube and rail fares, newspapers and postage etc.

- If any such items occur on P.38 check that each item has been entered on the relevant page of the diary.

2. After deleting any items which should not have been entered on P.38 the next step is to code the items which remain. These can be divided into four main groups:

(i) Meals and non-alcoholic drinks

Check where these were bought (ie workplace/cafe/restaurant etc) and where they were consumed (ie at home, workplace, on or off premises) and code accordingly. See also Section J.

(ii) Alcoholic drinks

Check where these were bought (ie off licence or licensed premises eg workplace, restaurant, pub, hotel, club) and where they were consumed (ie at home or away from home) and code accordingly. See also Section J.

(iii) Meal and drinks (combined)

If any alcoholic drink was included in the cost of a meal, apportion 2/3 to the meal and 1/3 to alcoholic drink. If the meal was consumed 'on premises' then assume the drink was consumed at 'licensed' premises and code accordingly. See also Section K.

(iv) All other items (except meals and alcoholic drinks)

One example is 'travel expenditure to a college training course'. Code these items in the normal way.

## G. EDITING

### 1. Warning messages

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

Most of these checks relate to payments which are, generally speaking, 'continuous' (eg rent, mortgage, gas, electricity, insurances, loan instalments). If, however, the diary entry is the first payment the person has made, then '1st payment' (or 'down payment') should be written beside the entry.

The purpose of these checks is to determine whether there is a corresponding entry in the A or B Schedule. For example, if a person records a payment for a telephone account in the diary, but there is no corresponding entry at Q63 a warning message will appear.

Clearly, there may be genuine reasons for this: the household may have just moved into the address or just had a telephone installed, or they may be paying a telephone bill for a second dwelling or on behalf of someone else. It is also possible, however, that the amount has been omitted in error or that it has actually been entered at Q63 but has not been keyed.

#### Action to be taken

If a warning message appears, proceed as follows:

- (i) If '1st payment/instalment' has been written beside the entry, no further action is required.
- (ii) If '1st payment' (or 'down payment') has not been written, check whether an amount has been entered at the relevant question. If so, enter this on a K1.
- (iii) If no amount has been entered at the question, refer to any interviewer notes and also to any related questions to see if they explain why the data is missing.
- (iv) If it is still not possible to discover why the amount is missing or whether an amount needs to be entered, check the editing instructions for that question in case it needs to be referred to the RO (who may write to the informant), otherwise accept the data as given. If in doubt as to what to do, refer to supervisor.

### 2. Abatements

The abatement of diary items is based on the answers given to the following questions and must be carried out manually.

- (i) Q137 (A Schedule) - for employees

See instructions at Q137 and the 'General notes on business refunds - employees' which precede these instructions.

- (ii) Q20 (B Schedule) - for employees

See instructions at Q20.



(iii) Q46 (B Schedule) - for self-employed

See instructions at Q46 and the procedure described at 'ACTIONS 1, 2 & 3' which follows those instructions.

(iv) Section 1 on P.38 of the diary - for employees or self-employed

All items which should be entered at P.38 (see paragraph 1(ii) at Section F) should have a corresponding entry on P.8-37 of the diary.

Taking each item given on P.38 in order, find the corresponding entry on P.8-37 and abate it. Enter the abated value against the item and enter the relevant details on a K1. Do not abate or amend the items given on P.38.

For example, if there is a claim of £10.00 for petrol on P.38 and the expenditure was incurred on the third day of record-keeping, subtract £10.00 from the amount spent on petrol on this day, enter the abated value against the item and complete a K1. If the amount spent on petrol on that day was exactly £10.00 then the abated value would, of course, be zero.

If an item has not been abated when it should have been, then check 99 (at DQUAL) will appear at the Amendment Cycle stage.

If an item had been abated but the abatement has been carried out incorrectly then check 100 (at DQUAL) will appear at the Amendment Cycle stage. In this case the abatement should be carried out again and the correct figure entered through the TP system. If in doubt as to what to do, refer to supervisor.

Whenever an entry appears on P38 of the diary a print message will appear whether the item has been abated or not. In 1992, this message will appear at the take-on (ie first) edit only.

3. Mileage allowance entered on P.38 (employee only)

Occasionally, a claim for mileage allowance appears on P.38. The procedure for dealing with this depends on whether the allowance is included in the person's net pay.

(i) If included in net pay (Q.20 - B Schedule).

Check that any 538, 539, 542 or 549 items entered on P.38 also occur on the relevant pages of the diary, then delete these entries and the mileage allowance from P.38. The completion of a car sheet and the abatement of all the relevant entries in the A and D Schedules should be carried out manually - see instructions at Q20.

(ii) If not included in net pay (Q20 - B Schedule).

In this case the mileage allowance should be treated as a 'petrol cost or refund'. If, after referring to any interviewer notes, it does not appear to be a mileage allowance, refer to R0; otherwise proceed as follows.

(a) Check that any 538, 539, 542 or 549 items entered on P.38 also occur on the relevant pages of the diary. The abatement should then be carried out manually.

- (b) Add up the amount spent in both weeks for each code, then starting with Week 1, abate the entries on P8-37 of the diary in the following code order; 538, 539, 542 and 549. (Do not abate the items on P.38).

The difference between the total amount actually spent in both weeks on the items to be abated and the total amount after abatement should be equal to the mileage allowance (as in Example 1 below) except in cases where the total amount spent is less than the mileage allowance (as in Example 2).

- (c) The table below shows the amount spent in both weeks and the amount after abatement for two different examples. In each case the mileage allowance is assumed to be £40.00.

<u>Example 1</u>			<u>Example 2</u>		
	Amount spent in both weeks	Amount after abatement		Amount spent in both weeks	Amount after abatement
	(£)	(£)		(£)	(£)
Code 538	30.00	-		30.00	-
" 539	-	-		-	-
" 542	5.00	-		-	-
" 549	8.00	3.00		-	-
<b>TOTAL</b>	<b>43.00</b>	<b>3.00</b>		<b>30.00</b>	<b>-</b>

## H. FOOD AND DRINK BROUGHT HOME

1. Food and drink (including alcoholic/non-alcoholic and soft drinks) brought home (irrespective of where it was bought) should be entered on the left hand page of the diary.
2. Food and drink brought home includes any food or drink taken to another person's home and consumed there eg for a party.
3. If a composite or bulk purchase is made during the record-keeping period but only the total amount is entered in the diary (eg Groceries £52.60) and no itemised till receipt is attached, code the total amount to 199. If an itemised till receipt is attached but has not been copied into the diary, refer to supervisor. The budget should then be sent to Field Branch. (Remember that the total figure (eg £52.60) must be deleted when the individual items have been entered).
4. If 'fruit and vegetables' appears as a single entry in the diary divide the total amount equally between 'fresh fruit' (code 160) and 'fresh vegetables' (code 152).
5. Food and milk tokens

Tokens should be coded to the relevant item when they are purchased. Tokens for food and milk should be coded to 199 and 143 respectively. When a token is used to pay for food or milk the entry should be deleted otherwise it would result in double counting.

6. Concessionary food from an employer should be coded to the type of food purchased.
7. Welfare foods obtained at a reduced price should also be coded to the type of food purchased.
8. Food for pets/animals is defined as any food not fit for human consumption (code 731). If food bought for a pet is fit for human consumption it should be coded as such eg fish should be coded to 134.
9. Food obtained from the garden (including eggs from hens) should be deleted (ie crossed through).

If the informant is a farmer or allotment holder etc and is using the food for his own consumption then this should be coded according to the item and given a qualifier code of 1.

If it is known that the produce is sold any expenditure towards its production eg chicken feed, seeds etc should be treated as business expenditure and entered at the 'Expenses Refunded' section on P.38 of the diary.

If a profit has been made on the sale of this produce it should be entered at the self-employment questions (041-46) if this has not been done already. If the profit is not known, refer to RO.

**I. TAKE-AWAY MEALS BROUGHT HOME**

1. Take-away meals brought home should be entered at the bottom of the left hand page of the diary.
2. A tick should be entered against the entry to indicate whether the meal was hot (code 197) or cold (code 196) when it was purchased. If no tick is entered follow the instructions given at codes 196 and 197. For example, 'sandwiches' should be coded as 196, and 'toasted sandwiches' as 197.
3. Fish and chips (with or without vegetables) should be coded as 138.

## J. FOOD AND DRINK BOUGHT AND CONSUMED AWAY FROM HOME

### 1. Meals out

Food bought and consumed away from home should be entered in the first section on the right-hand page of the diary. Different codes apply according to where the food was eaten.

#### (i) Bought and consumed at Workplace (codes 840-842)

eg. canteen, staff dining-room, staff tea-bar, staff tea club, rest-room, vending machine at work. This does not have to be the informant's own workplace; it includes any workplace which he may be visiting. Subsidised meals for students at college should also be included.

#### (ii) Bought elsewhere but consumed 'On Premises' (codes 843-846)

eg. sandwich bar, cafe, fish and chip shop, restaurant, pub, hotel, cinema, theatre, race course, school shop, tuck shop, church hall.

#### (iii) Bought elsewhere but consumed 'Off Premises' (codes 847-857)

If the food was not eaten or cannot be eaten on the premises where it was bought (eg kiosk, sweet stall, ice cream van) but is consumed away from home, it should be coded to one of the 'off-premises' codes.

Always code the individual items of a meal if possible. For meals or parts of meals which cannot be itemised use the main "meals out" codes: 840, 843, or 848/855. If the total cost is given as well as the individual items make sure the total is deleted.

### 2. Non-alcoholic drinks, soft drinks, ice cream, sweets, chocolates, biscuits, crisps etc

If these items are consumed away from home they should be entered in the same section as 'meals out' and coded accordingly, (codes 840, 842, 845, 846, 850-854).

If soft drinks appear in the alcoholic drinks section assume they were consumed 'on premises'.

If any of these items are entered on the right hand page of the diary but not in the 'meals out' section, assume they were 'brought home' and code accordingly.

### 3. Mess Bills

If the cost of the food and drink has not been given separately, then allocate:

2/3 of the amount to food (code 840)

1/3 " " " " drink (code 279)

#### 4. State school meals

State school meals may be entered in the 'meals out' section or elsewhere on the right hand page of the diary. As details should have already been given in the 'A' Schedule, proceed as follows:-

- (i) if entry is under 'workplace' code as 975
- (ii) if entry is under 'cafe, etc' and 'school' is specified as the place where the meal was bought then code as 975; otherwise code to the 'meals out' series
- (iii) if the entry is made during school holiday periods, it should also be coded to the 'meals out' series.

#### 5. Alcoholic drink bought and consumed away from home

Alcoholic drink bought and consumed away from home should be entered in the 'beer, wine, spirits' section on the right hand page of the diary. In this case, different codes apply according to where the drink was bought:

- (i) Off licence (including supermarket etc) (codes 260-269)
- (ii) Other - ie licensed premises (codes 270-279)  
eg workplace, restaurant, pub, hotel, club.

**K. ALCOHOLIC DRINK TAKEN WITH A MEAL AND CONSUMED AWAY FROM HOME**

1. If any alcoholic drink was taken with a meal this should be written beside the entry eg 'wine (with meal)'. The cost of the meal and the drink should therefore be given separately, the former in the 'meals out' section and the latter in the 'beer, wine, spirits' section.
2. If alcoholic drink is taken with a meal but the amount cannot be separated, apportion 2/3 to the meal and 1/3 to alcoholic drink. If bought and consumed on premises, as will usually be the case, use code 843 for the meal and 279 for the alcoholic drink, if the drink is not specified.
3. If it is not clear whether any alcoholic drink was included in the cost of a meal, assume meals costing less than £10.00 include no alcoholic drink but meals costing £10.00 or more should be apportioned: 2/3 to the meal (code 843) and 1/3 to alcoholic drink (code 279 - if drink is not specified).
4. If it is not known where the meal was consumed, ie neither code 1 or 2 is ringed, assume that it was eaten 'on premises' if taken with a drink and 'off premises' if not taken with a drink. If it is not clear whether a drink was actually taken with the meal or if no drink was purchased, refer to supervisor.
5. If it is not known where the drink was purchased, ie neither code 1 or 2 is ringed, assume that it was bought at a pub/restaurant (licensed premises) if it was taken with a meal which was consumed 'on premises'. If it is not clear whether the drink was actually taken with a meal or if no meal was consumed, refer to supervisor.

## L. PRIVATE ENTERTAINMENT

(Including weddings, anniversaries, parties (excluding children's parties), bar mitzvahs, funerals etc).

### 1. Contract catering

If any amount of £150 or more is paid to a contract caterer for a wedding, anniversary, party, bar mitzvah, funeral etc then 'CONTRACT CATERER' this should be written beside the entry.

The total amount paid could cover a number of expenses eg food, drink, entertainment, hire of hall, accommodation. Do not attempt to estimate the cost of each item but simply code the total amount to 806.

Note that contract catering for funerals should be coded to 807.

Refer to RO all items described as weddings etc which amount to £150 or more and do not have 'CONTRACT CATERER' written beside them.

### 2. Catering provided by the household

Where the household has provided some or all of the items for the wedding etc (eg the food and drink) then they should have been individually itemised in the diary eg bread, cakes, smoked salmon, champagne etc.

If, however, the entry in the diary states 'food and drink' and no individual prices are given, then allocate 2/3 of the amount to food (code 199 or 843) and 1/3 to drink (code 269, 279 or 289), provided the total amount is less than £150. If it is £150 or more refer to RO.

Note if catering for a funeral is provided by the household then it should be treated as described above.

### 3. Cheese and wine parties and Christmas parties (including tickets for these parties).

If 'cheese and wine party' or 'Christmas party' has been written beside an entry and the cost of the food and drink has not been given separately then allocate:

1/3 of the amount to food (code 199, 840 or 843)

2/3     "     "     "     drink (code 269, 279 or 289)

Note that all other parties (except children's parties) 2/3 of the amount is allocated to food and 1/3 to drink (see paragraph 2 above).

If, however, 'CONTRACT CATERER' has been written beside an entry then code the total amount to 806.

### 4. Children's parties

All children's parties should be coded to 753.



## M. EXPENDITURE ABROAD DURING RECORD KEEPING PERIOD

These instructions apply to any visit abroad whatever the purpose. Note that 'abroad' includes the Isle of Man, Channel Islands and the Irish Republic.

If the visit is for business purposes, then any items coded 755 or 757 that are to be refunded should be abated in the normal way, but any items coded 955 or 956 that are to be refunded should be deleted (ie crossed through) because 900 codes should not be abated.

Code 956 covers holidays/trips abroad and code 955 covers holidays/trips in the UK. These two codes directly relate to the type of expenditure covered by Q116-119 in the A schedule.

Advance payments, deposits, or the full cost of such a holiday if paid during the record-keeping period, should be assigned to the appropriate code.

### 1. Code 755 - Money spent abroad

This applies to all holidays/trips abroad.

In addition to the total amount actually spent abroad during a holiday, include the following advance payments made during the record-keeping period.

- holiday insurance (if not included in cost of holiday)
- duty free purchases in UK or abroad
- all goods and services purchased abroad

If the holiday starts and ends during record-keeping then the total amount actually spent abroad each day should be recorded in the diary.

If the holiday starts after record-keeping, the total value of the foreign currency and/or travellers' cheques (excluding commission) should be deleted.

If, however, the holiday starts during record-keeping but ends after the record-keeping period finishes then the total amount spent abroad during the record-keeping period will need to be estimated (see example below).

In order to estimate the total amount spent abroad during the record-keeping period the following information is required. This should be recorded in the diary:

- (i) The total amount of money (including foreign currency, travellers' cheques and sterling) they will be taking.
- (ii) The date they will be going abroad.
- (iii) How long they will be away.

**Example**

A person takes £300 in travellers' cheques and sterling, leaves the UK on the 9th day of record-keeping and is away for 7 days.

Assume he spends all the money he takes with him so his average expenditure per day is  $£300 \div 7 = £42.86$ .

As he is away for 6 days of the record-keeping period, (including the day of departure) the estimated amount he spends abroad during these 6 days is  $6 \times £42.86 = £257.16$ . Enter this figure in the amount column and code as 755.

Actual expenditure abroad does not need to be itemised, but if this has been done, add up the amounts for each individual item, enter the total in the amount column and code as 755. Delete the individual entries.

If the amount taken, the date of departure or the length of the holiday are not given, refer to RO.

**2. Other types of expenditure on holidays/trips abroad**

Apart from the items listed at code 956, there are certain types of advance expenditure which should be coded to the item purchased.

	<u>Code</u>
- International driving licences	549
- Coach fare to a country abroad (if paid in UK)	552
- Air fare (if paid in UK)	553
- Commission on foreign currency and/or travellers' cheques (Note - if not known it should be estimated - see code 756)	756
- Money paid to friend or relative for a holiday ...UK - abroad	757
- Passports	770
- Visas	799
- Green card (D25) insurance for cars	940

**N. CASH GIFTS, INFORMAL CASH LOANS & REPAYMENTS OF INFORMAL CASH LOANS**

**1. Cash gifts to persons IN the household**

- (i) If money is given to other spenders (including absent spenders) in the household - code to 986. Payments for services to servants living in the household should be coded to 781.
- (ii) If money is given to non-spenders (under 16) in the household - treat as pocket money and code to 801. If money is given to non-spenders ie persons who have not spent any money during the record-keeping period aged 16 or over - code to 802.

**2. Cash gifts and goods or services bought for persons OUTSIDE the household (excluding donations to charities - see 798)**

- (i) If money is given to friends or relatives outside the household (whether it is given to pay for a specific item or not) - code to 802.
- (ii) If an A or B Schedule item is paid direct for another household - code to 802. (Do not use a 900 series code).
- (iii) If a D Schedule item is paid direct - code to the item purchased.

**3. 'Informal' cash loans to persons IN and OUTSIDE the household**

Money which is clearly identified as a loan should be deleted (ie crossed through) whether the money is loaned to:

- persons in the same household or
- persons outside the household eg a friend or relative

**4. Repayments of an 'informal' cash loan to persons IN and OUTSIDE the household**

**(i) A Schedule items**

If the repayment is made to a person in the same household enter code 966 against the item in the diary.

If the repayment is made to a person outside the household (eg a friend or relative) proceed as follows:

Enter code 966 against the item in the diary, then check to ensure that the details have been entered at Q106 (code 6) or Q98(c) if the item is a car. If the details have not been entered at either of these questions, refer to R0.

**(ii) Diary items**

If the repayment relates to a diary item then the entry should be deleted (ie crossed through).

**(iii) Item not known**

If there is no indication in the diary as to what the repayment is for enter code 966 against the item in the diary.

0. MISCELLANEOUS NOTES ON DIARY ITEMS

1. Car or motorcycle purchase

The purchase of a car or motorcycle is regarded as an 'A' Schedule item. If such an item is purchased outright during the record-keeping period and is therefore recorded in the diary, it should be given a 900 series code

942 Outright new car purchase

943 Outright second-hand car purchase

944 Outright motorcycle purchase (new and second-hand)

The corresponding codes 501, 502 and 503 should be used only at the loan or HP questions (ie Q103 or Q105) in the A Schedule. Note that if 501, 502 or 503 are used in the diary a validation error will appear.

2. Clothing

Informants should give the sex of the person for whom the item was purchased and the age if the person is under 16. This information is necessary in order to give the item its correct code. If the item was bought for someone in the household the person number may be given instead. In this case the sex and age can be obtained from the household box. If sex and age cannot be deduced from the information given refer to supervisor.

Clothing allowances should be coded as 803 and payments to clothing clubs as 966.

3. Insurance policies

If the insurance policy relates to an A Schedule item use the appropriate 900 code. If it is not an A Schedule item then the relevant item code should be used. These are usually 'one off' payments.

4. Repayment of a loan to clear other debts (code 787)

This is a loan taken out to pay off other debts. If such a loan occurs at Q103 in the A Schedule it should be coded as 787, but if a loan payment is made during the record-keeping period it should be coded as 960. Code 787 should not therefore be used in the diary

5. Maintenance payments

Maintenance payments for household equipment should be coded as follows.

Cassette recorders, televisions, videos etc - code 784

Other gas, electric and oil appliances - code 786

Central heating systems - code 948

6. Postal Orders

If a postal order was purchased during the record-keeping period, the value and the poundage should be shown separately. The purpose for which it was bought and the date it was used or posted should also be written beside the entry.

If it was used or posted during the record-keeping period, code it to the item purchased, otherwise code it to 988. The poundage should be coded to 754.

If the poundage has not been shown separately, refer to supervisor. The budget should then be sent to Field Branch. If it becomes necessary to estimate the poundage, the rates are given at code 754 in the item code list.

7. Tips

Tips should be given the same code as the service or item supplied.

8. Water paid by meter

In certain parts of the country 'metered' water is becoming more common. Under this system the amount charged for water depends on actual consumption instead of rateable value.

If meter payments for water occur in the diary they should be coded 904.

If the cost of installing a meter occurs in the diary, this should also be coded 904.

FAMILY EXPENDITURE SURVEY ITEM CODE LIST

FOOD FOR HOME CONSUMPTION

ITEM CODE	DESCRIPTION OF ITEMS	ADDITIONAL EXAMPLES
101	Bread, milk loaves, rolls	Balmcakes, baps, batch breadcakes, butteries, Chapatis, croissants, doughcake, Fadge, Flat cake, garlic bread, Irish potato bread, pitta, take and bake
102	Flour, plain and self-raising	Saffron flour
103	Biscuits, shortbread, wafers, (including chocolate covered)	Bandit, Breakaway, Cheese Nuts, Choc-Teacakes, Cookies, Crunchies, Gingerbread men, Kit-Kat, Macaroons, Mcvita, Marshmallows, Monster Munch, Novo, Oatcakes, Penguins, Rusks, Ryvita, Skips, Slimming biscuits, Squiggles, Toasties, Twix, Wigwams, Yo-Yo, Twiglets. <i>Ten Cakes</i>
		All corn based crisps and snacks eg KP snaps, Frazzles, Sainsbury's sticks
106	Cakes and other bakery purchases  Including: Composite purchases of biscuits, bread, cakes and flour etc	Apple Dumpling (pastry), Bannocks, Bracks (Irish), Bread Pudding, Buns, Cheesecake, Chorley Cakes, Crumpets, Currant bread, Frozen (cooked) cakes (eg eclairs, gateaux, sponge), Flan cases, Fruit pies, Jaffa cakes, Malt loaf, Muffins, Parkin, Pastries Petit Fours, Pikelets, Scones, Torte Fruit, Teabread, Waffles (excluding potato waffles - see 156)
108	Dry cereals (including prepared breakfast cereals)	Alpen, Arrowroot, Baby cereal, Blancmange Powder, Broth cereals, Cereal bars eg Original Crunchy Bar, Coco Crispies, Cornflour, Country Store, Custard Powder, Dry Pasta, Familia, Farex, Farinoca, Farola, Flying Start, Lentils, Muesli, Nuggets, Oatmeal, Pearl Barley, Puffed Rice, Quaker Oats, Ready Brek, Rice, Sago, Semolina, Soya Flour, Spaghetti, Special K.
111	Beef and veal (including minced meat)	Beefburgers (unless meal out), beef-ham (raw), beef kebabs, beef loaf, hamburgers, hough, minceburgers, sheet-ribs, sirloin, steaklets

FOOD FOR HOME CONSUMPTION - Continued

112	Mutton and lamb	Gigot, Lap (breast), lamb kebabs (including kebabs undefined)
113	Pork	Pork kebabs, pork slices and cuttings, spare ribs
114	Bacon and ham, uncooked	Belfast, gammon, ham shank, hock, knuckle, ulster fry
116	Offal and other uncooked meat  (including meat protein substitute, meat undefined)	Bones, chawl, cheek, chitterlings, elder, goat meat, heart, kidneys, liver, mince savour, oxtail, pig's/sheep's head, pig's trotters, protoveg, soya meat, steak and kidney (uncooked), sweetbreads, tongue, tripe
121	Cooked ham (including canned)	Forespur
	Ham which is sold as sliced or cold is normally cooked and should be coded 121. Uncooked ham is usually in the form of a joint and should be coded 114. 'Fresh' written alongside does not necessarily mean uncooked.	
122	Sausages (uncooked), sausage meat	
123	Cooked meat and meat products canned and bottled meat  (including cooked meat undefined)	Bath chaps, beef in a bag, black/white pudding, bottled meat, bridies, brawn, brunchie, canned beefburgers, canned braised beef, canned chicken and mushroom casserole, canned cocktail sausages, canned escargots, canned frankfurters, canned meat puddings, canned sausage and beans, canned sausages, canned sliced beef, canned tongue, chicken pie, chicken pie and chips (frozen) chicken rissoles, chopped pork, cooked pork and beef, cooked sausages, cooked tongue, corned beef, delicatessen meats, generally, Duo cans (eg chicken & rice) escargots (snails), frankfurters, frozen roast beef (sliced), game pie, garlic sausage, haggis, ham and egg pie, haslet, hodge, hot dogs, hot pot, Irish stew, liver sausage, luncheon meat, mealy pudding, meat croquettes, meat and potato pies, meat puddings, meat squares, pastrami, patties, pigs pudding, polony, pork cheese, pork fingers, pork pestle, pork pies, pork scratchings, sausages in batter, sausage rolls, saveloy, scotch eggs, shepherds pie, sliced braised beef, spam, steak and kidney pancakes, veal and ham pie.
	<u>Excluding</u>  Sandwiches and meals out - see 196, 197 or 800 series chicken, fish and meat pastes - see 190	

FOOD FOR HOME CONSUMPTION - Continued

127	Poultry, rabbit, game and venison - cooked, uncooked, canned, bottled and frozen	Capon, chicken in aspic, Chicken Kiev, Chinese chicken, ducks, hares, partridges, pigeons, tandoori chicken, turkey loaf (raw), turkeys
134	Fish - fresh, smoked, frozen canned, bottled and buttered	Cockles, crabs, fish cakes (not cooked), fish croquettes (not cooked), frozen fish fingers, frozen fish in a bag, frozen fish and chips, jellied eels, roll mops Gravlax (Salmon).
138	Fish and chips with or without vegetables - consumed at home (cooked items only)	Fish cakes (cooked), fish croquettes cooked with or without chips and/or peas, fish and chips, fish, chips and peas, fish cakes with/without peas, fish supper, fish tea, incl cases where fish and chips costed separately, fried fish.
140	Eggs, fresh and dried	
141	Butter	Excluding rum, butter - see 190
142	Margarine	Butter/margarine mixtures, Clover, Flora, Gold, low fat spreads, soya margarine, Sunflower, Vitalite.
143	Fresh whole milk (excluding skimmed and semi-skimmed - see 147)	Fresh milk, sterilized milk, ultra heat treated (UHT) milk, milk tokens
146	Cheese	Cream cheese, cottage cheese, processed cheese, vegetarian cheese
147	Fresh skimmed milk	Semi-skimmed milk
148	Other milk products (excluding butter - see 141 and cheese - see 146)	Buttermilk, canned and dried milk, canned, fresh and sour cream, fromage frais, milk baby foods, milk shake, other milk products (frozen or unfrozen) mousse, readymade milk shakes/drinks, top of the milk, yoghurt.
149	Lard, cooking and other oils and fats	Dripping, olive oil, shortex, suet, trex, vegetarian fats.



152	Fresh vegetables and tomatoes (including vegetables undefined)	Alfafa, broad beans, broccoli, brussel sprouts, cabbage, calabrese, carrots, cauliflower, leeks, mushrooms, onions, plantain, runner beans, shallots, spring greens, spring onions (syboes).
153	Canned, bottled and dried vegetables and tomatoes	Baked beans, beetroot (excluding jar of beetroot see 193), canned vegetable juice, tomato puree.
155	Frozen vegetables	
156	Potato products only (including processed potatoes)	Canned potatoes, frozen chips, hula hoops, instant potato powder, potato cakes/scones/pies/farls, potato croquettes (including croquettes unspecified), potato sticks, potato waffles, puffs, ravers, Smiths Quavers, tinned potatoes, toggles.
158	Potatoes (raw)	
160	Fresh fruit (including fruit undefined)	Apples, avocado pears, bananas, fresh fruit salad, oranges, pears rhubarb, satsumas, tangerines.
162	Fruit juices and tomato juice (excluding squashes - see 184)	Britvic, concentrated fruit drinks, juice drinks, Non-alcoholic wine, pure lemon juice, PLJ, rosehip syrup.
164	Other processed fruit - canned, bottled, dried or frozen, (including nuts)	Appletree dessert, currants, delrosa, frozen apples, fruit salad, mamade, olives, optrose, peaches, pears, pineapples, prunes, raisins, sultanas, unsweetened fruit and nut bars.
171	Tea	Herbal tea, nestea
172	Coffee, coffee essence	Nescafe.
173	Proprietary and non-proprietary food drinks (excluding milk baby food - see 148)	Bengers food, Bournvita, Cambridge diet food supplement, chocolate squeezy, cocoa, cocoa essence, horlicks, instant postum, malted milk, milo, nesquik, ovaltine, slender (slimming milk drink), soya milk.
181	Sugar	Castor sugar
182	Syrup, lemon curd, honey, jam, marmalade	Choc spread, molasses, peanut butter, sunny spread, treacle.
183	Ice cream	Iced lollies (if they contain ice cream), arctic roll, dark secrets.

FOOD FOR HOME CONSUMPTION - Continued

184 Soft drinks  
(squashes, cordials, crystals)

Blackcurrent juice, Citrozade, essences for making soft drinks, milk shake syrups, non-alcoholic beer, Norfolk Punch, Ribena, sodastream concentrates, triple 'C'.

185 Sweets and chocolates  
(excluding chocolate covered biscuits and wafers - see 103)

Chinese figs, crystallised fruits, Curly Wurly, drained and glace fruit, (except drained cherries, glace cherries and candied peel - see 193), Indian sweet, Marathon picnic bars, popcorn, stem ginger.

190 Canned and packeted foods, prepared and semi-prepared

Including:

Canned, packeted and bottled baby, junior and geriatric foods other than milk

Excluding:

Cooked meat etc - see 123,  
Poultry etc eg )  
Chicken Kiev, ) see 127  
Chinese chicken -)

Almond paste (incl marzipan), beef olives, bolognaise sauce, Bombay mix, brandy butter, cake and pudding mixtures, canned cheese and spaghetti, canned creamed mushrooms, canned macaroni cheese, canned pease pudding, canned puddings (eg rice, treacle), canned ravioli, canned risotto, canned spaghetti sauce (eg tomato), casserole mix, 'cook-in' sauces, cheese or fish pancakes, cheeseburger, all cheese spreads, coleslaw, cream dessert (fool), cream topping, curry sauce, custard (instant or ready made), doughnuts and cakes uncooked and frozen, frozen pastry, garlic butter, hors d'oeuvres, ice cream and yoghurt powders, ice poles, ice pops, Icing Sugar, instant dessert powders, instant whip, jellies, (incl jellies set with fruit), made up stuffing (eg paxo), 'Make a meal', meat, fish and chicken pastes (ie spread), mincemeat (sweet), packet dumplings, packet icing, popadom, pate, peach melba/sundaes (unless ice cream - see 183), pies (cheese and onion, fish) pea fritters, pineapples fritters, pizza pie, potted meat, prawn cocktail, ravioli, ready made trifles and custard, 'Ready to eat' and 'Ready to heat' meals, rum butter, salads (mixed, potato, vegetable), savour mix, skillet meal, sorbet, taramosalata, Tip top tinned cream, toast toppers, toasty grills, vegetable Bhajis and Samosas, white sauce, Xmas pudding

FOOD FOR HOME CONSUMPTION - Continued

193	Pickles, sauces, flavourings, colourings, additives	Angelica, apple sauce, artificial sweeteners (eg slimcea, sweetex, sugaree), baking powder, baking soda, Bovril, breadcrumbs, candied fruit and flowers, candied peel, chicken essence, chutney, cocktail cherries, coffee mate, cooking chocolate, cooking wine, Cranberry Sauce, cream of tartar, curry powder and paste, dessicated coconut, drained cherries, fish dressing, flaked/blanched almonds etc, fresh ginger, garlic, gelatine, glace cherries, gravy salt, ground almonds, herbs (eg mint, parsley), hops and malt for making home brewed beer, isinglass, jar of beetroot, Jif-lemon, King Beef (extract), Marmite, mayonnaise, mustard, nibbed nuts, oxo, parmesan, pectin, pepper, pickled foods (eg cabbage, eggs, onions, walnuts) rennet, rice paper, salad cream, salt, soup cubes/squares, soyagen (milk powder), spices (eg ground ginger, root ginger, cinnamon, all spice), sweet cake decorations, sweet and savory flavourings and essences, tomatoe ketchup, vinegar, yeast.
196	<u>Cold</u> take away food items <u>consumed at home</u>  (including items not defined as hot or cold)	Meat pies, salads, sandwiches, sweet pies, 'meals on wheels', 'take away meals'.
197	<u>Hot</u> take away food <u>consumed at home</u>	Chips on their own, toasted sandwiches, 'meals on wheels', 'take away meals'.
199	Other food undefined	Food tokens, grocery bills which cannot be itemised, Christmas club hamper, money for cookery class. Meals eaten at relatives home and paid for.

TOBACCO

211 Cigarettes, cigarette tobacco and  
cigarette papers

*filter tips*

212 Pipe tobacco  
(including tobacco undefined)

Chewing tobacco, twist.

If tobacco is undefined but  
cigarette papers are also purchased  
code to 211.

213 Cigars and snuff

Whiffs, Manikins.

## HOUSING

### PERMANENT SECOND DWELLING IN UK (Codes 215-216, 225-227, 229 and 945-948)

(Permanent second dwelling includes town flat, country cottage, holiday home, beach bungalow, fixed caravan etc).

- |     |   |  |
|-----|---|--|
| 215 | Purchase of second dwelling and capital improvements<br>(Do-it-yourself)  | Built-in furniture (including flat-packed goods), double glazing, installation of structural space heating, time share in UK - purchase and capital improvements (if time share is abroad - see 999)                                   |
| 216 | Household expenses<br><br>(excluding repairs and decorations, electricity, gas and telephone accounts, TV licences) | Endowment policy for a mortgage, insurance on structure, mortgage instalment, rates, rent, water rates, standard community charge, standard community water charge, time share in UK - running costs (if time share abroad - see 999). |

HOUSING - Continued

MAIN DWELLING (Codes 218, 221, 231 and 945-948)

Main dwelling includes a dwelling to which the household is planning to move as its new main dwelling or a dwelling to which a household member is planning to move eg on marriage

- |     |   |  |
|-----|---|--|
| 218 | Structural space heating installation<br>(Do-it-yourself)   | Gas fired central heating, water and hot air.<br><br>Oil fired central heating.<br><br>Radiators and hot air systems.<br><br>Storage heaters, including under floor heating (by electricity).<br><br>Open fires, closed fires, fireplaces, Raeburn solid fuel cooker.  |
| 221 | House purchase<br><br>(including deposit - but excluding rent (see 799) - on a new main dwelling or a dwelling to which a household member is moving eg on marriage)<br><br>" (excluding insurance, mortgage etc for the dwelling in which the household is living) | Buying leasehold or share of property (if main dwelling), insurance on structure, mortgage instalment, rates, water rates, payments to 'Self-Build Association', private road construction charges, purchase of a garden plot/plot of land.<br><br><i>+ former main dwelling</i><br><i>including all for fit out</i> |
| 222 | Caravan purchase<br><br>(including deposit)   | Repairs and decorations to mobile homes/caravans (if not a second dwelling).   |

HOUSING - Continued

PERMANENT SECOND DWELLING IN UK (Codes 215-216, 225-227, 229 and 945-948)

(Permanent second dwelling includes town flat, country cottage, holiday home, beach bungalow, fixed caravan etc.)

- 225      Electricity account payments
- 226      Gas account payments
- 227      Telephone account payments
- 229      TV licences

MAIN DWELLING (Codes 218, 221, 231 and 945-948)

Main dwelling includes a dwelling to which the household is planning to move as its new main dwelling or a dwelling to which a household member is planning to move eg on marriage.

- |     |   |  |
|-----|---|--|
| 231 | Structural additions which have to be self assembled<br><br>(excluding furniture - see 957) | Flat packed goods such as double glazing units, garages, garden sheds, greenhouses, kitchen units, Room Divider. |
|-----|---|--|

HOUSING - Continued

PURCHASE OF MATERIALS AND TOOLS FOR HOUSE MAINTENANCE (codes 232 - 238)

232	Hire of equipment for house maintenance	'Do-it-yourself' work on house maintenance.
233	Composite or undefined purchases (codes 235-238)	
235	Fittings (including electrical fittings)  (These are items which are fixed to the structure (wall etc) of a building on a permanent basis)	Baths, carpet bar strips, cat flaps, chandeliers, circuit breakers, clothes post (fixed), curtain rails, door bells (electric), door frames, door handles, doors, fence (wooden), fireplace (wood surround), flex wire, fuse boxes, junction boxes, light roses, lights, power points, pelmets (ready made), sash cords, shower fittings (non-electric) sockets, stair grips, telephone socket kits, toilets, trellis, wash basins, window catches, windows.
236	Tools for household repairs, maintenance, decoration and structural additions etc.	Extension ladder, lino knife, paint brushes, paint kettle, rollers, saw bench, scaffolding tubes, scrapers, step ladders, tools (unspecified), workmate.
237	Paint and distemper, wallpaper, timber and hardboard	Dadoline, hardboard to make a pelmet, shelving, (wooden floor tiles - see 402).
238	Other materials	Aggregates for cement, creosote, draught excluder, emery cloth, fablon, formica, french polish, glass, tiles, heavy glues, hinges, linseed oil, masking tape, nails, paint stripper, paving slabs for path, pipe lagging, plastic wood, polyfilla/cell, polythene sheets, putty, rawlplugs, rentokil, roofing felt, roof insulation materials, sand, sand paper, screws, solder, spare parts for structural space heaters, teak oil, varnish, wire netting.



# FUEL, LIGHT AND POWER

240	Anthracite and boiler fuel coal bricks, house coal, slack  (including coal provided by employer)  (excluding coke and premium smokeless fuels - see 242)	Beans, dry steam coal, multiheat, ordinary household coal used in open fires, etc. Ovoids, pease and grains, Phurnacite, stovesse and stove nuts, trebles, Welsh nuts.
242	Coke and premium smokeless fuels  (including coke provided by employer)	Burnbrite, Cleanglow, Coalite, gas cokes other than for open fires, No 2 Gas Coke, Gloco, hard cokes (including Sunbrite), Homefire, Phimax, Roomheat, Sebrite, Wonderco.
254	Gas - slot meter payments  (If household has its own key treat as account - see 914)	Power keys, slot cards, discs, tokens Include service charge payments for gas when they appear in diaries.
255	Electricity - slot meter payments  (If household has its own key treat as account - see 917)	Power keys, slot cards, discs, tokens Include service charge payments for electricity when they appear in diaries.
258	Other fuel and light  (Including paraffin and fuel undefined but <u>excluding</u> fuel oil for central heating)	Calor gas, firelighters, firewood, gas refills for blow lamps/camping stoves, underfloor heating charges where source of heating unknown.  (Liquid paraffin - see 621).

ALCOHOLIC DRINKS (see Sections J & K)

Alcoholic drink bought and consumed away from home - OFF LICENCES

260	Ale, barley wine, beer, shandy, stout	Low alcohol beers & lagers
261	Cherry B, cider, perry	Babycham.
263	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
264	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
265	Wines (unspecified)	Low alcohol wine, any wines inadequately described
266	Spirits, liqueurs	
269	Alcoholic drink inadequately describe or itemised	

Alcohol drink bought and consumed away from home - LICENSED PREMISES

270	Ale, barley wine, beer, shandy, stout	Low alcohol beers and lagers
271	Cherry B, cider, perry	Babycham
273	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
274	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white
275	Wines (unspecified)	Low alcohol wine, any wines inadequately described
276	Spirits, liqueurs	
279	Alcoholic drink inadequately described or itemised	Round of drinks.

Note

If brand names appear and no other description given, refer to supervisor.

Tips (if entered separately) should be given the same code as the drink purchased.

ALCOHOLIC DRINKS - continued

Alcoholic drink brought home

280	Ale, barley wine, beer, shandy, stout.	Low alcohol beers and lagers
281	Cherry B, cider, perry	Babycham
283	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, maderia, montilla, miscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
284	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
285	Wines (unspecified)	Low alcohol wine, any wines inadequately described.
286	Spirits, liqueurs	<i>M. J. ...</i>
289	Alcoholic drink inadequately described or itemised	Month's supply of wines and spirits. Drinks for party: If specific drinks not identified.

Note

If brand names appear and no other description given, refer to supervisor.

CLOTHING AND FOOTWEAR - (See Section o)

Definitions

Adults (men & women) are persons aged 16 or over.

Children (boys and girls) are persons aged 5-15.

Infants are persons aged under 5.

301	Men's outerwear	All sports clothes, blazers, capes, cardigans, dressing gowns, duffle coats, jackets, kilts, kneepads, overalls, overcoats, raincoats, shirts, shorts, suits, swimming trunks, trousers, waistcoats.
305	Men's underwear & hosiery	Collars, combinations, pants, pyjamas, socks, vests.
311	Women's outerwear	All sports clothes, aprons, blazers, blouses, capes, cardigans, costumes, dresses, dressing gowns, duffle coats, gym slips, jackets, jumpers, leotards, overalls, overcoats, raincoats, shorts, skirts, slacks, suits, swimming costumes, twin sets.
315	Women's underwear & hosiery	Bed-jackets, brassieres, briefs, combinations, corsets, leg warmers, negligees, night-dresses, panties, petticoats, pyjamas, roll-ons, slips, stockings, suspender belts, socks, tights, vests.
321	Boy's outerwear	As for men where applicable
322	Boys' underwear & hosiery	" " "
325	Girls' outerwear	As for women where applicable.
326	Girls' underwear & hosiery	" " "

CLOTHING AND FOOTWEAR - Continued (See Section O)

330	Clothing materials	Leather to make clothes, materials for school sewing.
331	Men's and boy's headgear	
332	Haberdashery Including: items used in the repair of clothing, women's & girls' headgear and headgear undefined	Belts, berets, braces, buttons, caps, darners, embroidery silks, garters, gloves, handkerchiefs, hats, insoles, knitting wool and needles, laces, needles and threads etc, nightdress case, patterns, pins, ribbons, scarves, school badges, sewing - cotton, tape measure, ties, webbing, zips, Odour eaters.
335	Infants' outerwear (excluding bedding - see 407)	Bibs (including plastic), hats, mittens, pram sets.
336	Infants' underwear and socks (excluding disposable nappies - see 621)	Babies' nappies, (terry and muslin) bodices, knickers, pants, pyjamas, vests.
337	Clothing charges	Hire of clothing, dressmaking charges (excluding repairs and alterations) dress-making dummy.
338	Miscellaneous purchases of clothing (Excluding clothing allowance see 803)	
341	Men's footwear	Boots, shoes, slippers, trainers wellingtons.
342	Women's footwear	Fur bootees, leggings (mock boots), shoes, slippers, trainers.
343	Children's and infants' footwear	Daps, trainers.
349	Footwear undefined.	

# DURABLE HOUSEHOLD GOODS

402	Hard floor coverings  (including laying and making up charges)	Flooring tiles (vinyl, plastic, rubber and wooden), linoleum, lino sticky tape.
405	House textiles (new and second hand)  (including making up charges)	Adhesive binding, bedspreads, blankets, curtain materials, cushion covers, duvets/continental quilts and covers, eiderdowns, plastic shower curtain, rufflette tape, rydura dusters, sheet (including rubber), table cloths (including plastic), tea cosy, towels.
407	Mattresses (new and second hand)	Baby's changing pad, bolsters, cot/pram mattresses, cushions, kapok, pillows.
409	Cassette/tape recorders, radios, record players, televisions, televideos (new and second hand)  (Excluding non-essential CB equipment - see 422)	Amplifiers including fitting, antenna, essential equipment for CB radio (aerial, power supply and transceiver), hi-fi equipment, music centre, personal stereo, radio clock, speakers, tuners, Satellite dishes and TV and radio aerials (purchase and cost of fitting), TV games and TV games console (purchase and rental). <i>Headphones Accessories</i>
410	Purchase of home computers (new and second hand)	Printers, word processors. <i>Accessories</i>
411	Gas cookers (new and second hand)  (including gas cookers with electric ignition/timing device etc)	Hob, built in oven. Include installation charges.
413	Electric cookers (new and second hand)	Hob, built in oven. Include installation charges.

DURABLE HOUSEHOLD GOODS - Continued

414	Telephone and telephone answering machines (new and second hand)	Attachments for telephone, beepers (if purchased), mobile telephones.
417	Electric washing, drying machines (new and secondhand)	Drying cabinets, spin dryers, tumble dryers.
419	Electric refrigerators, freezers (new and second hand)	
420	Purchase of video recorders (new and second hand)  (excluding cassettes, discs and accessories - see 604)	
422	Spare parts for cassette/tape recorders, home computers, radios, record players, televisions, TV games and videos	Non-essential equipment for CB radio, (excluding aerial, power supply and transceiver - see 409),transistors, valves.
423	Spare parts for gas and electrical durables	Electric sewing machine needles, vacuum cleaner bags.
425	Other gas appliances (new and second hand)	Fires (ordinary or convector) hair curling tongs/styling brushes (including gas refills), poker, refrigerators, wall-mounted shower units, water heaters and boilers.
426	Other major electrical appliances (new and second hand)	Discolights, dishwashers, fires (conventional plug-in or convector), lawnmowers (excluding manual and petrol driven - see 434) microwave cookers, sunbeds, vacuum cleaners, wall-mounted shower units, waterheaters and boilers.
427	Electrical tools (new and second hand)  (including electrical tools undefined and spare parts)	Drills, paint sprayers, paint strippers, saws.
428	Small electrical/electronic equipment (new and second hand)	Barbecues, burglar alarms (battery or electric), calculators, hair dryers, hair curling tongs/styling brushes, kettles, lamps (bedside, standing and table) shavers/ toothbrushes (battery or electric), timer switches, typewriters, smoke alarms,

DURABLE HOUSEHOLD GOODS - Continued

431	China, glassware and pottery (new and second hand)  (excluding mirrors - see 646)	Pyrex ware.
434	Major household appliances not powered by gas/electricity (new and second hand)  (including major appliances undefined)	Barbecues (excl electric - see 426) carpet sweepers, fire extinguishers, garden furniture, garden rollers, garden (and beach) umbrellas, knitting machines and ribbers, lawnmowers (excluding electric - see 426) non-electric calculators/sewing machines/typewriters, oil-fired cookers and water heating systems, paraffin and other non-structural space heaters, petrol-powered electric generators, picnic tables, rôtovators, water softeners, wheelbarrows, spare parts for non- gas/electric appliances.
437	Electrical consumables	Batteries (dry cell), Christmas lights, fuses, fusewire, infra red bulbs, light bulbs, plugs and adaptors (excluding those designed for a specific purpose or appliance).
438	Garden tools and accessories (new and second hand)	Garden gloves, garden hose, handbills, hedge clippers, hoes, scythes, shears, watering-cans
439	Kitchen equipment, tableware, utensils and cleaning materials  (excluding chemical cleaning materials - see 742)  (new and second hand) (ie items used in the preparation, serving and clearing up of food)  (eg J-cloths, scourers, sponge cloths, and steelwool)	Bake stone, baking tin, bowl, bread bin, bread board, chopsticks, colander, cutlery, dish cloths, fish slice, frying pan, kettle, kilner jar, masher, milk cooler, napkin ring, oven gloves, pastry brush, potato peeler, pressure cooker, sandwich box, saucepan, strainer, teapot spout, teapot stand, tin opener, tray, tray set, vacuum flask, wine-making apparatus, wooden salad bowl and servers.



DURABLE HOUSEHOLD GOODS - Continued

440 Other household hardware  
(new and second hand)

Baby's bath, basin, bathbrush,  
bathroom scales, brass log box,  
brooms, cash box, chamois leather,  
clothes brush, clothes horse line,  
clothes prop, coal scuttle, coat  
hangers, doorstop, dustbin, dustpan,  
fireguard, fire-irons, flints, foam  
filling for cushions, gas lighters,  
gas mantles, household oil,  
industrial gloves, ironing board,  
keys and key cutting, lamp shades,  
(incl. materials for making) laundry  
basket, metal bath, mops,  
mousetraps, odd pieces of hose,  
padlocks, pail, peg bag, pegs,  
penknife, place mats, plastic foam  
for kneeler, rope, scissors, shoe  
horn, shoeshine sets, sink plug,  
soap holder, sparklets/gas refills  
for soda stream, table top for  
washing machine, tilley lamp,  
torches, tub, venetian blinds, water  
filter, waste paper basket, WD40,  
wick for oil lamp or stove.

## VEHICLES

501	New cars (A schedule only) (including unspecified whether new or second hand)	Three wheel cars, motor caravans, caravanettes, new car kits for self-assembly. Jeeps, landrovers, lorries and vans used for private purposes.
502	Second hand cars (A schedule only)	As for 501
503	Motor cycles (A schedule only) (new and second hand)	Motor assisted cycles, moped, scooter, tricycle
505	Other vehicles (new and second hand)	Bicycles, BMX, canoes, carrycots, dinghies, go-karts, motor cruisers, prams, trailers, tricycles, wheel-chairs (manual or battery driven) yachts.
508	Other vehicles - repairs and servicing  (excluding car and motor cycle repairs etc - see 548)	Boat house hire, boat moorings, cycle garage fee, push chair, cycle hire.
510	Motor-cycles - accessories, spare parts and replacements (new and second hand)	Crash helmet, motor-cycle paint.
511	Other vehicles - accessories, spare parts and replacements (new and second hand)	Cycle clips, outboard motors, paddles, pram harness, pram straps.
512	Driving licences	
513	Cars - durable accessories and fittings (new and second hand)	Car radios, cassette players and telephones, licence holders, seats and seat covers for babies and children.
514	Cars - spare parts and replacements (new and second hand)	Brake fluid, car paint.
538	Petrol	
539	Diesel oil	
542	Other motor oils	Gear box oil
545	Garage rent, rates (if separate), and ground rent	
546	AA and RAC subscriptions	Other non-profit making motoring associations (eg Civil Service Motoring Association)
548	Cars and motor-cycles - repairs and servicing	Labour and material costs should not be split, Car battery charging

*National  
Breakdown  
£30 p a*

VEHICLES - Continued

549 Cars and motor cycles -  
other costs

Anti-freeze, car dwell meters, car  
polishes, car warranty extension,  
car wash, distilled water for car  
batteries, engineers' reports,  
garaging, gas to power cars,  
international driving licences, MOT  
tests, parking fees, parking meters,  
shampoos, tolls, tools for motor  
vehicles, underseal.

## TRAVEL

550	Combined Bus/Rail/Tube tickets. (excluding season tickets)	One day capital card, one day travel card, any travel on a ticket covering a combination of bus and rail, bus and tube or metro or all three - but <u>not</u> rail and tube - see 551.
551	Rail or tube fares (excluding season tickets)	Train/boat ticket, reservation of railway seat, S/Citizens' rail fare card, OAP passes. This includes combined rail and tube or metro.
552	Bus, coach fares (regular services only) (excluding season tickets)	Tram, trolleybus, Bus clipper cards, Bus passes for private school pupils.
553	Air travel	
554	Water travel (excluding season tickets)	Ferries, hovercraft, river bus
555	Taxis (including hired cars with driver)	
556	Hire or self-drive cars	Cars hired for weddings and funerals, car leasing, Car provision scheme, Expenditure on the motability scheme. Mileage charges for use of firm's car for private purposes.
557	Monetary contribution towards cost of travel in friends' etc vehicle	
558	Other personal travel	Coach tours and excursions (including the cost of meals and drinks if they cannot be coded separately), private bus, ski lifts/tows and cliff lifts.
560	Transportation eg furniture delivery  (excluding expenses of moving house - see 959)	Charge for delivering items of furniture etc from shop, or for moving items from one house to another, transport of baggage and animals, transport of car by air, rail or sea.

# OTHER GOODS

601	Musical instruments and parts (new and second hand)	Hire of musical instruments, synthesizer.
603	Audio cassettes and records, TV game and home computer cassettes. (new and second hand)	Cassette cases, computer software, "dustbags", record cases, record rack, record tokens, purchase and rental of audio blank and pre- recorded cassettes and accessories for TV games and home computers.
604	Purchase and rental of video cassettes, and accessories	Blank and pre-recorded video cassettes.
611	Spectacles (NHS and other)	Contact lenses (only the amount paid should be recorded), Sunglasses.
621	Medicines and medical aids  (including items undefined as NHS or other but excluding NHS - see 625)  (including baby cream, baby lotion etc only if there is a baby in the household - otherwise see 622)	All medicated sweets eg Tunes, Locketts, Askit powders, Ayds (slimming tablets), babies' bottles, baby cream and baby lotion, baby wipes, Bemax, bottle teats, calamine lotion, clinical thermometers, cod liver oil, contact lens soaking fluid, Complan, contraceptive pills, cotton buds, cotton wool, cough sweets, Dettol, disposable nappies, elastic stockings if not NHS, Froment, glucose, hearing aid battery, hearing aid rental, insect repellent, illicit drugs, Lipsil, liquid paraffin, Metercal, Milton, nappy liners, Plax, sanitary towels, slimming biscuits, slippery elm food, spectacle cleaning fluid/cleaning cloth, surgical goods and dressings, TCP, teething ring, vapourizers eg Wrights (including candles and refill fluid), Virol, vitamin tablets, wheatgerm.

OTHER GOODS - Continued

622	Cosmetics	(including baby cream, baby lotion etc only if there is <u>no</u> baby in the household - otherwise see 621)	After shave lotion, "Aqua-marine" lotion, astringent lotion, baby bath, baby cream, baby lotion, barrier creams, bath essences/salts, brilliantine and hair creams, bubble bath preparations, cleansing cream, cold cream, colour rinses, compact with powder, deodorants, depilatory creams, eyebrow pencil, eye shadow, face packs, face powder, foundation creams and lotions, hair conditioner, hair glitter, hair setting lotions, hair sprays, hand creams and lotions, home perms, lipstick, lipstick brushes, lipstick towels, liquid make-up, mascara, "Nailoids", nail polish/varnish, nail varnish remover, night cream, orange sticks, perfumery (including cologne and toilet water), powder brush, powder puffs, preparation for tanning the human skin, eg "He-tan" (not soothing lotion such as calamine), proprietary hair bleaches and dyes, rouge, skin food, talcum powder and treated toilet tissues (eg Lantex, sãvãt, etc - not dry paper tissues/handkerchieves) waxes and gloves.
623	Toilet paper		
624	Other toilet requisites		Bath scrubbers, blades, combs, cosmetic bag etc (limit £3), emery boards, face flannel, hair clippers, hairbrushes, hairgrips, hairnets, hair rollers, hot water bottles, headrest, holder for tissues, interdens, lightweight plastic gloves, make-up mirror, manicure sets, nailbrushes, nail files, all paper handkerchieves/tissues (excluding those at 622), pumice stone, razors, rubber gloves, shampoos, shaving mirror, shaving soap/cream, steradent, toiletries toilet bag (limit £3), toilet sponge, toothbrushes, toothpaste, tweezers, wig stand.
625	NHS prescription charges and payments for NHS medical appliances	(excluding contraceptive pills - see 621)	NHS elastic stockings. NHS wigs and hairpieces. (Non-NHS wigs and hairpieces - see 793).

OTHER GOODS - Continued

631	Games, Toys and Pastimes  (excluding equipment for hobbies see 634, and sports see 641)	Babybouncers/walkers, balloons, card games, chess, Christmas stocking (containing toys/sweets), crackers, darts, dominoes, draughts, fireworks, child's paint box, playing cards. Electronic games.
632	Photographic and optical goods (excluding spectacles - see 611)	Binoculars, cameras, (including video cameras), developing and printing equipment, flashbulbs, films and charges for developing and printing, light meters, magnifying glasses, microscopes, opera glasses, photographic album, projector, school photographic material, telescopes, tripods.
634	Hobbies	All items bought for hobbies, artists' materials, coins/medals other than precious metals (see 649), scraper board, stamp albums, stamp collecting.
641	Sports goods  (excluding sports clothes - see clothing (outerwear))	Bait, camp bed, camping equipment, camping stoves, canvas beach huts, cartridges, children's large play equipment (eg slides, swings), compass, cricket equipment, echo sounder and battery, exercise kit (body trimmers, trim wheels, slimming aids, which could be used as exercise machines), fishing equipment, footballs, Freezella, golf clubs/balls, golf gloves, handwarmer, lifebelt/jacket, pellets, roller skates, sleeping bags, tennis, squash and badminton racquets, tents, whistles.
642	Leather and travel goods	Baby basket, baby carrying harness, brief cases, handbags, jewel case, school haversack/satchel/bag, sewing case, shopping bag-on-wheels, shopping bags (not carrier), shopping baskets, shooting sticks, spectacle cases, suitcases, trunks, umbrellas, vanity case, walking sticks, wallets.

OTHER GOODS - Continued

645	Smokers' requisites	Ashtrays, cigar boxes, cigarette cases, lighters, lighter fuel and gas refills, pipes, pouches.
646	Decorative fancy goods	Artificial flowers, birdbaths, fancy china bowl/flower pot, joss sticks, mirrors, optic lights, ornaments, pictures and picture frames, plastic badges, plastic flower pot holders, posters, pot pourri, vases, works of art.
648	Stationery (personal and household)	All greetings cards, aluminium foil, artificial Christmas tree, bin liners, binders for mags, calendars, cardboard folders, carrier bags, charity stamps/cards, Christmas decorations, candles (including birthday cake candles), cocktail sticks, correction fluid, crayons, digital watch pen, drinking straws, exercise books, football card photos, gloy, glucine, greaseproof paper, ink, jampot covers, kitchen rolls, lighter types of glue, paper decorations, paper napkins, doyleys, pencils, pens, plastic cutlery, polythene bags, rulers, scrap book, string, 'Stretch & Seal', tinsel, typewriter ribbons, wrapping paper, writing paper/envelopes.
649	Personal effects (including jewellery, watches, and personal silverware)	Coins and medals made from gold or platinum, compacts without powder, cufflinks, hip flasks, key rings, scent bottles, spectacle chains, watch straps.
650	Household articles (including household silverware)	Barometers, electric or wall clocks, silver cutlery, silver tea service, telephone timers, thermometers (excluding clinical thermometers see 621).
721	Books (including school and text books but excluding library subscriptions - see 799)	Address books, autograph albums, book club, book tokens, book with cassette, catalogues, colouring book, cookery cards, diaries, horoscope (book form only), learned journals, maps, music tutors, painting books, patterns in books, programmes, sheet music, telephone book, timetables.
722	Newspapers	Including delivery charge
723	Magazines/Periodicals	Knitting or needlework patterns in magazines, story teller (magazine and cassette combination).



731	Food for animals and pets, (not fit for human consumption)	fish-heads, horsemeat, Lassie, lights, Trill budgie food.
732	Other expenditure on animals and pets	Kennel club, medicine, nosebag for horse, purchase of pets and equipment, registration of animals, rent for horse field, saddles, sand, vet's fees.
733	Seeds, plants, flowers  (excluding all fertilisers - see 734)	Compost, flower-pots, gardening clubs, gardening stakes, peat, real Christmas tree, rents for allotment, weed-killer.
734	Plant fertilizers, (liquid pellet and powder) natural manure  (excluding peat - see 733)	Agricultural salt, All Seasons Lawn Food, Baby Bio, Bio Tomato Food, bone meal, Crop Booster, dried blood, Garden/Rose/Lawn "Plus", Growmore granular, gypsum, Hoof and horn, hop manure, Home grow, John Innes base (fertilizer), Kerigrow, lawn sand/food (but not weedkiller), Liquinure, maxicrop, nitrate of soda, Nitro chalk phosphates, Phostrotabs, Phostrogen, Plantoids, Rose food, special compound (fish), sulphates (iron, potash, ammonia), Tomorite, Toprose, Vitax Q4.
742	Matches, polishes and chemical cleaning materials	Abrasive powders, air freshener, ammonia, Biotex, Brillo pads, dishwasher salt, disinfectants, Domestos, dyes, fabric conditioner (eg Comfort), flash, insecticide, methyated spirits, Nappisan, polishes, record cleaning cloth, rinse aid, soda, shoe cleaning materials, starch, sulphur candle, turpentine.
745	Toilet soap	Liquid soaps. <i>Shower gel</i>
746	Other soap and soap products	Detergent, dirty paws, dishwasher liquid/powder, Stergene, Swarfega, washing powder, washing-up liquid.
750	Miscellaneous <u>goods</u> not assignable to any other code	Beach hut (if <u>canvas</u> - see 641), distilled water not specified as for car batteries, christmas presents (if present is known use the appropriate item code), gift vouchers (purpose not specified), globe map (unless antique), headstone, ice for freezer, masonic regalia.

## SERVICES

751	Postage	Giro charges, parcel post.
752	Telephone (excluding <u>household</u> telephone accounts - see 930)	Telephone cards, telemessages, car telephone accounts, mobile phone payments
753	Dances (admission and miscellaneous entertainment)	Amusement machines, beetle drives, car boot sales (admission), castles, children's parties, coffee mornings, country houses, dinner dance/supper dance (25% to dance admission, 50% to food and 25% to drink), discotheques, exhibitions, fashion shows, flower shows, fun fairs, holiday school play schemes, horoscopes, horse shows, juke box, mother and toddler groups, museums, night clubs, Social Club entrance, spectator at airports, subscription to Annabel's or other Dancing club/disco, trips round the bay, visits to Father Christmas, whist drives, women's fellowship (including tea and biscuits), Youth Club entrance fees, zoos.
754	Postal order poundage (see Section O)	Postal order poundage (£ or less - 24p, £2-£10 - 41p; £10-£20 - 62p), postal orders - see 988.
755	Money spent abroad  (whether on a hotel, self-catering or a package holiday/trip)  <u>Excluding</u> Purchase and running costs of holiday home/Timeshare - see 999  (See Section M)	Holiday insurance, "Duty-free" purchases in UK or abroad or during travel, All goods and services purchased abroad.
756	Commission on traveller's cheques and foreign currency	Travellers cheques min. charge: £2.50 or 1%. Foreign currency: £1.25 per transaction.
757	Money paid to friend/relative for a holiday	Board and lodging, UK & Abroad

SERVICES - Continued

758	Child care: payments to relative/friend	
759	Child care: payments to child minder who cares for child(ren) in his/her own home	
760	Child care: payments to person employed to care for child at informant's home, au pair, babysitter	
761	Cinema	
763	Theatres, concerts, circus	Amateur shows, folk group, jazz club (entrance and subscription), theatre agent's fee.
764	Participant sports and specialised pastimes  ( <u>including</u> subscriptions to sports and social clubs, ad hoc admission and similar charges but <u>excluding</u> residential attendance at health clubs/farms - see 775)	Band levy, billiards, boat hire boating, boating licence, brass rubbing charges, darts, fee for model, fishing licences, permits and trips, greyhound and pigeon racing, health club activities (eg sauna, solarium), rental for stretch of river, showing animals, skating, snooker, swimming, tennis (use of public court) subscription to Turf club, weight lifting/training.
765	Spectator sports (including football admission)	Boxing/cricket/football/rugby/ tennis matches, horse/dog/speedway/ stock car racing, school sports, swimming, wrestling.
767	Driving lessons	
768	TV, Radio, TV games console slot meter payments  (If household has its own key treat as account - see 932)	Exclude rental of audio cassettes - see 603, and video cassettes - see 604
770	Stamp duties to Central Authorities	Birth certificate, driving test fee (£21.50) import duty, passport, search fee at St Catherines House.
772	Licences (excluding TV and driving licences)	

SERVICES - Continued

773	NHS payments for dental and other services  (Including items undefined as NHS or private but <u>excluding</u> spectacles - see 611)	Amenity hospital bed.
775	Private medical, dental and optician fees  (excluding spectacles see 611)	Artificial teeth, chiropodist, ears pierced, eye tests, family planning clinic, health clubs/farms (residential attendance), medical certificate fee, nursing home and convalescent fees, repairs to spectacles.
776	Day nursery/creche/playgroup run by social services or local authority	
777	Private day nursery/creche/playgroup	
778	State nursery school/class/playschool	
779	Private nursery school/class/playschool	
781	Domestic help (Excluding baby sitter, child care, day nurseries, nursery schools)	Gardener, NI contribution paid for domestics by employer, chimney sweep, window cleaning.
782	Repairs to footwear and materials for home repairs  (Excluding repairs to football boots and other sporting footwear - see 788)	Staining footwear.
784	Repairs and maintenance to cassette/tape recorder radio, television, video, TV game, home computer and musical instruments.	Insurance maintenance contracts, insurance against theft for rented items, tuning piano.
786	Repairs and maintenance to other gas, electric and oil appliances (not account)	Servicing, freezer maintenance insurance premiums.
787	Repayment of loans to clear other debts	
788	Repairs to personal goods and repairs not codable elsewhere  (excluding medical repairs - see 773 or 775)	Cigarette lighter, clocks, clothing, eiderdown recovering, football boots and other sporting footwear, fountain pens, furniture recovering, jewellery, lawn mowers (not electric), mattress repairs, scissors, skates sharpened, teapot resilvered, umbrella, watches.

SERVICES -Continued

789	Interest on credit, charge, shop or store card account	This code is used in the D schedule only (P.38).
790	Cleaning and Dyeing	Cleaning fur coat, dyeing footwear. Carpet cleaning.
791	Laundry, launderette and hire of washing machine	Bagwash, deductions, from pay for washing overalls, self service dry cleaning.
793	Hairdressing, manicure, beauty treatment	Diathermy, hairdressing club, hair pieces and wigs (excluding NHS wigs and hairpieces - see 625), hire of sunbed, tattoo.
794	Annual standing charge on credit, charge, shop or store card account	This code is used in the D schedule only (P.38)
796	Subscriptions to trades union, professional associations, etc	Contributions to strike funds. Exam fee to professional bodies
797	Other subscriptions	Choir fund, conference fee, National Trust, Ratepayers Association, Veterans Motor Club, Weight Watching Club, youth/social, welfare, working men's/masonic/buffaloes/Scout/Guide clubs.
798	Charitable gifts	Benevolent funds, Bob-a-job charitable organisations (including donations), church collections, entrance to bazaar, entrance to jumble sale, pew rent, school fund.
799	Miscellaneous <u>services</u> not assignable to any other code.  (Including rent for a new main dwelling or a dwelling to which a household member is moving eg on marriage).	Architect's fees, banns, beepers (if rented) cloakroom charges, court payments and costs, emptying cess pit, hire of deck chair, left luggage charges, library subscriptions and fines, management charge for bill paying services (eg Homewise - £5.00 per month, Secure Homes - £1.50 per week), motor vehicles towed away by police, payments to Medical Alert Foundation, newspaper adverts, parking fines, payment to a friend/relative outside household for DIY job/work, photocopying, platform ticket, public baths (not swimming), rental (eg holiday TV, vacuum/carpet cleaner, video camera), skip hire, storage charges (not connected with moving house), visa.
800	Bank and post office counter charges and bill paying charges	

MISCELLANEOUS

301 Children's pocket money

This applies to children under 16 who are in the household

802 Cash gifts and goods or services bought for persons outside the household

(including tips not assignable to other codes but excluding donations to charities - see 798)

(see Section N)

A and B schedule items paid direct, collections for presents (if present is known use the appropriate item code), money gifts to friends/relatives outside the household.

803 Savings

Additional voluntary contributions, annuities, clothing allowance, Christmas party money, defence bonds, deposit accounts, deposits in savings banks, investments in building societies, loan club/Co-op Savings Stamps, premium bonds, save as you earn, savings certificates, savings seals, savings/slate/holiday/Christmas/office clubs, school bank, stocks and shares, tontine, unit trusts. (Christmas club hamper - see 199).

805 Legal fees

(excluding fees connected with moving house - see 959)

Executors' fees and expenses, payments to legal institutions and legal departments of banks, payments for legal aid, solicitors' fees (excluding conveyancing fees - see 959).

806 Private entertainment

(excluding children's parties - see 753)

(see Section L)

Contract catering for weddings, anniversaries, parties, bar mitzvahs, (exc funerals - see 807), fees for performers, group travel, hire of accommodation, kiss-o-gram.

807 Funeral expenses

(see Section L)

Contract catering for funerals, fees paid direct to clergymen and cemetery authorities, funeral director's fees, grave maintenance charges, hire of hearses. Turfing grave.

810 Bingo charges

(including admission charge)

MISCELLANEOUS - Continued

811 Stakes-football pools

812 Bookmakers, betting shops,  
totalisator

813 Lotteries

814 Other betting                      Fruit machines, office "tote"  
   pontoon, raffles, spot-the-ball,  
   sweepstakes.

821	Winnings - football pools	)
822	Winnings - bookmaker, betting shop, tote	)
823	Winnings - lotteries	)
824	Winnings - other betting (bingo, sweepstake etc)	)

These codes are used  
in the D schedule  
only (P.39)

Notes

1. If winnings from betting have been entered on pages 8-37 of the diary,  
transfer them to Section 3 on P.39.
2. A premium bond win should be deleted as it is regarded as a windfall.

FES TECHNICAL GROUP

1992 QUESTIONNAIRES

Note by Social Survey Division, OPCS

This note describes the changes in content of the 1992 Household Schedule, Income Schedule and Diary. Most changes in layout and numbering of questions are not covered.

Household Schedule

Page No		Question No		Change
1992	1991	1992	1991	
-	1	-	3	1991 Q3 asking whether non-relative in household contributes to household expenses deleted.
-	1	-	9	DES unit number deleted.
-	1	-	11	Diary record received deleted.



Page No		Question No		Change
1992	1991	1992	1991	
2	-	10	-	Interviewers to code type of accommodation occupied by household. Categories are: <ul style="list-style-type: none"> <li>1 - Whole house, bungalow, detached</li> <li>2 - Whole house, bungalow, semi-detached</li> <li>3 - Whole house, bungalow, terraced/end of terrace</li> <li>Purpose-built flat/maisonette in block... <ul style="list-style-type: none"> <li>4 - with lift</li> <li>5 - without lift</li> <li>Part of house/converted flat or maisonette/rooms in house... <ul style="list-style-type: none"> <li>6 - with lift</li> <li>7 - without lift</li> <li>8 - Dwelling with business premises</li> <li>9 - Caravan/houseboat</li> <li>10 - Other</li> </ul> </li> </ul> </li> </ul>
-	3	-	15/ 15(a) 15(ai)	Interviewer check and questions on any other rooms deleted.
9	9	27	28	"...in cash, cheque or Giro" deleted from wording of main question.
10	10	30	31	Main question reworded: "How many times a year do you pay water and/or sewerage rates?"

Page No		Question No		Change
<u>1992</u>	<u>1991</u>	<u>1992</u>	<u>1991</u>	<u>          </u>
				<b>New questions in mortgage section</b> <b>(all amounts in £s only):</b>
12	-	33	-	<i>(To all who own their accommodation)</i> "Did you buy this house/flat ... outright.....1 or with a mortgage or loan.....2 or did you acquire it in some other way?".....3
12	-	34	-	<i>(To those who own with mortgage and to outright owners who bought with mortgage)</i> "How much did you originally borrow to purchase your house/flat?"
12	-	35	-	<i>(To those who own their accommodation)</i> "In which year did you buy this accommodation?"
12	-	36	-	<i>(To those who own their accommodation)</i> "What was the purchase price of the house/flat?"
12	-	37	-	<i>(To those who own their accommodation)</i> "If you were to sell your house/flat tomorrow how much do you think it would fetch?"

Page No		Question No		Change
1992	1991	1992	1991	
13	-	38	-	New question: (To those who own with mortgage)  "May I just check, did you...  buy this accommodation with a mortgage or loan.....1  or did you buy outright or acquire the house/flat in some other way and take out your mortgage later?...2
13	-	38(a)	-	New question: (To those coded 1 at 38)  "Have you taken out a re-mortgage or topped-up the original loan on this house/flat since you purchased it?"
13	12	39	33	1991 codes 4 and 5 (Insurance company/Other) combined.
14	-	40	-	New question: "May I just check, do you have a special lower rate of mortgage because (any of) you work for the....(type of lender at Q39)?"
14	15	41	41	Question reworded: "For how many years have you had your current mortgage/loan?"
-	15	-	42	Question asking how many years the mortgage has to run deleted.
14	-	42	-	New question: "What is the amount outstanding on your current mortgage before you have paid it off altogether?"
14	12	43	34	Reworded: "Is your current mortgage...?"

Page No		Question No		Change
1992	1991	1992	1991	
15	12	46	37	New layout and amounts to be entered in £s only at mortgage endowment policy question.
18	15	52	46	<p>Question expanded:</p> <p>"Do you pay an insurance premium on the structure of this accommodation?</p> <p>(a) Does the premium cover structure only or structure combined with furniture and contents and/or personal possessions?</p> <p>Structure only.....1</p> <p>Structure combined etc. ....2</p> <p>(b) How much was the last premium?</p> <p>(c) How long did this cover?</p> <p><i>If premium or period not known ask (d)-(e)</i></p> <p>(d) Insured value of structure</p> <p>(e) Insured value of furniture etc.</p> <p>(f) Did the last payment on the mortgage/loan, that is..., include the structural insurance premium?"</p>
19	15	53	45	<p>Main question reworded:</p> <p>"(Apart from the policies you have mentioned in the last 12 months, that is since..., have (any of) you paid any (other) insurance premiums on the structure of this accommodation, or on its furniture and contents or on any personal possessions?"</p>
20	-	54	-	<p>New question:</p> <p><i>(to those aged 18 or over)</i></p> <p>"How much was your last community charge payment?"</p> <p>Exemption/no charge paid.....9</p> <p>(a) How many times a year do you pay?</p>

Page No		Question No		Change
1992	1991	1992	1991	
20	16	55	47	<p>Reworded:  "Were any of the benefits on this prompt card allowed in connection with your last community charge payment?"</p> <p>(a) (coded if yes at Q47)</p> <p>community charge rebate/benefit only..1</p> <p>a community charge reduction only.....2</p> <p>a community charge reduction only combined with community charge rebate/benefit.....3</p> <p>a student's payment of 20% of the charge.....4</p> <p>a student's payment of 20% of the charge combined with a community charge reduction .....5</p> <p>DK.....6</p>
21	16	56	47(b)	<p>Question on rebates amended:  "How much community charge rebate/benefit was allowed in connection with your last payment (that is, excluding any community charge reduction you may have been allowed)?"</p> <p>(a) How long did this cover?</p>
21	16	57	47(c)	<p>Question on community charge reduction amended:  "How much community charge reduction was allowed in connection with your last payment (that is, excluding any community charge rebate/benefit)?"</p> <p>(a) How long did this cover?</p>

Page No		Question No		Change
<u>1992</u>	<u>1991</u>	<u>1992</u>	<u>1991</u>	<u>          </u>
22	17	58	48	Change to layout of question on private personal pensions. Also, new question (a)(i) for DSS:  "Do you pay a lower rate of National Insurance contribution because you have a private personal pension?"
23	18	60	50	Question reworded: "In the last 12 months, that is since..., have (any of) you paid any premiums on other policies such as those shown on this prompt card?"  Informants referred to prompt card B2 which lists:  Personal accident policies  Private medical insurance schemes (e.g. BUPA, HCS, PPA, PPP, WPA)  Friendly societies sickness insurance (e.g. Hospital Savings Association)  Work sick clubs  Redundancy policy  Insurance to cover loss of salary while in hospital  Credit card protection insurance  Animal insurance
24	19	62	52	Question reworded: "Do you pay a bill for a telephone in your accommodation (or elsewhere in this building)?"
25	20	72(a)	62(a)	Changes to codes: Slot meter (only).....1 Electricity card, disc, token or electronic key....4 Some other method.....5 COCD (N. Ireland).....6

Page No		Question No		Change
1992	1991	1992	1991	
27	22	80(a)	70(a)	Changes to codes: Slot meter (only).....1 Gas card, disc.....4 Some other method.....5
-	27	-	83	Filter question on motor vehicles deleted.
32	28	93	84	Question reworded: "Do (any of) you <b>at present</b> own or have continuous use of a car, van, motor cycle, moped or other motor vehicle?"
32	28	93(a)	84(a)	Changes to codes: Motor cycle/moped.....3 Other motor vehicle.....4
34	30	97(a)	88(a)	
35	31	98(a)	89(a)	
36	32	99(a)	90(a)	
-	28	-	84(c)	Question asking how long Road Fund Tax covered deleted.
-	30	-	88(c)	
33	29	94-95	85-86	Asked additionally of those who have continuous use of a van.
33	29	94	85	Question reworded and codes amended: "Is the car or van provided for your continuous use by your employer or spouse's employer.....1 or by someone else.....2
33	29	96	87	Question reworded and codes amended: "Does an employer provide any of the petrol expenditure for your private motoring in this car?" Yes.....1 No.....2
-	31	-	89(c)	Question asking when vehicle acquired deleted.
-	32	-	90(b) 90(c)	Questions asking when vehicle sold and whether payment by cash or cheque deleted.

Page No		Question No		Change
1992	1991	1992	1991	
37	35	102	93-94	New merged question: "Do (any of) you at present have a credit card, charge card, shop card or store card account on which interest can be charged or on which an annual standing charge is made?"
42	40	106(a)	98(a)	Amendments to codes: Top-up loan for a student.....5 Loan from check trader or other person or organisation.....6
42-43	40-41	106(d)	98(d)	Question reworded: "Have (any of) you ordered any goods during the last month, ie since... <i>(the day exactly a calendar month before interview)</i> from <i>(name of firm)</i> ?" Grid on page 43 completed for each item ordered during last month.
45	43	108(d)	100(d)	Method of payment questions reworded and codes amended: "Did you pay by Loan.....1 Hire purchase.....2 Cash, credit card or other method?.....3
46	44	109(c)	101(c)	
47	45	110(c)	102(c)	
48	46	111(c)	103(c)	
52	50	114(b)	106(b)	
52	50	115(b)	107(b)	
54	52	117(c1)	112(a)	
55	53	118(b1)	115	
56	53	119(b1)	118	
48	46	111	103	Additional questions for National Accounts:  (e) "Has any of this been refunded to you from an insurance company?"  (i) How much was refunded?  (f) Will you be reclaiming any of this amount from an insurance company?  (i) How much will you reclaim?



Page No		Question No		Change
1992	1991	1992	1991	
54	52	117(a)	110	Question asking about length of package holiday replaced with new question (for RPI): "When did/will the holiday start?"
54	52	117(b)	111	Holiday destination questions amended (for RPI): "In which country was the holiday/will the holiday be taken? UK.....1 Eire.....2 Spain.....3 France.....4 Italy.....5 Greece.....6 Elsewhere in Europe.....7 Outside Europe.....8 More than one of these....9
55	53	118(a)	113	
56	53	119(a)	116	
54	-	117(cii)	-	New question:
55	-	118(bii)	-	"Are you still paying instalments on the
56	-	119(bii)	-	loan/hire purchase?"
54	-	117(d)	-	New filter question:
55		118(c)	-	"Have you paid for any other holiday in the last 3 months?"
-	54	-	119	Question asking whether a current account or a bank budget account deleted.
58	55	121	120	Question reworded: "(Apart from the items I have already asked you about), do (any of) you pay for anything else, such as membership of motoring organizations or the National Trust, or subscriptions to magazines, by standing order or direct debit through a bank, bank budget account, National (Post Office) Giro or building society?"

Page No		Question No		Change
1992	1991	1992	1991	
61	58	128(b)	127(b)	Reworded: "How much are you entitled to borrow under the top-up loan scheme during this academic year?"
66	62	133	132	Reworded: "In the last 3 months, that is since..., have you paid fees or maintenance for any educational courses at any level but excluding leisure classes for this child?"
66	62	133(a)	132(a)	Amounts in £s only
-	63	-	134	Question on student top-up loans for non-members of the household deleted.
67	64	137(a)	137(a)	Amounts in £s only
69	-	140(c)	-	New question asked of those paying maintenance or separation allowance (for DSS):  "Are these payments for a former partner only.. .....1 child/children only.....2 former partner and child/ children only.....3 DK.....4
-	67	-	141	Question on Gross Rateable Value deleted.
70	67	141	142	Net Rateable Value deleted except in Northern Ireland.
-	67	-	143	Description of property from valuation lists deleted.
-	67	-	144	Question coding what concessionary bus travel is provided for OAPs deleted.

# Income Schedule

Page No		Question No		Change
1992	1991	1992	1991	
1	1	1	1	Question on government training programmes to be asked of men and women aged under 61.
3	3	6	6	Amount in £s only.
4	4	9(b)	8(b)	Amount in £s only.
-	4	-	7(ai)	Question asking why unable to work deleted.
-	9	-	15(a)	Question asking if usually pay tax deleted.
-	9	-	16(a)	Question asking if usually pay National Insurance contributions deleted.
-	13	-	24	Question asking whether seeking a job with more hours deleted.
-	13	-	25(a) 25(ai)	Question asking whether last pay affected by holiday pay, back pay, etc. deleted.
15	16	28	28	Question re-introduced for Inland Revenue (amounts in £s only): "In the last 12 months have you received any profit-related pay or profit sharing bonuses under a qualifying scheme with your employer?  (a) How much in total did you receive?  (b) Was any of it paid to you tax-free?  (i) How much was paid tax-free?"
15	16	29	28	Separate question (amounts in £s only): "In the last 12 months have you received any other bonuses such as Christmas or quarterly bonus or an occasional commission?"
-	18	-	30(a)	Question asking for amount on which tax relief was allowed deleted.

Page No		Question No		Change
<u>1992</u>	<u>1991</u>	<u>1992</u>	<u>1991</u>	<u>          </u>
21	25	42	43	Question on dates of self-employment amended and asked of those giving profit: "What are the dates of the 12 months for which you have given information?  (If less than 12 months ask:) (a) How many weeks does this cover?"
22	23	43	41	Main question to those giving nil profit, loss or DK amended: "Do/did you draw any money from the business for your own use, including any for the payment of domestic bills?"  New part (c): "What are the dates of the most recent 12 months for which you have been/were self-employed?  (1) How many weeks does this cover?"
24	26	46(a)	45(a)	Items claimed as business expenses: Code 4 covers rates only.
27	56	49(a)	72(a)	Lump sum NI contributions in £s only.
28	54	50(a)	68(a)	Amounts in £s only.
28	40	51(a)	55(ai)	Amounts in £s only.
-	40	-	55(a) 55(b/bi)	1991 parts (a), (b) and (bi) deleted.

Page No		Question No		Change
1992	1991	1992	1991	
32	30	54(a)	47(a)	Benefit renamed "War disablement pension".
33	-	54(e-g)	-	New benefits (from April 1992) for DSS: <ul style="list-style-type: none"> <li>(e) Disability Working allowance</li> <li>(f) Disability living allowance (self-care component)</li> <li>(g) Disability living allowance (mobility component)</li> </ul> <p>At (e) - (g) 2 dependent questions:</p> <ul style="list-style-type: none"> <li>(i) What was the amount of benefit you last received?</li> <li>(ii) How long did this cover?</li> </ul>
35	32	55(c)	48(c)	Renamed "Invalidity benefit".
-	32	-	49	Question on made-up pay deleted.
-	37	-	52(ciii)	Question asking how many weeks stopped work before baby expected deleted.
44	43	62	58-59	Question on payment from trust or covenant merged with that on annuity/personal pension/trade union pension.
45	44	63	60(c)	Separate question on TESSAs for Inland Revenue (all amounts in £s only): "Do you have now, or have you had in the last 12 months, a Tax Exempt Special Savings Account (TESSA)?" <ul style="list-style-type: none"> <li>(a) as 1991 (ci)</li> <li>(b) as 1991 (cii)</li> <li>(c) "How much have you invested in the account in the last 12 months?"</li> <li>(d) "Was this amount deposited as a lump sum or in more than one instalment?" <ul style="list-style-type: none"> <li>As a lump sum.....1</li> <li>More than one instalment.....2"</li> </ul> </li> </ul>

Page No		Question No		Change
1992	1991	1992	1991	
46	44	64 (a1-ei)	60 (di-hi)	Amounts in £s only.
47	44	65/ 65(a-b)	60(a-b)	<p>Separate question on NS accounts (amounts in £s only):</p> <p>"Do you have now, or have you had in the last 12 months, a National Savings Bank (Post Office) Ordinary Account or Investment Account?"</p> <p>Dependent questions as in 1991.</p>
49	47	66(d)	61(d-e)	Combined question for Save As You Earn (National Savings, Banks and Building Societies). Amounts in £s only.
50- 51	48- 49	67 (ai-fi)	62 (ai-fi)	Amounts in £s only.
52	50	68(a)	63(a)	Amounts in £s only.
52	50	69(a)	64(a)	Amounts in £s only.
53	51	70(a)	65(a)	<p>Amended code 5 covers an allowance from any other source for a foster child and EEC training allowance.</p> <p>New dependent question (i) for DSS: (to those coded 3 at (a)) "Is the maintenance or separation allowance for</p> <p style="margin-left: 40px;">yourself only.....1 a child/children only.....2 yourself and a child/children....3 DK.....4</p>
53	51	70(b)	65(b)	Amounts in £s only.
54	52	71 (a/c)	66 (a/c)	Amounts in £s only.
55	54	72(a)	69(a)	Amounts in £s only.
56	54	73(a)	70(a)	Amounts in £s only.
-	54	-	70(c) 70(ci)	Questions on tax refund in respect of unemployment or redundancy deleted.

Page No		Question No		Change
1992	1991	1992	1991	
57	57	74(a)	73(a)	Amounts in £s only and reworded: "How much have you sent abroad to a private individual in the last 12 months?"
57	57	74(b)	73(b)	Amounts in £s only and reworded: "How much have you sent abroad to charity in the last 12 months?"
58	58	75(a)	74(a)	Amounts for odd jobs in £s only.
59	59	76	75	Informant referred to prompt card and question reworded: "In the last 12 months have any of your children received an income from any source such as those shown on this card?"
60		77(a)	-	New category for DNS: Children's Bonus Bonds.
61	61	77(g)	76(g)	Merged category covering National Savings Capital, Income or Deposit Bonds.
64- 71	64- 68	80-87	79-87	All amounts at assets questions in £s only.
67	65- 66	83	82-83	Covers National Savings and Bank/Building Society SAYE.
70	67	86	86	Covers National Savings Deposit Bonds, Capital Bonds and Children's Bonus Bonds.

## Diary

---

Example and diary pages re-designed.

On diary pages 'daily shopping items' split into two categories:

Cleaning materials, cosmetics, toiletries, small electrical items, stationery.

Daily shopping items, e.g. newspapers, cigarettes, stamps.

Point of purchase to be recorded for both categories.

Reference list of expenditure items revised.

New prompts include subscriptions to magazines, motoring organisations, National Trust;  
child minders, baby sitters;  
day nursery, creche, nursery school/class.

Office of Population Censuses and Surveys  
October 1991



In confidence

Family Expenditure Survey  
Household ScheduleA  
1992

Off Use

0001

S.842A

0002

Date of interview

Day Month

				9	2
--	--	--	--	---	---

0008

Int's Auth No

00010

Starting date of records

				9	2
--	--	--	--	---	---

0009

Off Use

0006

0007

92

LA

0003

Ref No

C I				
Interviewer Use				
Area	Ser.	Hld		
		0		

P2

(1) Ring	(2) Person No	(3) Sex	(4) Age	(5) Marital Status							(6) Current Full Time Education									(7) Age at which continuous full time education completed	(8) Benefit Unit				(9) Absent spender					
				Relationship	Off Use	M	F	Age now	Married				Single	Widowed	Divorced	Separated	State Schools				Higher Education		DSS unit number	Head of DSS unit		Wife or cohabitee of head of DSS unit	Other member of DSS unit			
									Both household members	Husband or wife not household member	Cohabiting	Not yet attending school (include playgroups here)					Fewer than ten sessions per week	Ten sessions per week or more	Special (eg for handicapped children)		Secondary	Non-advanced further education with tertiary/tertiary education colleges						Nursery, primary preparatory or secondary	University	All other higher education eg polytechnics
01		0	1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
02			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
03			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
04			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
05			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
06			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
07			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
08			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
09			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		
10			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7	8	9			1	2	3	9	2		

(1)

(2)

If household member aged 16 or over is ringed as absent spender  
give reasons and dates

Interviewer: see page 72 for period codes

361

SN:3064

## 10 To all households (Ask hoh or wife)

## Interviewer code

Type of accommodation occupied by this household:

Code Q10

from

observation,

if in

doubt ask

informant

Whole house, bungalow, detached

" " " , semi-detached

" " " , terraced/end of terrace

Purpose-built flat or maisonette in block:

with lift

without lift

Part of house/converted flat or maisonette/  
rooms in house

with lift

without lift

Dwelling with business premises

caravan/houseboat

Other (Specify)

1

2

3

4

5

6

7

8

9

10

specify below

... ..

... ..

**11 To all households (Ask hoh or wife)**

Do any households besides your  
own household live at. ....  
.....(quote address)?

Yes → 

1
2

 - Ask (a)  
No → 

2
---

 - Go to 12

(a) How many **other** households live at this  
address? \_\_\_\_\_

--	--

 - Go to 13

**12 How many of the following rooms do you have in your accommodation (that is those rooms at **this address** which you own, rent or occupy rent free)?**

**Prompt all rooms and enter number in column (a) of grid below**

**13 How many of the following rooms are**  
(a) Occupied solely by your household?  
(b) Shared with other household(s)?  
(c) Let or sublet?

**Prompt all rooms and enter number in columns (a) - (c) of grid below**

**Room used partly for business to be  
priority coded i.e. no duplication**

	(a)		(b)		(c)		OFF USE
	Q 12 or 13(a)		Q 13(b)		Q.13(c)		Line No
	Used solely by household		Rooms shared		Rooms let or sub-let		
Rooms partly used for business →	0	1					1
Rooms used only for business →							2
Bedroom → Include boxroom or attic bedroom			2				3
Kitchen →			1				4
Other room used for cooking →							5
Dining/living room → Include sunlounge or conservatory used all year							6
Bathroom →							7
Garage →			1				8
Other rooms (specify below) → Include cellars, utility rooms, shower rooms, rooms less than 6ft square, rooms/attics without a window/ skylight							9

Individual prompt

**14 To all households (Ask hoh only)**

For how many years have you lived at this address?

1

Years → 

--	--

2

Months (if less than one year) → 

--	--

If less than one year enter no. of months below, otherwise ask 15

**15 To all households (Ask hoh or wife)**

Do you rent or do you own this accommodation?

Include caravan, mobile home or houseboat

Rents → 

1
---

Owens → 

2
---

Neither → 

3
---

Ask (a)

England, Scotland, Wales Go to 28

Northern Ireland Go to 25

Go to (b)

(a) Do you rent your accommodation .....

Running prompt

from a council or New Town Corporation (include Scottish Special Housing Association, Northern Ireland Housing Executive)

from a housing association

from someone else unfurnished

or furnished?

15A

1
2
3
4

Go to (c)

(b) Do you receive your accommodation rent free?

Yes →

No →

5
6

Probe to make certain not codes 1-4

Then ask (c)

(c) Does anyone outside your household pay rent on this accommodation on your behalf? (Exclude rent rebate/rent allowance/housing benefit)

Yes →

No →

1
2

**16 To renters (coded 1 at 15) and those who neither rent nor own (coded 3 at 15)**

Is your tenancy dependent on your job?

Yes →

No →

1
2

See 17

## ALL FOUR COUNTRIES

## 17 To those with rented accommodation (coded 1-4 at 15(a))

(Ask hoh or wife)

DNA All who own or rent free in  
England, Wales, Scotland

N

Go to 28

DNA All who own or rent free in  
Northern Ireland

N

Go to 25

How much rent did your household actually  
pay last time after any rebates?

1

£

p

Ask 18

Include community charge,  
community water charge, rates,  
water rates if paid as part of rent

(100% rent rebate)

9

If no amount in  
monetary box at  
17 above go to  
21; otherwise  
ask 18

2

18 How long did this cover?

Enter  
Period codeIf code 9,  
specify period19 Can I just check Does your rent include  
community charge (and/or community water  
charge)?Community water charge applies in  
Scotland only

Yes

1

Ask (a) - (b)

No

2

Go to 20

£

p

(a) What amount was included for  
community charge?(b) What amount was included for  
community water charge?  
(Scotland only)

20 Do you have a rent holiday?

Yes

1

Ask (a)

No

2

Go to 21

(a) For how many weeks of the year?

## ALL FOUR COUNTRIES

## 21 To those with rented accommodation

(Ask hoh or wife)

Was any housing benefit, (that is rent rebate or rent allowance) allowed in connection with your last rent payment?

Yes →	1	Ask (a)-(d)
No →	2	

(a) How much was allowed?

1	£	p	Ask (b)
DK →	1		Go to (c)
	2		

Northern Ireland:  
Where possible exclude any  
rates rebate (see Q26)

(b) How long did this cover?

Enter Period code →		If code 9, specify period

(c) Did this cover

rent rebate/rent allowance only? →

rent and rates rebate combined? →  
(Northern Ireland only)

DK →

1
2
3

(d) Was this deducted from your rent

or did you pay your rent and  
receive the money back separately? →

1	Ask (i)
2	

(i) Can I just check is the amount for rent  
you mentioned of £ before or after  
deduction of the rebate?

Before →	1
After →	2

## ALL FOUR COUNTRIES

## 22 To those with rented accommodation

**(Ask hoh or wife)**

Does the rent of £                      which you mentioned include any services such as lighting, heating, hot water, cleaning, contents insurance, TV licence, lift, gardener or any other service?

Yes  
No

1  
2

**Specify below  
and enter total  
amount**

**Sec 23**

Type of service(s)

A diagram showing a 2x2 matrix. The columns are labeled '£' and 'p'. The rows are labeled '1' and '2'. An arrow points to the first row.

**Sec 23**

**ENGLAND, WALES ONLY**

### 23 To those with rented accommodation

**(Ask hob or wife)**

**DNA Scotland**

N

**Go to 28**

## DNA Northern Ireland

N

**Go to 24**

Were water and/or sewerage rates included in the rent of £                      which you mentioned?

Yes  
No

1
2

**Ask (a)**

**Go to 28**

(a) Is your accommodation connected to the mains water and/or mains sewerage supply?

Yes to both  
Water only  
Sewerage on  
No to both

- 1
- 2
- 3
- 4

**Go to 53**

## NORTHERN IRELAND ONLY

## 24 To those with rented accommodation

(Ask hoh or wife)

Does the rent you mentioned, that is  
£ , also include rates?

Yes →

No →

1
2

- Go to 26

- Ask 25

25 To all except those whose rent  
includes rates

(Ask hoh or wife)

Do you pay rates on this accommodation?

Yes →

No →

1
2

- Ask (a) - (b)

- Go to 26

(a) How many times a year do you pay?

Enter no of times →

--	--

£ p

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

--	--

## 26 To all households (Ask hoh or wife)

Was any housing benefit, that is rates  
rebate, allowed in connection with  
your last rates/rent payment?

Yes →

No →

1
2

- Ask (a)

- Go to 27

(a) Was this deducted from your last  
rates/rent payment?

Yes →

No →

1
2

- Ask (i) - (iii)

- Go to 27

£ p

(i) How much was deducted? →

--	--

- Ask (ii)

Do not re-enter any combined rent/rates  
rebate entered at 21(a); code DK if unable  
to separate rent rebate from rates rebate

DK →

1
---

- Go to 27

26A2

(ii) How long did this cover?

Enter  
Period code →

--

If code 9,  
specify period

26A3

(iii) Was the amount you paid last time in  
rates/rent, that is (See 25(b) above  
or Q17) before or after deduction of  
the housing benefit/rates rebate?

Before →

After →

1
2

26A4



## NORTHERN IRELAND ONLY

## 27 To all households (Ask hoh or wife)

In the last 12 months, that is since have you had any housing benefit, that is rates rebate, refunded direct to you as a lump sum?

Yes → 

1
2

 Ask (a) - (d)  
No → 

2
---

 Go to 28

(a) How much was refunded? →

1
---

 £ p  

--	--

 Ask (b)  
DK → 

1
---

 Go to 28

(b) How long did this cover? →

Enter Period code → 

--

 If code 9, specify period  

--

(c) In which month and year did you receive it?

Month 

--	--

  
Year 19 

--	--

(d) Have you received more than one lump sum rebate in the last 12 months?

Yes → 

1
---

 Ask (a) - (c) again and record answers in left hand margin; then ask 28  
No → 

2
---

 Ask 28

## ALL FOUR COUNTRIES

**28 To all households except those coded 1 at 23 (Ask hoh or wife)**

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

Yes to both	→	1	} Sec 29
Water only	→	2	
Sewerage only	→	3	} Sec 30
No to both	→	4	

**ENGLAND, WALES ONLY****29 To those coded 1 at 28**

DNA Scotland, N Ireland → 

N
---

 Sec 31

Do you pay separate or combined water and sewerage rates?

Separate	→	1	} Ask (a - d)
Combined	→	2	

Exclude charge for emptying septic tank

Go to 30

(a) How many times a year do you pay water rates? Enter no. of times →

£	p

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

--	--

(c) How many times a year do you pay sewerage rates? Enter no. of times →

£	p

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

--	--

Sec 31

**ENGLAND, WALES ONLY****30 To those coded 2 or 3 at 28 or 2 at 29**

DNA Scotland, N Ireland → 

N
---

 Sec 31

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

Enter no of times →

£	p

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

--	--

Sec 31

## ALL FOUR COUNTRIES

## 31 To those who own their accommodation or who live rent free

Refer informant to prompt card A

DNA All who rent  
except those who  
live rent free

N

- Go to 53

In connection with this accommodation do you pay any  
of the charges shown on this card?

Yes to any

1

Specify below and  
enter amounts

No to all

2

Ask 32

## TYPE OF CHARGE

Enter number  
shown on  
prompt card  
or specify type  
of other  
payment

How long did this cover?

Enter  
amount

1

£

p

Enter  
period  
code

2

If code 9,  
specify periodEnter number  
shown on  
prompt card  
or specify type  
of other  
payment

How long did this cover?

Enter  
amount

3

£

p

Enter  
period  
code

4

If code 9,  
specify period

Charges shown on prompt card A

- 1 Ground rent
- 2 Feu duty (Scotland)
- 3 Chief rent
- 4 Service charge
- 5 Compulsory or regular maintenance charges
- 6 Site rent (caravans)

Any other regular payments

**32 To those who own their accommodation**  
(Ask hoh or wife)

DNA Rent, rent free → 

N
---

 - Go to 53

Do you own your accommodation

Running prompt

with a mortgage or loan →	1 2 3	} Go to 34 - Ask 33
by rental purchase or co-ownership →		
or outright? →		

**33 Did you buy this house/flat**

Running prompt

outright →	1 2 3	- Go to 35 - Ask 34 - Go to 37
or with a mortgage or loan →		
or did you acquire it in some other way? →		

**34 To those who own with mortgage, loan or rental purchase and to outright owners who bought with mortgage or loan**

How much did you originally borrow to purchase your house/flat? →

1	£ only		- Ask 35
If did not borrow to purchase code 1 or 2:			
Bought outright →	1 2	- Ask 35 - Go to 37	
Acquired in some other way →			
	2		

**35 To those who own their accommodation**

In which year did you buy this accommodation?

Year 19 

--	--

£ only

**36 What was the purchase price of the house/flat?** →



**37 If you were to sell your house/flat tomorrow how much do you think it would fetch?**

1	£ only		} Sec 38
DK/cannot give estimate →			
	1		
2			

**38 To those who own with mortgage, loan or rental purchase**  
**(Code 1 or 2 at Q32)**  
**(Ask hoh or wife)**

DNA Outright owner → 

N
---

 - Go to 53

May I just check, did you originally

Running  
prompt

buy this accommodation  
with a mortgage or loan →

or did you buy outright or acquire  
the house/flat in some other way and  
take out your mortgage later? →

1 ✓
-----

Ask (a)

2
---

Go to 53

**(a) Have you taken out a re-mortgage or  
topped up the original loan on this  
house/flat since you purchased it?**

Yes →

No →

1 ✓
-----

Ask 39

2
---

**39 Did you get the current mortgage or loan  
on this accommodation from a**

Running  
prompt

Building Society →

Local Authority →

Bank →

Insurance Company/other →

1 ✓
-----

2
---

3
---

4
---

40 ~~May I just check~~, do you have a special lower rate of mortgage interest because (any of) you work for the  
(type of lender at Q39)

Yes → 

1
2

  
No →

41 For how many years have you had your current mortgage/loan?

1
---

 Years → 

1	

  
DK → 

1
---

2
---

42 What is the amount outstanding on your current mortgage before you have paid it off altogether?

1
---

 £ only  

36,000
1

  
DK → 

1
---

2
---

43 Is your current mortgage

an endowment mortgage where your mortgage payments cover interest only →

or a repayment mortgage where your mortgage payments cover interest and part of the original loan →

or a pension mortgage where your mortgage payments cover interest only? →

1
2
3

- Ask 44

- Go to 47

- Ask 44

**Running  
prompt**

- 44 To those whose last mortgage payment covered interest only (coded 1 or 3 at 43)  
(Ask hoh or wife)**

How much did you pay last time as interest on the mortgage or loan? \_\_\_\_\_

£ only

2,9
-----

- 45 How long did this cover?**

Enter  
Period code \_\_\_\_\_

--

If code 9,  
specify period

--

- 46 Are there any endowment policies covering the repayment of the mortgage or loan?**

Yes \_\_\_\_\_

No \_\_\_\_\_

1
2

[Record details  
in grid below  
- Specify below  
how original  
loan covered  
and go to 50

- Ask (i) Amount of last premium  
(ii) How long did this cover?  
(iii) Is the premium included in amount at Q44?  
(iv) Year insurance taken out

		(i)	(ii)		(iii)		(iv)	
OFF USE	OFF USE	Amount of last premium £ only	Enter period code	If code 9, specify period	Is the premium included in amount at Q44?		Year Insurance taken out Enter year as two digit code	
					Yes	No		
1	①				1	2		
1	②				1	2		
1	③				1	2		
1	④				1	2		

Go to 50

(1)      (2)      (3)      (4)      (5)      (6)

47 To those whose last mortgage payment covered interest and part of the original loan (coded 2 at 43)

(Ask hoh or wife)

£ only

How much was your last instalment on the mortgage or loan?

--

48 How long did this cover?

Enter  
Period code


If code 9,  
specify period

49 How much **interest** did you pay over the most recent 12 months for which you have figures?

£ only

1

DK

Ask (a)

Go to 50

(a) What dates does this cover?

Beginning Month

Year 19


Ending Month

Year 19




50 Has standard tax relief on the mortgage already been deducted from the payment you ~~just mentioned~~?

Yes

No

DK

1

2

3

51 Do you have a mortgage protection policy?

Yes

No

1

2

- Ask (a) - (d)

- Go to 52

£ only

(a) How much was your last payment?

(b) How long did this cover?

Enter  
Period codeIf code 9,  
specify period

(c) In which year was the mortgage protection policy taken out?

19

(d) Did your last payment on the mortgage/loan, that is £ ....., include the mortgage protection policy payment?

Yes

No

1

2/

52 Do you pay an insurance premium on the structure of this accommodation?

Yes ———→ 

1✓
2

 - Ask (a) - (f)  
 No ———→ 

2
---

 - Go to 53

(a) Does the premium cover structure only or structure combined with furniture and contents and/or personal possessions?

Structure only ———→ 

1
2

  
 Structure combined with furniture and contents and/or personal possessions? ———→ 

2
---

£ p

(b) How much was the last premium? ———→ 

--	--

(c) How long did this cover?

Enter Period code ———→ 


 If code 9, specify period ———→ 

--

If DK premium at (b) and/or period at (c) ask (d) and (E)

DNA Others ———→ 

N
£ only

 - Go to (f)

(d) Insured value of structure ———→ 

£ only

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

--

 - Ask (f)

(f) Did your last payment on the mortgage/loan, that is £ ....., include the structural insurance premium?

Yes ———→ 

1
2

  
 No ———→ 

2
---

**53 To all households Ask all spenders**

(Apart from the policies you have mentioned)  
in the last 12 months, that is since , have  
(any of) you paid any (other) insurance  
premiums on the structure of this  
accommodation, or on its furniture and  
contents or on any personal possessions?

Yes → 

1
---

 - Ask (a) - (E)  
No to all → 

2
---

 - See 54

**Exclude:**  
**vehicle insurance**  
**maintenance contracts**

53 1

Use separate column for each insurance policy

Spender No

53 2

OFF USE

①

②

③

④

(a) Are the payments for  
structure only? →

Do not multi-  
code structure combined with  
furniture and contents  
and/or personal  
possessions? →

furniture and contents  
and/or personal  
possessions? →

1	1	1	1
2	2	2	2
3	3	3	3
£	p	£	p

(b) How much was the  
last premium? →

--	--	--	--	--	--	--	--

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


If code 9,  
specify period

If DK premium at (b) and/or  
period at (c) ask (d) and (E)

DNA Others →

N	N	N	N
£ only	£ only	£ only	£ only

- See 54

(d) Insured value of  
structure →

£ only	£ only	£ only	£ only

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

--	--	--	--

- See 54

REC

70

**ENGLAND, WALES, SCOTLAND ONLY**

DNA All in Northern Ireland  
and those under 18 in  
England, Wales, Scotland →

N

Go to 58

**54 To those aged 18 and over**

Per. No.		Per. No.		Per. No.		Per. No.	

How much was your last  
community charge payment?

Exemption from community charge/  
No community charge paid, ring →

1

£ p £ p £ p £ p

Ask (a)

9

9

9

9

Go to 58

2

(a) How many times a year do you  
pay?

Enter no. of times →

**55 Refer informant to prompt card B1**

Were any of the benefits on this  
prompt card allowed in connection  
with your last community  
charge payment?

Yes to  
any →

No to all

DK →

1

1

1

1

Code at (a)

2

2

2

2

Go to 58

3

3

3

3

(a)

community charge  
rebate/benefit only →

1

1

1

1

Ask 56

a community charge  
reduction only →

2

2

2

2

Go to 57

Do not  
multi-  
code

a community charge reduction  
combined with community  
charge rebate/benefit →

3

3

3

3

Ask  
56 - 57a student's payment of 20%  
of the charge →

4

4

4

4

Go to 58

a student's payment of 20%  
combined with a community  
charge reduction →

5

5

5

5

Go to 57

DK →

6

6

6

6

Go to 58

REC

60

**56 To those allowed a community charge rebate/benefit (coded 1 or 3 at 55(a))**

Per	No	Per	No	Per	No	Per	No

How much community charge rebate/benefit was allowed in connection with your last payment (that is, excluding any community charge reduction you may have been allowed)?

1	£	p	£	p	£	p	£	p
DK	1		1		1		1	
2								

Ask (a)

See 57

(a) How long did this cover?

Enter  
Period code


If code 9,  
specify  
period

**57 To those allowed a community charge reduction (coded 2, 3 or 5 at 55(a))**

How much community charge reduction was allowed in connection with your last payment (that is, excluding any community charge rebate/benefit)?

1	£	p	£	p	£	p	£	p
DK	1		1		1		1	
2								

Ask (a)

Go to 58

(a) How long did this cover?

Enter  
Period code


If code 9,  
specify  
period

To all households

Ask all spenders

58 In the last 12 months, that is since \_\_\_\_\_, have (any of) you paid any contributions/premiums for a private personal pension, that is a pension that you yourself have taken out on your own behalf?

Yes → 

1
2

 - Ask (a) - (c)  
No → 

2
---

 - Go to 59

58 1

Use separate column for each insurance policy

Spender No

58 2

OFF USE

①

②

③

④

(a) Was the policy first taken out before July 1988 or later?

1

Before July 1988

Enter year → 19

Go to (b)

2

July 1988 or later

Enter year → 19

Ask (i)

(i) Have you made any extra contributions towards such a pension in the last 12 months over and above those made by DSS on your behalf?

58A3

Yes →

No →

1

1

1

1

2

2

2

2

(b) How much was your last contribution/premium for your private personal pension? →

£

p

£

p

£

p

£

p

(c) How long did this cover?

Enter

Period code →

If code 9,  
Specify  
period

REC

69

59 To all households

Ask all spenders

(Apart from the policies you have mentioned)  
in the last 12 months have (any of) you paid any  
premiums on life, death or endowment policies?

Yes →

No →

1

2

Record details  
in grid below  
- Go to 60

Include:

Annuities, education endowment,  
fixed term assurance, death and burial

Year Insurance  
taken out

Spender No	OFF USE	Type of policy	OFF USE	Enter year as two digit code	Amount Paid £ p	Enter period code	If code 9, specify period
	①						
	②						
	③						
	④						
	⑤						
	⑥						
	⑦						

(1) (2) (3) (4) (5) (6)

REC  
71

60 Refer informant to prompt card B2

In the last 12 months, that is since , have  
(any of) you paid any premiums on other  
policies such as those shown on this  
prompt card?

Yes →

No →

1

2

Record details  
in grid below  
- Go to 61

Exclude: holiday and travel insurance, insurance  
on television sets, video recorders, computers,  
jewellery, cameras, etc; car windscreens; insurance  
covering repayment of loan.

Spender No	OFF USE	Type of policy	Insurance company	OFF USE	Amount Paid £ p	Enter period code	If code 9, specify period
	①						
	②						
	③						
	④						

(1) (2) (3) (4) (5)

REC  
72

**61 To all households (Ask hoh or wife)**

Is there a telephone installed in  
your (part of this) accommodation?

Yes → 

1
2

 } Ask 62  
No →

**62 Do you pay a bill for a telephone  
in your accommodation  
(or elsewhere in this building)?**

Yes → 

1
2

 } Ask (a)  
No → } See 69

(a) Do you pay by

**Running  
Prompt**

Account →

Budgeting Scheme →

Or by some other method? →

1
2
3

 } Ask 63  
} Go to 65  
} Specify  
} below and  
} Ask 63

**Exclude: payments into coin boxes,  
telephone cards and Prestel payments**

**Specify**

**63 To those paying by account or some other  
method (coded 1 or 3 at 62 (a))**

How much was your last account payment? →

£ p  

--	--

**64 How long did this cover?**

Enter  
Period code →


 } If coded 9,  
} specify period  
} Go to 69

**65 To those paying by budgeting scheme (coded 2 at 62(a))**

How much was your last payment under this scheme? →

£ p  

--	--

**66 How long did this cover?**

Enter  
Period code →


 } If coded 9,  
} specify period  
} Go to 69

**67 How much was the charge on your last advice?**

£ p  

--	--

**68 How long did this cover?**

Enter  
Period code →


 } If coded 9,  
} specify period  
} Go to 69

**69 To those coded 1 at 61 and/or 1 at 62**

Did anyone outside the household,  
other than your employer, pay

**Running  
Prompt**

DNA coded 2 at 61 and 62 →

all of the account →

some of the account →

no to both? →

N
---

 } Go to 72

1
2
3

 } Go to 72

} Ask 70-71

} Go to 72

**70 What was your share?**

£ p  

--	--

**71 How long did this cover?**

Enter  
Period code →


 } If coded 9,  
} specify period  
} Go to 69



**72 To all households (Ask hoh or wife)**

Do you have electricity supplied to your (part of this) accommodation?

Yes → 

1
2

 - Ask (a)  
No → 

2
---

 - Go to 80

(a) Do you pay for your electricity by

Slot meter\* → 

1
2
3
4
5
6

 - Ask 73  
Account → 

2
---

 - Go to 74  
Board Budgeting Scheme → 

3
---

 - Go to 76  
Electricity card, disc, token or electronic key → 

4
---

 - Go to 80  
Or by some other method? → 

5
---

 - Specify below and go to 74  
(N Ireland only)  
COCD → 

6
---

 - Go to 78

**Running Prompt**

\*Include at code 1 meter owned by landlord, but exclude meter with own key, which should be coded 5.

**73 To those paying by slot meter (coded 1 at 72(a))**

In the last 3 months, that is, since , have you received a rebate?

Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - Go to 80

(a) How much was the last rebate before any deductions for hire purchase or credit sale? → 

£	p
---	---

(b) How long did this cover?

Enter Period code → 

--

 If code 9, specify period

**74 To those paying by account or some other method (coded 2 or 5 at 72(a))**

How much was your last account payment excluding any rent of appliances, hire purchase, loans or regular maintenance charges? → 

£	p
---	---

**Include: units consumed, standing charge, meter rent and installation.**

**75 How long did this cover?**

Enter Period code → 

--

 If code 9, specify period

Go to 80

**76 To those paying by board budgeting scheme (coded 3 at 72(a))**

How much was your **last payment** under this scheme? → 

£	p

**77 How long did this cover?**

Enter  
Period code →


If code 9,  
specify period

---

**78 To those paying by board budgeting scheme or C.O.C.D.  
(coded 3 or 6 at 72(a))**

How much was the **charge** on your last advice  
excluding any rent of appliances, hire purchase,  
loans or regular maintenance charges? →

£	p

**Include: units consumed, standing charge,  
meter rent and installation**

**79 How long did this cover?**

Enter  
Period code →


If code 9,  
specify period

**80 To all households (Ask hoh or wife)**

Do you have gas supplied to your  
(part of this) accommodation?

Yes → 

1
2

 - Ask (a)  
No → 

2
---

 - Go to 88

(a) Do you pay for your gas by

**Running  
Prompt**

Slot meter\* → 

1
2
3
4
5

 - Ask 81  
Account → 

2
---

 - Go to 82  
Board Budgeting Scheme → 

3
---

 - Go to 84  
Gas card or disc → 

4
---

 - Go to 88  
Or by some other method? → 

5
---

 - Specify below  
and go to 82

\*Include at code 1 meter owned by landlord, but  
exclude meter with own key, which should be  
coded 5.

**81 To those paying by slot meter (coded 1 at 80(a))**

In the last 3 months, that is,  
since , have you received a rebate?

Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - Go to 88

(a) How much was the last rebate before  
any deductions for hire purchase or  
credit sale? → 

£	p
---	---

(b) How long did this cover?

Enter  
Period code → 


 If code 9,  
specify period

Go to 88

**82 To those paying by account or some other method  
(coded 2 or 5 at 80(a))**

How much was your last account payment  
excluding any rent of appliances, hire purchase,  
loans or regular maintenance charges? → 

£	p
---	---

Include: units consumed, standing charge,  
meter rent and installation.

83 How long did this cover?

Enter  
Period code → 


 If code 9,  
specify period

Go to 88

**84 To those paying by board budgeting scheme (coded 3 at 80(a))**

How much was your **last payment** under this scheme? →

£	p

**85** How long did this cover?

Enter  
Period code →


If code 9,  
specify period

**86** How much was the **charge** on your last advice  
excluding any rent of appliances, hire purchase,  
loans or regular maintenance charges? →

**Include: units consumed, standing charge,  
meter rent and installation**

£	p

**87** How long did this cover?

Enter  
Period code →


If code 9,  
specify period

**88 To all households (Ask hoh or wife)**

In this accommodation do you have

**Individual  
prompt**

a washing machine?

Yes →

1

1

a fridge freezer (that is a deep freeze with its own door combined with a refrigerator also with its own door)?

Yes →

2

1

a separate refrigerator?

Yes →

3

1

a separate deep freeze?

Yes →

4

1

**89 Do you have central heating, including storage heaters, in this accommodation?**

Yes →

1

**Ask (a)**

No →

2

**Go to 91**

**(a) Is the central heating fuelled by**

**Running  
prompt**

Electricity →

1

Mains Gas →

2

Solid fuel →

3

**Go to 91**

Oil →

4

**Ask 90**

Bottled gas? →

5

**Go to 91**

Other/DK fuel →

6

**90 To those with oil central heating**

Have you purchased any oil for the central heating in the last 3 months?

Yes →

1

**Ask (a)**

No →

2

**Go to 91**

**(a) What was the total expenditure on oil in the last 3 months?**

DK →

1

1

£

p

2

## 91 To all households

## Ask all spenders

In your (part of this) accommodation do (any of) you (or your children under 16) have any TV sets, video recorders, personal computers, cable TV or a satellite television system?

Yes → 1 - Ask (a) - (b)  
No to all → 2 - Go to 92

Enter children's items under parent's Spender Number

91 1

Use separate column for each item

Spender No

91 2

OFF USE

①

②

③

④

(a) Do you have a

Running prompt

television set? →  
video recorder? →  
personal computer? →  
cable TV or a satellite television system? →

1

1

1

1

2

2

2

2

3

3

3

3

4

4

4

4

(b) Do you rent it or pay a subscription?

Yes →

1

1

1

1

No →

2

2

2

2

- Ask (i)  
- Go to 92

(i) Do you pay the rent or subscription by

Running prompt

regular payments to a rental company →  
slot meter →  
other? Specify →

1

1

1

1

2

2

2

2

3

3

3

3

- Ask (ii) - (iii)  
- Go to 92  
Specify below and ask (ii) - (iii)

£

p

£

p

£

p

£

p

(ii) How much did you pay last time? →

(iii) How long did this cover?

Enter Period code →

If code 9, specify period

REC

73

92 To all households

**Ask all spenders**

In the last 12 months, that is  
since                      have (any of)  
you bought a TV licence?

Yes

No

1

2

Ask (a)

Go to 93

(a) How much have you paid  
in the last 12 months?

£

p

93 To all households

Ask all spenders

Do (any of) you **at present** own or have continuous use of a car, van, motor cycle, moped or other motor vehicle?

Yes —→

No —→

1

2

Ask (a) - (E)

Go to 97

93 1

Use separate column for each vehicle

Spender No —→

93 2

OFF USE

①

②

③

④

(a) Is it a

Running  
prompt

Car —→

Van —→

Motor cycle/moped —→

Other motor

vehicle specify? —→

1

1

1

1

2

2

2

2

3

3

3

3

4

4

4

4

Specify below

1

£ only

£ only

£ only

£ only

(b) How much have you paid in Road Fund Tax during the last 12 months for the ?

(type of vehicle)

No tax paid, ring —→

9

9

9

9

2

1

£ only

£ only

£ only

£ only

(c) How much have you paid in vehicle insurance during the last 12 months for the ?

(type of vehicle)

No insurance paid, ring —→

9

9

9

9

Ask (d)

Go to (E)

2

(d) How long did this cover?

Enter

Period code —→

If code 9, specify period

(E) Do you own the (type of vehicle) or do you have continuous use of it?

Own —→

Continuous use —→

1

1

1

1

2

2

2

2

See 96

See 94

REC

74

Motability - buying on hire purchase : code as owned

Motability - hire :

code as continuous use

Private leasing :

code as owned



**94 To those spenders who at present have continuous use of a car or a van**

		Use separate column for each vehicle			
Spender No					
DNA Others		N	N	N	N
Is the car or van provided for your continuous use by					
Running prompt	your employer or spouse's employer	1	1	1	1
	or by someone else specify?	2	2	2	2
95 What is the size of the engine in cc's?					
(1 litre = 1000cc)					
DK		1	1	1	1
(a) Do you know if it is					
Running prompt	Up to 1400cc	1	1	1	1
	1401 to 2000cc	2	2	2	2
	2001cc and over?	3	3	3	3
	DK	4	4	4	4
96 Ask about <u>cars</u> only					
DNA not a car		N	N	N	N
Does an employer provide any of the petrol expenditure for your private motoring in this car?					
Include diesel					
Yes		1	1	1	1
No		2	2	2	2

REC
74

## 97 To all households

## Ask all spenders

At any time in the last 12 months have (any of) you owned or had continuous use of a car, van, motor cycle, moped or any (other) motor vehicle that you no longer own or have for your use?

Yes →

No →

1

2

Ask (a) - (E)

See 98

97 1

Use separate column for each vehicle

Spender No

97 2

OFF USE

①

②

③

④

(a) Was it a

Running  
prompt

Car →  
Van →  
Motor cycle/moped →  
Other motor  
vehicle specify? →

1

2

3

4

1

2

3

4

1

2

3

4

1

2

3

4

Specify below

(b) How much have you paid in Road  
Fund Tax during the last 12 months  
for the ?

(type of vehicle)

No tax paid, ring

1

£ only

£ only

£ only

£ only

9

9

9

9

2

(c) How much have you paid in vehicle  
insurance during the last 12 months  
for the ?

(type of vehicle)

No insurance paid, ring

1

£ only

£ only

£ only

£ only

9

9

9

9

Ask (d)

Go to (E)

(d) How long did  
this cover?

Enter  
Period code

2

9

9

9

9

If code 9,  
specify period

(E) Did you own the (type of vehicle) or  
did you have continuous use of it?

Own →  
Continuous use →

1

2

1

2

1

2

1

2

Ask 98

See 98

REC
76

Motability - buying on hire purchase : code as owned

Motability - hire :

code as continuous use

Private leasing :

code as owned

**98 To those spenders who currently own or have owned a motor vehicle in the last 12 months (Coded 1 at 93(E) or 97(E))**

DNA Not owned vehicle  
in last 12 months

N

- Go to 100

During the last 3 months, that is since did (any of) you buy (any of) the vehicle(s) you have mentioned with cash, including an overdraft, or with a loan provided by a friend or relative?

Yes

1

- Ask (a) - (E)

No

2

- Go to 99

**Exclude: Loan from organisation, bank, finance house or HLP. (enter at 103-105)**

98 1

Use separate column for each vehicle

Spender No

98 2

OFF USE

①

②

③

④

(a) Was it a

Car

1

1

1

1

Van

2

2

2

2

Running  
prompt

Motor cycle/moped

3

3

3

3

Other motor  
vehicle specify?

4

4

4

4

Specify below

(b) Was it new or  
second-hand?

New

1

1

1

1

Second-hand

2

2

2

2

(c) What was the total cash price of the vehicle before deducting anything for part exchange or trade-in?

£ only

£ only

£ only

£ only

(d) Was the Road Fund Tax/  
Vehicle insurance included in the cash price?

Yes

1

1

1

1

No

2

2

2

2

- Ask (i)

- Go to (E)

£ only

£ only

£ only

£ only

(i) How much was included for Road fund tax

Individual  
prompt

Vehicle Insurance?

98D2

(E) Was anything allowed for part exchange or trade-in?

Yes

1

1

1

1

No

2

2

2

2

- Ask (i)

- Go to 99

£ only

£ only

£ only

£ only

REC

76

(i) How much was allowed?

**99 To those spenders who currently own or have owned a motor vehicle in the last 12 months (Coded 1 at 93(E) or 97(E))**

During the last 3 months, that is since \_\_\_\_\_ have (any of) you sold any vehicles belonging to you (excluding trade-in or part-exchange)?

Yes → 

1
2

 Ask (a) - (b)  
No → Go to 100

99 1

Use separate column for each vehicle

Spender No →

99 2

OFF USE

①

②

③

④

(a) Was it a

Running prompt

Car →  
Van →  
Motor cycle/moped →  
Other motor vehicle specify? →

1

1

1

1

2

2

2

2

3

3

3

3

4

4

4

4

Specify below

REC

95

£ only

£ only

£ only

£ only

(b) How much did you receive? →

## 100 To all households

Ask all spenders

Have (any of) you received any refund(s) of Road Fund Tax during the last 12 months?

Yes → 

1
2

 Ask (a)  
No → Go to 101

100 1

Use separate column for each refund

Spender No →

£ only

£ only

£ only

£ only

(a) How much was (were) the refund(s)? →

REC

84

2

**Go to 102  
below**

(b)

85

2

Refer informant to Prompt Card C

Are (any of) you **at present** making regular payments to any of the organisations shown on this card?

Yes →  
No →

1  
2

Code in grid below  
Go to 104

## INTERVIEWER USE ONLY

Code all that apply

Spender No

A finance house →  
A credit union →  
Second mortgage or mortgage on a second dwelling →  
Bank personal loan →  
Build Soc personal loan →  
Employer as repayment of loan →  
Loan from DSS Social Fund →

1		1		1	
2		2		2	
3		3		3	
4		4		4	
5		5		5	
6		6		6	
7		7		7	

Interviewer note beside code, how many of each type of arrangement  
When complete for all spenders ask (a) - (k) or (a) - (m) for each arrangement, allowing at (a) - (E) for as many columns as there are items covered by an arrangement (see (f))

Suggest consulting agreement or payments card.

103 1

Use a separate column for each item or service obtained

Spender No

(a) Enter each arrangement in a separate column, but allow for more than one item

103 2

OFF USE

①

②

③

④

103A

a finance house →  
a credit union →  
an organisation granting a second mortgage/a mortgage on a second dwelling →  
a bank for a **personal** loan (that is a loan given originally for specific goods or services) →  
a building society for a **personal** loan (that is a loan given originally for specific goods or services) →  
your employer as repayment of a loan →  
loan from DSS Social Fund →

1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7

Ask (b) - (E) about each arrangement

REC

77

To those spenders with loans  
(coded 1 - 7 at 103(a))

103 (cont'd)

Spender No

0		0	-	0	-		
---	--	---	---	---	---	--	--

Use a separate column for each item  
or service obtained

£ only | £ only | £ only | £ only

(b) How much was the loan,  
excluding any interest  
you paid? →

		00					
£	p	£	p	£	p	£	p

(c) How much was your  
last payment? →

00		0					
----	--	---	--	--	--	--	--

(d) How long did  
this cover? →

Enter  
Period code →


If code 9,  
specify period

(E) When did you obtain  
the loan?

Month

Year 19


(f) What items or services did  
you obtain with the loan  
of (See b)? →

00000000	0	000	
----------	---	-----	--

Ask (g)-(k)  
about each item  
or service

103 F

OFF USE

--	--	--	--

(g) Was the item new or  
second hand?

New →

S/hand →

DNA →

①	1	①	1
2	2	2	2
3	3	3	3

(h) What is the type of firm from  
which the item or service was  
obtained? →

--	--	--	--

(i) How much was the cash price of  
(the item or service)  
including any down payment or  
part exchange? →

£ only | £ only | £ only | £ only

2500	275	50	150
------	-----	----	-----

103 H

£ only | £ only | £ only | £ only

(j) How much was allowed in  
part exchange? →

	00	-	
--	----	---	--

(k) How much did you have to put  
down in addition to the amount  
borrowed (excluding part  
exchange)? →

£ only | £ only | £ only | £ only

00	-	-	
----	---	---	--

See (I) on next  
page

REC

77

103 (cont'd)

To those with loan from  
DSS Social fund (coded 7  
at 103(a))

Spender No

--	--	--	--	--	--	--	--

DNA Others

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

Code next  
arrangement  
then go to 104

(I) Do you pay the loan  
repayments by

deduction from benefit?

direct payment to DSS?

1	1	1	1
2	2	2	2

Ask (m)

Code next  
arrangement  
then go to 104

(m) Which benefit?

REC
77

.....			
.....			
.....			

Code next  
arrangement  
then ask 104

TO PUNCHERS

CHECK BACK TO PAGE 38  
TO ENSURE DATA FOR ALL SPENDERS  
ARE KEYED



**104 To all households** **Ask all spenders**

Are (any of) you **at present** paying instalments under a hire purchase or credit sale agreement?

Yes →

1

Ask 105 then

- (a) - (i)

No →

2

- Ask 105

**105 Have (any of) you made a down payment on anything on which you have not yet paid an instalment?**

Yes →

1

- Ask (a) - (g)

No →

2

- See (a)

To those answering 'Yes' (Code 1) at 104 and/or 'Yes' (Code 1) at 105

DNA No to 104 and 105 →

N

- Go to 106

105 1

Suggest consulting agreement or payments card before asking (a) - (i)

Use separate column for each arrangement

Spender No →

105 2

OFF USE

①

②

③

④

(a) What items or services did you obtain under the hire purchase/credit sale agreement?

105 A

OFF USE

(b) What is the type of firm from which the item or service was obtained?

(c) Was the item new or second hand?

New →

1

1

1

1

S/hand →

2

2

2

2

DNA →

3

3

3

3

(d) How much was the cash price of (the item or service) including any down payment or part exchange?

£ only

£ only

£ only

£ only

(e) When did you obtain the item or service?

Month

Year 19

£ only

£ only

£ only

£ only

(f) How much was allowed in part exchange?

£ only

£ only

£ only

£ only

(g) How much was the down payment (excluding part exchange)?

£

p

£

p

- See (b)

To those coded 1 at 104

(h) How much was the last instalment?

(i) How long did this cover?

Enter period code

If code 9, specify period

REC

78

106 To all households

Ask all spenders

## Refer Informant to Prompt Card D

Do (any of) you **at present** have any of the arrangements shown on this card?

Yes →

1

Ask (a) - (d)

No →

2

Go to 107

Use separate column for each arrangement

Spender No

(a) Are the arrangements

## Individual Prompt

Budget or option accounts? →

1

1

1

1

A club run by a shop? →

2

2

2

2

\* A Mail Order club as an agent or through a friend or relative? →

3

3

3

3

Other Mail Order organisation? →

4

4

4

4

Top-up loan for a student? →

5

5

5

5

Loan from check trader or other person or organisation? →

6

6

6

6

Ask (b)

Go to 107

Specify below and ask (b)

£ p | £ p | £ p | £ p

(b) How much was your last payment? →

(c) How long did this cover?

Enter period code →

If code 9, specify period

(d) Have (any of) you ordered any goods during the last month, ie since ... (the day exactly a calendar month before interview) from (name of firm)?

Yes →

Y

Y

Y

Y

No →

X

X

X

X

Ask (i) - (iii) on next page

Go to 107

Exclude goods ordered on day of interview

\* Mail Order agents: include transactions made for own use  
exclude those made for customers use

Ask about each item ordered during last calendar month and enter details in grid below.

Exclude goods ordered on day of interview

- (i) What was the item?  
 (ii) When did you order it?  
 (iii) What was the cash price?

			(i)	(ii)		(iii)		
Spender No	OFF USE	Code from 108(a)	Description of goods ordered Itemise as far as possible. If clothing state whether for adult or child. If adult give sex, if child, give age and sex	OFFICE USE	Date ordered		Cash price	
					Day	Month	£	p
	①							
	②							
	③							
	④							
	⑤							
	⑥							
	⑦							
	⑧							
	⑨							
	⑩							
	⑪							
	⑫							
	⑬							
	⑭							
	⑮							

(1) (2) (3) (4) (5) (6)

REC

80

107 To all households

Ask all spenders

Do (any of) you have a second dwelling?

Yes →

No →

1

2

- Ask (a)

- Sec 108

For spenders intending to move include any expenditure on their new home under main dwelling

INCLUDE as main dwelling all main dwellings occupied in the last 12 months

EXCLUDE second dwelling overseas and timeshares.

(a) Is the second dwelling in England, Scotland, Wales or Northern Ireland?

Yes →

No →

1

2

Ask 108 - 111 for main and second dwelling

Ask 108 - 111 for main dwelling only

**108 To those households with central heating in their main dwelling  
or with a second dwelling in UK**

DNA Those with no central heating  
in their main dwelling and  
with no second dwelling →

**Ask all spenders**

N

- Go to 110

In the last 12 months, that is  
since , have (any of) you  
paid a contractor or someone else  
for central heating to be installed,  
excluding any materials you bought  
yourself?

Yes →

1

- Ask (a) - (E)

No →

2

- Go to 109

108 1

	Main dwelling	Second dwelling
OFF USE	1	1

(a) Was this work carried out at

your main dwelling? →

1

your second dwelling? →

2

(b) Was the central heating

Gas fired →

1

1

Electric, incl storage  
heaters & under floor →

2

2

Oil fired →

3

3

Solid fuel? →

4

4

**Running  
Prompt**

£ only

£ only

(c) During the last 12 months, how much in total did  
you pay, excluding any interest paid on loans? →

(d) Did you pay by

Loan →

1

1

Hire purchase →

2

2

Cash, credit card  
or other method? →

3

3

Ask (i)

Go to (E)

**Running  
prompt**

(i) Are you still paying instalments  
on the loan/hire purchase?

Yes →

1

1

No →

2

2

Ensure details  
are entered at  
103 - 105;  
then ask (E)  
Ask (E)

(E) Has/will any of this be reclaimed as a  
business expense?

Yes →

1

1

No →

2

2

Ask (i)

Go to 109

£ only

£ only

(i) How much was/will be reclaimed? →

REC

35

**109 To those households with central heating in their main dwelling  
or with a second dwelling in UK**

**Ask all spenders**

In the last **12 months**, that is since \_\_\_\_\_, have (any of) you paid a contractor or someone else for central heating repairs, servicing or maintenance, excluding any materials you bought yourself?

Yes → 

1
2

 - Ask (a) - (d)  
No → 

2
---

 - Go to 110

	Main dwelling	Second dwelling
109 1 OFF USE	1	1

**(a)** Was this work carried out at

your main dwelling? →  
your second dwelling? →

1	2
---	---

£ only      £ only

**(b)** During the last **12 months**, how much in total did you pay, excluding any interest paid on loans? →

--	--

**(c)** Did you pay by

Loan →

Hire purchase →

Cash, credit card or other method? →

1	1
2	2
3	3

Ask (i)

Go to (d)

**Running prompt**

**(i)** Are you still paying instalments on the loan/hire purchase?

Yes →

No →

1	1
2	2

Ensure details are entered at 103 - 105; then ask (d)  
Ask (d)

**(d)** Has/will any of this be reclaimed as a business expense?

Yes →

No →

1	1
2	2

Ask (i)  
Go to 110

£ only      £ only

**(i)** How much was/will be reclaimed? →

--	--

## 110 To all households

Ask all spenders

## Refer Informant to Prompt Card E

In the last 12 months, that is since \_\_\_\_\_ have (any of) you paid a contractor or someone else for any improvements or extensions such as those shown on this card, excluding any materials you bought yourself?

Yes → 

1
2

 - Ask (a) - (d)  
No → 

2
---

 - Go to 111

(List of examples is on page 49)

	Main dwelling	Second dwelling
110 1 OFF USE	1	1

(a) Was this work carried out at

your main dwelling? →

your second dwelling? →

1	2
---	---

£ only

£ only

(b) During the last 12 months, how much in total did you pay, excluding any interest paid on loans? →

--	--

(c) Did you pay by

Loan →

Hire purchase →

Cash, credit card  
or other method? →

1	1
2	2
3	3

Ask (i)

Go to (d)

Running  
prompt

(i) Are you still paying instalments on the loan/hire purchase?

Yes →

No →

1	1
2	2

[Ensure details are entered at 103 - 105; then ask (d)]  
Ask (d)

(d) Has/will any of this be reclaimed as a business expense?

Yes →

No →

1	1
2	2

Ask (i)

Go to 111

£ only

£ only

(i) How much was/will be reclaimed? →

--	--

REC

37

## 111 To all households

## Ask all spenders

## Refer Informant to Prompt Card F

In the last 12 months, that is since \_\_\_\_\_, have (any of) you paid a contractor or someone else for any decorations, repairs, maintenance or replacements such as those shown on this card, excluding any materials you bought yourself?

Yes → 

1
2

 - Ask (a) - (f)  
No → 

2
---

 - Go to 112

	Main dwelling	Second dwelling
111 1 OFF USE	1	1

(a) Was this work carried out at

your main dwelling? →

your second dwelling? →

1	2
£ only	£ only

(b) During the last 12 months, how much in total did you pay, excluding any interest paid on loans? →

--	--

(c) Did you pay by

Loan →

Hire purchase →

Cash, credit card or other method? →

1	1
2	2
3	3

Ask (i)

Go to (d)

Running prompt

(i) Are you still paying instalments on the loan/hire purchase?

Yes →

No →

1	1
2	2

Ensure details are entered at 103 - 105; then ask (d)  
Ask (d)

(d) Has/will any of this be reclaimed as a business expense?

Yes →

No →

1	1
2	2
£ only	£ only

Ask (i)

Go to (E)

(i) How much was/will be reclaimed? →

--	--

(E) Has any of this been refunded to you from an insurance company?

Yes →

No →

1	1
2	2
£ only	£ only

Ask (i)

Go to (f)

(i) How much was refunded? →

--	--

Go to 112

(f) Will you be reclaiming any of this amount from an insurance company?

Yes →

No →

1	1
2	2
£ only	£ only

Ask (i)

Go to 112

(i) How much will you reclaim? →

--	--

REC

38



List of examples shown  
on Prompt Card E for  
Q110

Building extension  
Garden patio  
Kitchen or bathroom unit  
Double glazing  
Wall insulation  
Room conversion  
Garage  
Car port  
Concrete base for vehicle  
Driveway  
Garden shed  
Garden fence  
Any other extensions or  
improvements

List of examples shown  
on Prompt Card F for  
Q111

Interior painting and decorating  
Exterior painting  
Repairs or replacement of  
Guttering  
Roof  
Door  
Windows (excluding double glazing)  
Walls (e.g. brickwork, stucco)  
Plumbing  
Electricity system (including rewiring)  
Plaster  
Woodwork  
Any other repairs, replacements or  
decorations

**Refer Informant to Prompt Card G1**

In the last 12 months, that is since have (any of) you paid for any of the items shown on this card?

Yes → 

1
2

 - Ask (a) - (d)  
No → 

2
---

 - Go to 113

**Exclude stamp duty, land registry fees and local authority search fees.**

Spender No

112 2

OFF USE

Use separate column for each item

	①	②	③	④			

(a) What type of item was paid for?

Only enter amounts at 1 - 3 if shown separately on invoice

Conveyancing fees →

Estate agents' fees →

Surveyors' fees →

Combined fees →

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

(b) During the last 12 months, how much in total did you pay, excluding any interest paid on loans? →

£ only | £ only | £ only | £ only

--	--	--	--

(c) Has/will any of this be reclaimed as a business expense?

Yes →

No →

1

1

1

1

2

2

2

2

£ only | £ only | £ only | £ only

--	--	--	--

(i) How much was/will be reclaimed? →

**Refer Informant to Prompt Card G2**

(d) For which of the property transactions on this card did you pay?

Successfully completed purchase and sale →

Successfully completed sale only →

Successfully completed purchase only →

Remortgage, second mortgage or unsuccessful attempt to purchase or sell →

1

1

1

1

2

2

2

2

3

3

3

3

4

4

4

4

Ask (i)

Go to 113

(i) Was this for a

Main dwelling →

Second dwelling →

Other dwelling? →

1

1

1

1

2

2

2

2

3

3

3

3

Specify below

--	--	--	--

REC

39

**113 To all households****Ask all spenders**

In the last 12 months, that is since . have (any of) you paid for either the moving of furniture or the storage of furniture?

Yes → 

1
2

 Ask (a) - (b)  
No → Go to 114

Include only payments relating to the purchase or sale of main dwelling

**113 1**

Use separate column for each item

Spender No

**113 2****OFF USE**

①

②

③

④

(a) During the last 12 months, how much in total did you pay, excluding any interest paid on loans? →

£ only

£ only

£ only

£ only

(b) Has/will any of this be reclaimed as a business expense?

Yes →

No →

1

1

1

1

2

2

2

2

Ask (i)  
Go to 114

£ only

£ only

£ only

£ only

(i) How much was/will be reclaimed? →

REC
40

**114 To all households****Ask all spenders****Refer Informant to Prompt Card H1**

In the last 3 months, that is since ... .. have (any of) you paid for any items of furniture such as those shown on this card?

Yes → 1 - Ask (a) - (b)  
 No → 2 - Go to 115

£ only

(a) During the last 3 months, how much in total did you pay, excluding any interest paid on loans? →

(b) Did you pay by

Loan → 1 } Ask (i)

Hire purchase → 2 }

Cash, credit card or other method? → 3 - Go to 115

**Running prompt**

(i) Are you still paying instalments on the loan/hire purchase?

Yes → 1 - [Ensure details are entered at 103 - 105; then ask 115]  
 No → 2 - Ask 115

**115 Refer Informant to Prompt Card H2**

In the last 3 months, that is since have (any of) you paid for any carpets, carpeting or any of the other soft floor coverings shown on this card?

Yes → 1 - Ask (a) - (b)  
 No → 2 - Go to 116

£ only

**Include:** fitting charge for carpeting

**Exclude:** vinyl, lino and other hard floor coverings

(a) During the last 3 months, how much in total did you pay, excluding any interest paid on loans? →

(b) Did you pay by

Loan → 1 } Ask (i)

Hire purchase → 2 }

Cash, credit card or other method? → 3 - Go to 116

**Running prompt**

(i) Are you still paying instalments on the loan/hire purchase?

Yes → 1 - [Ensure details are entered at 103 - 105; then ask 116]  
 No → 2 - Ask 116

List of examples shown on Prompt Card H1
---

Tables  
Chairs  
Beds  
Cupboards  
Wall units  
Armchairs  
Settees  
Bunk beds  
Dressing tables  
Any other furniture

List of examples shown on Prompt Card H2
---

Carpets  
Carpeting  
Carpet tiles  
Rugs  
Mats  
Any other carpet items

**116 To all households****Ask all spenders**

During the last 3 months, that is since have (any of) you paid for part or all of a holiday that you have already taken or intend to take?

Yes → 

1
---

 - Ask 117  
No → 

2
---

 - Go to 120

**117 Was/is it a package holiday?\***

\*Definition: travel to holiday point and accommodation combined i.e. these items cannot be paid for separately. Self-catering package holidays should be included as a package holiday.

Yes → 

1
---

 - Ask (a) - (d)  
No → 

2
---

 - Go to 118

**117 1**

Use separate column for each holiday

Spender No

**117 2**

OFF USE

①

②

③

④

(a) When did/will the holiday start?

Month

Year 19

(b) In which country was the holiday/will the holiday be taken?

UK →

Eire →

Spain →

France →

Italy →

Greece →

Elsewhere in Europe →

Outside Europe →

More than one of these →

1

1

1

1

2

2

2

2

3

3

3

3

4

4

4

4

5

5

5

5

6

6

6

6

7

7

7

7

8

8

8

8

9

9

9

9

(c) During the last 3 months how much did you actually spend on the cost of the package only?

**1**

£ only

£ only

£ only

£ only

Nil →

1

1

1

1

Ask (i)

Go to (d)

(i) Did you pay by

**2**

Loan →

**117C 3**

1

1

1

1

Ask (ii)

Running Hire purchase →

2

2

2

2

prompt Cash, credit card or other method? →

3

3

3

3

Go to (d)

Ensure details are entered at 103 - 105; then ask (d)

(ii) Are you still paying instalments on the loan/hire purchase?

Yes →

1

1

1

1

No →

2

2

2

2

Ask (d)

**117C 4**

(d) Have you paid for any other holiday in the last 3 months?

Yes →

1

1

1

1

Ask 118

No →

2

2

2

2

Go to 120

REC
104

**118** Was it/will it be a holiday at a hotel or boarding house?

Yes → 

1
2

 - Ask (a) - (c)  
No → 

2
---

 - Go to 119

**118 1** Use separate column for each holiday

Spender No

**118 2** OFF USE

	①	②	③	④

(a) In which country was the holiday/will the holiday be taken?

UK →  
Eire →  
Spain →  
France →  
Italy →  
Greece →  
Elsewhere in Europe →  
Outside Europe →  
More than one of these →

1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

(b) During the last 3 months, how much did you actually spend on accommodation only, including food if it was part of the accommodation charge?

£ only    £ only    £ only    £ only

**1**

1	1	1	1

Ask (i)  
Go to (c)

Nil →

**2**

(i) Did you pay by

**118B 3**

Running prompt

Loan →  
Hire purchase →  
Cash, credit card or other method? →

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

Ask (ii)  
Go to (c)

(ii) Are you still paying instalments on the loan/hire purchase?

Yes →

No →

1	1	1	1
2	2	2	2

Ensure details are entered at 103 - 105; then ask (c)  
Ask (c)

**118B 4**

(c) Have you paid for any other holiday in the last 3 months?

Yes →

No →

1	1	1	1
2	2	2	2

Ask 119  
Go to 120

REC  
105

119 Was it/will it be a self-catering or camping holiday?

Yes → 1 - Ask (a) - (b)  
No → 2 - Go to 120

119 1

Use separate column for each holiday

Spender No

119 2

OFF USE

①

②

③

④

(a) In which country was the holiday/will the holiday be taken?

UK →  
Eire →  
Spain →  
France →  
Italy →  
Greece →  
Elsewhere in Europe →  
Outside Europe →  
More than one of these →

1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9

(b) During the last 3 months, how much did you actually spend on accommodation only, including campsite fees and hostel charges?

1

£ only    £ only    £ only    £ only

Nil

2

1	1	1	1

Ask (i)  
Go to 120

(i) Did you pay by

119B 3

Running  
prompt

Loan →  
Hire purchase →  
Cash, credit card or other method? →

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

Ask (ii)  
Go to 120

(ii) Are you still paying instalments on the loan/hire purchase?

Yes

No

1	1	1	1
2	2	2	2

Ensure details are entered at 103 - 105; then ask 120  
Ask 120

119B 4

REC  
106





120 To all households

Ask all spenders

Do (any of) you have either a bank current account or a bank budget account?

Yes →

1

- Ask (a)

No →

2

- Go to 121

**INCLUDE** bank current accounts that yield interest. These should also be coded at Q64(c) or (d) in Income Schedule

**EXCLUDE** building society current accounts

120 1

Use separate column for each account

Spender No

120 2

OFF USE

①

②

③

④

(a) Have you paid any bank service charges on any of these accounts in the last 3 months?

Yes →

1

1

1

1

- Ask (i) - (ii)

No →

2

2

2

2

- Go to 121

(i) How much did you pay **excluding interest**, in the last 3 months, that is since ?

£

p

£

p

£

p

£

p

(ii) Was any part of this amount for business purposes?

Yes →

1

1

1

1

- Ask (iii)

No →

2

2

2

2

- Go to 121

(iii) About what percentage was for business?

%

REC

81



## 121 To all households

## All spenders

(Apart from any of the items I have already asked you about), do (any of) you pay for anything else, such as membership of motoring organizations or the National Trust, or subscriptions to magazines, by standing order or direct debit through a bank, bank budget account, National (Post Office) Giro or building society?

Yes →

No →

1

2

Record details  
in grid below  
- Go to 122

Spender No	OFF USE	Purpose (e.g. Automobile Association membership, etc)	OFF USE	£	p	Enter period code	If code 9, specify period
	①						
	②						
	③						
	④						
	⑤						
	⑥						
	⑦						
	⑧						
	⑨						
	⑩						
	⑪						
	⑫						
	⑬						
	⑭						
	⑮						

(1) (2) (3) (4) (5)

REC

82

418

**122 To all households****All spenders**

Have (any of) you (or your children under 16)  
had anything free of charge  
on prescription during the **past**  
**seven days ending yesterday?**

Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - See 123

- (a) Who received the item? → Per  
No
- (b) How many items did they  
receive during the **seven days**  
**ending yesterday?** →

Use separate column for each person receiving free items on prescription							

REC
91

**123 To those aged under 61**

Have (any of) you (or your children under 16)  
had any **free** welfare milk during  
the **past seven days ending yesterday?**

DNA → 

N
---

 - See 124  
Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - See 124

**Exclude powdered milk**

- (a) Who received the milk? → Per  
No
- (b) How many pints did they  
receive during the **seven days**  
**ending yesterday?** →

Use separate column for each person receiving free welfare milk							

REC
92

**124 To those with children under 16 at State School**

Has (have any of) your child(ren) under 16  
had any **free** school milk during the  
**past seven days ending yesterday?**

DNA → 

N
---

 - See 125  
Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - Go to 125

- (a) Who received the milk? → Per No  
of  
Child
- (b) How many cartons or bottles  
did they receive during the  
**seven days ending yesterday?** →

Use separate column for each child receiving free school milk							

REC
93

# 125 To those with children under 19 at State School

Has (have any of) your child(ren) under 19 at a State school had any school meals during the past 7 days ending yesterday?

DNA those with no children under 19 at State School

Yes →

No →

N

- Go to 127

1

- Ask (a) - (d)

2

- Go to 126

**INCLUDE** school cafeteria and fixed priced meals  
**EXCLUDE** school tuck shop

Use separate column for each child receiving school meals

(a) Which child? → Per No. of child

(b) How many meals has each child had? →

(c) Were the meals free?

Yes →

No →

(d) During the 7 days ending yesterday did you pay for any of the meals?

Yes →

No →

(i) How much did you pay for each child during the 7 days ending yesterday? →

(ii) How many meals did this cover? →

REC

94

# 126 Has (have any of) your child(ren) under 19 at a State school travelled to or from school by bus or train during the past 7 days ending yesterday?

Yes →

No →

1

- Ask (a) - (c)

2

- Go to 127

**INCLUDE** State school bus and train passes  
**EXCLUDE** private season ticket

Use separate column for each child travelling by bus or train

(a) Which child? → Per No. of child

(b) Did he/she travel free?

Yes →

No →

(c) During the 7 days ending yesterday did you pay for any of the travel?

Yes →

No →

(i) How much did you pay for each child during the 7 days ending yesterday? →

(ii) How many days did this cover? →

REC

96

## 127 To all households

## Ask all spenders

Are (any of) you (or your child(ren) under 16) attending a course for which you/they receive an education grant, maintenance grant or scholarship?

Yes →

No →

1

2

- Ask (a) - (E)

- Go to 128 below

Include holiday periods

1

Use separate column for each grant received

(a) Who is receiving the grant? →

Per No

--	--	--	--	--	--	--	--

2

OFF USE

①

②

③

④

(b) Is the source of the grant  
Running prompt

State →

Private →

Overseas? →

1

1

1

1

2

2

2

2

3

3

3

3

- Ask (c)

- Go to (d)

(c) What is the current annual value of the grant excluding fees? →

£ only

£ only

£ only

£ only

- Go to (E)

(d) What is the current annual value of the grant including fees? →

£ only

£ only

£ only

£ only

- Ask (E)

(E) How much of this is paid direct to you (or your child(ren)) by cash or cheque? →

£ only

£ only

£ only

£ only

REC

83

128 Are (any of) you attending a course for which you receive a top-up loan for students?

Yes →

No →

1

2

- Ask (a) - (c)

- Go to 129

Use separate column for each student

(a) Who is receiving the loan? →

Per No

--	--	--	--	--	--	--	--

(b) How much are you entitled to borrow under the top-up loan scheme during this academic year? →

£ only

£ only

£ only

£ only

--	--	--	--

(c) How much altogether do you think you will borrow during this academic year? →

£ only

£ only

£ only

£ only

--	--	--	--

REC

79

129 To all households

**Ask all spenders**

In the last 3 months that is since  
have (any of) you paid any fees or  
maintenance for any educational courses  
at any level but excluding leisure classes?

Yes → 

1
2

 - Ask (a) - (E)  
No → 

2
---

 - Go to 130

**Include parental contribution**

1		Use separate column for each course							
(a) Who is/was attending the course? →	Per								
	No								
2		OFF USE    ①    ②    ③    ④							
		£	p	£	p	£	p	£	p
(b) What is the total amount paid in the last 3 months? →									
(c) Is/was the course at a state or private establishment?									
State →		1	1	1	1				
Private →		2	2	2	2				
(d) Is/was the course you (or your child(ren)) are/were attending									
Running prompt	Up to and including 'A' level →	1	1	1	1	} Go to (E) - Ask (i)			
	Above 'A' level? →	2	2	2	2				
	DK →	3	3	3	3				
(i) What is the name of the examination you (or your child(ren)) will take? →									
(E) Are you (or your child(ren)) currently attending the course?									
Yes →		1	1	1	1				
No →		2	2	2	2				

REC
97

130 To all households

**Ask all spenders**

Refer informant to prompt card I

In the last 3 months, that is since \_\_\_\_\_ have  
(any of) you paid any fees for any (other) course(s),  
classes or private tuition such as those shown  
on this card?

Yes → 

1
2

 - Ask (a) - (d)  
No → 

2
---

 - Go to 131

**Exclude membership fees,  
playgroup, day nursery.**

1	Use separate column for each course							

(a) Who is/was attending  
the course? → Per No

2	OFF USE	①	②	③	④
---	---------	---	---	---	---

£      p      £      p      £      p      £      p

(b) What is the total amount  
paid in the last 3 months? →

--	--	--	--	--	--	--	--

(c) Is/was the course

**Running  
prompt**

at a state establishment →

at a private establishment →

or an individual giving  
private tuition? →

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

(d) What is the subject  
being studied? →

--	--	--	--

REC

98

131 To all households

Ask all spenders

(In addition to the courses you have told me about) are (any of) you **at present** attending any part-time courses at a **state** educational establishment for which you do not pay fees?

Yes → 

1
2

 - Ask (a) - (b)  
No → 

2
---

 - Go to 132

1		Use separate column for each course			
<p>(a) Who is attending the course? → Per No</p>					
		①	②	③	④
<p>(b) Is the course</p>					
<p>Running prompt</p>	<p>Up to and including 'A' level →</p>	1	1	1	1
	<p>Above 'A' level? →</p>	2	2	2	2
	<p>DK →</p>	3	3	3	3
<p>(i) What is the name of the examination you will take? →</p>					

REC
99

Go to 132

Ask (i)



## Ask all spenders

Yes → 1 - Ask (a) - (f)  
No → 2 - Go to 137

**Include married children aged 16 - 24**

		Use separate column for each child							
		31		32		33		34	
(a) Ring person number	→								
(b) Enter relationship to HOH	→								
	132B	OFF USE							
(c) Sex									
	Male →	1		1		1		1	
	Female →	2		2		2		2	
(d) Age now	→								
(E) Full or part-time education									
	Full time →	1		1		1		1	
	Part time →	2		2		2		2	
	DK →	3		3		3		3	
(f) Enter person number of parent/guardian giving details at (a) - (E)	→								

		Use separate column for each child				
		31	32	33	34	
133	In the last 3 months, that is since _____ have you paid fees or maintenance for any educational courses at any level but excluding leisure classes for this child?					
	<b>Include parental contribution</b>					
Yes →		1	1	1	1	- Ask (a)
No →		2	2	2	2	- Go to 134
		£ only	£ only	£ only	£ only	
(a)	What is the total amount paid in the last 3 months? →					- Ask 134
134	Is your child attending a course for which they receive an education grant, maintenance grant or scholarship?					
Yes →		1	1	1	1	- Ask (a) - (c)
No →		2	2	2	2	- Go to 135
(a)	Is the source of the grant					
Running prompt	state →	1	1	1	1	- Ask (b)
	private →	2	2	2	2	- Go to (c)
	overseas? →	3	3	3	3	
(b)	What is the current annual value of the grant excluding fees? →	£ only	£ only	£ only	£ only	- Go to 135
(c)	What is the current annual value of the grant including fees? →	£ only	£ only	£ only	£ only	- Ask 135
135	Is your child attending a university					
Running prompt	another state establishment →	1	1	1	1	
	or private establishment? →	2	2	2	2	
		3	3	3	3	
136	Is the course					
Running prompt	up to and including 'A' level →	1	1	1	1	- Go to 137
	above 'A' level? →	2	2	2	2	
	DK →	3	3	3	3	- Ask (a)
(a)	What is the name of the examination your child will take? →					

## 137 To all households

## Ask all spenders

Have (any of) you worked as an employee at any time during the last 3 months?

Yes → 1 - Ask (a)  
 No → 2 - Go to 138

Refer informant to Prompt Card J

(a) Do you have (have you had) any of these items refunded by your employer (main or subsidiary)?

Yes → 1 - Ask (i) - (ii)  
 No to all → 2 - Go to 138

(i) How much of the expenditure did you have refunded?

(ii) How long did this cover?

Prompt amounts  
entered at  
relevant questions

	Yes	No	Spender No	(i) Amount refunded £ only	(ii) Period covered by refund	If code 9, specify period
Rent (17) →	1	X				
Rates (N Ireland, (25)) Community charge (England, Scotland, Wales (54)) →	2	X				
Water/sewerage rates (England, Wales (29, 30)) →	3	X				
Mortgage payment → (44 or 47)	4	X				
Insurance on structure → (52 or 53)	5	X				
Gas (80-87) →	6	X				
Electricity (72-79) →	7	X				
Telephone (61-71) →	8	X				
	8	X				
Road fund tax (93(b) and 97(b)) →	9	X				
	9	X				
Vehicle insurance (93(c) and 97(c)) →	10	X				
	10	X				
Vehicle purchase (98 and 103-105) →	11	X				
	11	X				

REC

103

(A1)

(A2)

(A3)

(A4)

## 138 To all households

## Ask all spenders

## Refer informant to Prompt Card K

Did anyone from outside the household  
give you the money to pay for any of  
the items of household expenditure  
you have mentioned?

Yes → 1 - Ask (a) - (d)  
No → 2 - Go to 139

138 1		Use separate column for each item									
Spender No											
138 2		OFF USE		①		②		③		④	
(a) What was (were) the item(s) of expenditure? →											
(b) Who gave you the money for the ? →											
		£		p		£		p		£	
(c) How much was the amount gave you? →											
(d) How long did this cover?											
Enter period code →											
<div style="border: 1px solid black; padding: 2px; display: inline-block;">REC</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">101</div>											

If code 9, specify period

139 Did anyone from outside the household, including DSS, pay direct for any of the items of household expenditure you have mentioned?

Yes → 1 - Ask (a) - (d)  
No → 2 - Go to 140

139 1		Use separate column for each item									
Spender No											
139 2		OFF USE		①		②		③		④	
(a) What was (were) the item(s) of expenditure? →											
(b) Who paid for the ? →											
		£		p		£		p		£	
(c) How much was the amount paid? →											
(d) How long did this cover?											
Enter period code →											
<div style="border: 1px solid black; padding: 2px; display: inline-block;">REC</div> <div style="border: 1px solid black; padding: 2px; display: inline-block;">102</div>											

If code 9, specify period

140 To all households

Ask all spenders

Do (any of) you pay maintenance allowance  
or separation allowance?

Yes →

1

- Ask (a) - (c)

No →

2

- See 141

140 1

Use separate column for each arrangement

Spender No

140 2

OFF USE

①

②

③

④

£

p

£

p

£

p

£

p

(a) How much was your last  
payment? →

(b) How long did this cover?

Enter  
period code →If code 9,  
specify  
period

(c) Are these payments for

Running a former partner only →

1

1

1

1

child/children only →

2

2

2

2

prompt former partner and  
child/children? →

3

3

3

3

DK →

4

4

4

4

REC

109

See 141

**NORTHERN IRELAND ONLY**

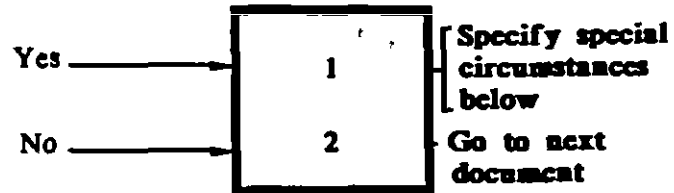
DNA England, Scotland, Wales →  - Go to schedule B

The information on this page should be obtained  
from the local authority office and entered below

141 Net Rateable Value of rateable unit(s) covering  
the household →  £ only Go to schedule B

142 To all households at end of record-keeping period (Ask hoh or wife)

Were there any special circumstances, such as visitors staying with you or temporary absences of members of your household during the past two weeks?



Specify special circumstances

**PERIOD CODES:-**

**[ ENTER AS SINGLE DIGIT ]**

<b>ONE WEEK.....</b>	<b>1</b>
<b>TWO WEEKS.....</b>	<b>2</b>
<b>THREE WEEKS.....</b>	<b>3</b>
<b>FOUR WEEKS.....</b>	<b>4</b>
<b>CAL. MONTH .....</b>	<b>5</b>
<b>THREE MONTHS .....</b>	<b>6</b>
<b>SIX MONTHS.....</b>	<b>7</b>
<b>YEAR .....</b>	<b>8</b>
<b>OTHER PERIOD.....</b>	<b>9</b>



# Family Expenditure Survey Income Schedule

IN CONFIDENCE

SN:3064 S842B

P2

Office Use						
C.I						

Interviewer Use		
Area	Ser	Hld
		0
(0003)	(0004)	(0005)

Ensure Person Numbers entered before asking questions

0006

Per. No.	Per. No.	Per. No.

B

1992

1 To men and women under 61  
DNA men and women 61  
and over

N	N	N

Go to 2

Refer informant to Prompt Card L

Are you at present on any of the  
government training programmes  
shown on card L?

Yes

No

1	1	1
2	2	2

Ask (a) - (b)

Go to 2

(a) Which programme are you on?

Great Britain only

Employment Training (ET) (GB)

Youth Training (YT) (GB)

Northern Ireland only

Youth Training Programme (NI)

Job Training Programme (NI)

Action for Community Employment (NI)

Great Britain and Northern Ireland

Other government programme

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6

Ask (b)

Specify  
name  
below  
and ask (b)

(b) Do you have any paid work in  
addition to this programme?

Yes

No

1	1	1
2	2	2

Ask 2 (a)

Go to 47

2 To all except those coded 2 at 1(b)  
Do you have any paid work at present?

Include those absent due to holiday,  
strike, sickness, injury, or laid off  
but with a job to return to; student(s)  
16 and over if working at present

Yes

No

Y	Y	Y
X	X	X

Ask (a)

Go to (b)

(a) Are you

002

Working as

an employee  
self employed including those  
receiving Enterprise Allowance

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7

Go to 3

(b) Probe the situation and code below

Intending  
to work

Out of employment, seeking work  
within last 4 weeks and  
available to start a job  
Out of employment, waiting to  
start a job already obtained

Not  
intending  
to work

Sick or injured  
Retired (incl Job Release Scheme)  
None of these

Go to 5

See 7

Go to 6

See 8

REC  
56

\* Include all working regularly irrespective of number of hours worked per week

## 3 To Employees and Self-employed

Per	No	Per	No	Per	No

For how many weeks have you done regular paid work in the last 12 months, that is since. .... ?

--	--	--	--	--	--

Employees ask 4;  
Self-employed go to 10

4 To Employees only

Have you been to work today?

Yes

Probe to find out whether day of interview is a normal working day - if normal working day and away from work, code 2

No

1	1	1
2	2	2

- Go to 10  
- Ask (a)

(a) Have you been away from work for more than the last 3 working days?

Yes

No

1	1	1
2	2	2

- Ask (i) - (iii)  
- Go to 10

(i) What is the reason for your absence

Running prompt

illness or accident

holiday

strike

other? Specify

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

- Specify below

(ii) Are you receiving

Running prompt

full pay from your employer

part pay, or made up pay

no pay?

1	1	1
2	2	2
3	3	3

(iii) How many weeks in all have you been away from work during this spell of absence?

--	--	--	--	--	--	--	--

If less than one week give days below

If less than one week, give days

--	--	--

- Go to 10

5 To those out of employment intending to work (coded 3 or 4 at 2b)

Exclude those who have not worked before but who are seeking work e.g. school college or university leavers

Per		No		Per		No		Per		No	

X		X		X	
---	--	---	--	---	--

- Sec 47

When did you last do any regular paid work?

Month

Year 19


If a year or more go to 10  
If less than a year ask (a)

(a) For how many weeks have you done regular paid work in the last 12 months, that is since

?

--	--	--	--	--	--

- Go to 10

6 To retired (coded 6 at 2b)

Did you retire within the last 12 months?

Yes

No

1		1		1	
2		2		2	

- Ask (a)

- Sec 47

£ only

£ only

£ only

(a) How much did you earn from your job (before tax) in the 12 months just before you retired?

--	--	--	--	--	--

- Sec 47

7 To men under 66 and women under 61 coded 5 at 2(b)

Per	No	Per	No	Per	No

DNA Men 66 and over  
& Women 61 and over

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

- Go to 49

As far as you know  
are you permanently unable  
to work?

Yes

No

1	1	1
2	2	2

8 To men under 66 and women under 61 coded 5 or 7 at 2b

DNA Men 66 and over  
& Women 61 and over

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

- Go to 49

Are you prevented from seeking work  
because you are looking after a sick  
or aged relative?

Yes

No

1	1	1
2	2	2

9 Have you done any regular paid  
work during the last 12 months,  
that is since ?

Yes

No

1	1	1
2	2	2

- Ask (a) - (c)

- See 47

(a) For how many weeks did  
you work?

--	--	--	--	--	--

(b) What wage/salary did you  
usually receive each time  
you were paid after all  
deductions?

£ only	£ only	£ only

(c) How often were you  
usually paid?

Enter  
period  
code


See 47

10 To employees (coded 1 at 2a)  
self-employed (coded 2 at 2a)  
out of employment (coded 3 or 4  
at 2b)

DNA Codes 5, 6, or 7 at 2(b)

Per	No	Per	No	Per	No

N

N

N

- Sec 47

Details of most remunerative job

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/  
organisation actually make or do?

010B

INTERVIEWER  
CODE  
OCCUPATION

(d) Are/were you a director?

1

Ask (E)

(E) Are/were you an employee?

1

Go to (f) - (g) page 6

self-employed?

2

Go to (h) page 6

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/  
organisation actually make or do?

INTERVIEWER  
CODE  
OCCUPATION

(d) Are/were you a director?

1

Ask (E)

(E) Are/were you an employee?

1

Go to (f) - (g) page 6

self-employed?

2

Go to (h) page 6

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/  
organisation actually make or do?

INTERVIEWER  
CODE  
OCCUPATION

(d) Are/were you a director?

1

Ask (E)

(E) Are/were you an employee?

1

Ask (f) - (g) page 6

self-employed?

2

Go to (h) page 6

10 (continued)

Most remunerative job (cont'd)

Per No		Per No		Per No	

(f) If employee (including Director)

Are/were you a Manager →  
 Foreman/supervisor →  
 Other employee? →

1	1	1
2	2	2
3	3	3

(g) How many employees work(ed) in the establishment?

1 or 2 →  
 3 - 24 →  
 25 - 99 →  
 100 - 499 →  
 500 or more →

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5

- Go to 11 below

(h) If self-employed

Do/did you employ any other people?

Yes 1 - 24 employees →  
 25 or more →  
 No employees →

1	1	1
2	2	2
3	3	3

11 To employees (coded 1 at 2 (a))  
 self-employed (coded 2 at 2 (a))  
 out of employment (coded 3 or 4  
 at 2 (b))

Do/did you have more than one job (for pay or profit)?

Exclude mail order agents or baby sitters (see 50)

Yes →  
 No →

1	1	1
2	2	2

Ask (a)-(E)  
 about main  
 subsidiary  
 employment  
 and (f)-(j)  
 about any  
 other  
 subsidiary  
 employment

See 12

11 (continued)

Details of main subsidiary employment

Per No		Per No		Per No	

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/organisation actually make or do?

(d) Are/were you a director? →

1

1

Ask (E)

(E) Are/were you an employee? →

1

self-employed? →

2

Ask (f) or  
ring DNA  
on next page

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/organisation actually make or do?

(d) Are/were you a director? →

1

Ask (E)

(E) Are/were you an employee? →

1

self-employed? →

2

Ask (f) or  
ring DNA  
on next page

Per No

(a) What is/was your job?

(b) What do/did you mainly do in your job?

(c) What does/did the firm/organisation actually make or do?

(d) Are/were you a director? →

1

Ask (E)

(E) Are/were you an employee? →

1

self-employed? →

2

Ask (f) or  
ring DNA  
on next page

11 (continued)

Details of other subsidiary employment

	Per	No	Per	No	Per	No						
DNA No other subsidiary employment →	N		N		N							
Per No . . . . .												
(f) What is/was your job? . . . . .												
(g) What do/did you mainly do in your job? . . . . .												
(h) What does/did the firm/organisation actually make or do? . . . . .												
(i) Are/were you a director? →	1					Ask (j)						
(j) Are/were you an employee? →	1					Sec 12						
self-employed? →	2											
Per No . . . . .												
(f) What is/was your job? . . . . .												
(g) What do/did you mainly do in your job? . . . . .												
(h) What does/did the firm/organisation actually make or do? . . . . .												
(i) Are/were you a director? →								1				Ask (j)
(j) Are/were you an employee? →								1				Sec 12
self-employed? →		2										
Per No. . . . .												
(f) What is/was your job? . . . . .												
(g) What do/did you mainly do in your job? . . . . .												
(h) What does/did the firm/organisation actually make or do? . . . . .												
(i) Are/were you a director? →								1				Ask (j)
(j) Are/were you an employee? →								1				Sec 12
self-employed? →		2										



12 To employees and also to those out of employment whose last job was as an employee

Ask about most remunerative job as employee

Per No		Per No		Per No	

DNA Coded 2 at 2(a) →

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

- Go to 41

Those coded 3 or 4 at 2(b) whose last job was as self-employed →

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

- See 41

Coded 5-7 at 2(b) →

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

- See 47

On what date were you last paid a wage or salary?

Day

--	--	--	--	--	--

Month

--	--	--	--	--	--

If currently working and not yet paid (i.e. new job) give details of anticipated pay

Year 19

--	--	--	--	--	--

If anticipated pay given, ring code

1

1	1	1
---	---	---

13 What was your wage/salary, including overtime, bonus, commission or tips, after all deductions, the last time you were paid? →

2

£	p	£	p	£	p
---	---	---	---	---	---

--	--	--	--	--	--

If more than a year ago see subsidiary job (at 34 or 41) or see 47

14 How long did this cover?

Enter period code →


If code 9, specify period

15 Did this include a refund of income tax?

Yes →

No →

1	1	1
2	2	2

- Ask (a)

- Go to 16

£	p	£	p	£	p
---	---	---	---	---	---

(a) How much was it? →

--	--	--	--	--	--

16 How much was deducted from your last wage/salary for income tax under PAYE? →

1

--	--	--	--	--	--

No tax deducted →

2

1	1	1
---	---	---

£	p	£	p	£	p
---	---	---	---	---	---

17 How much was deducted from your last wage/salary as National Insurance contribution? →

1

--	--	--	--	--	--

No NI deducted →

2

1	1	1
---	---	---

**Most remunerative job as employee (cont'd)**

		Per No		Per No		Per No		
18 Were there any deductions from your wage/salary for charities?								
Yes	→	1		1		1		- Ask (a) - (b)
No	→	2		2		2		- Go to 19
(a) Were there any deductions made under the tax-free payroll deduction scheme?								
Yes	→	1		1		1		- Ask (i)
No	→	2		2		2		] - Go to (b)
DK	→	3		3		3		
		£	p	£	p	£	p	
(i) How much was deducted?								
DK	→	1		1		1		
		18A2						
(b) Were there any deductions made for other charity schemes?								
Yes	→	1		1		1		- Ask (i)
No	→	2		2		2		] - Go to 19
DK	→	3		3		3		
		£	p	£	p	£	p	
(i) How much was deducted?								
DK	→	1		1		1		
		18B2						

**Most remunerative job as employee (cont'd)**

11

19 Were there any other deductions from your wage/salary such as superannuation, union fees, Friendly Societies, sports clubs or specialised pastimes?

Yes →  
No →

Per No		Per No		Per No	

1	1	1
2	2	2

**Record details below**  
**- See (a)**

£ p £ p £ p

Superannuation

Ring code →

1	1	1
---	---	---

1

Enter amount →

--	--	--

2

Union fees

Ring code →

2	2	2
---	---	---

3

Enter amount →

--	--	--

4

Friendly societies

Ring code →

3	3	3
---	---	---

5

Enter amount →

--	--	--

6

Sports clubs and specialised pastimes

Ring code →

4	4	4
---	---	---

7

Enter amount →

--	--	--

8

Other deductions

Ring code →

5	5	5
---	---	---

**Specify below and enter amounts**

Per No	Purpose of deduction

9

--	--	--

10

11

OFF USE

--	--

--	--	--

12

13

OFF USE

--	--

--	--	--

14

See (a) 15

OFF USE

£ p £ p £ p

--	--	--

- See 20

1918

If pay slip consulted ask:

(a) What was the gross wage/salary including superannuation as shown on payslip? →

If pay slip not consulted, see 20

## Most remunerative job as employee (continued)

20 To employees and to those who have been out of employment for up to 3 months

DNA Out of employment for more than 3 months

Was any mileage allowance or fixed allowance for motoring included in the net pay of £ . (see 13) that you received on (see 12)?

Yes

No

Per	No	Per	No	Per	No

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

Go to 23

1	1	1
2	2	2

Ask (a)

Go to 21

£	p	£	p	£	p
---	---	---	---	---	---

(a) How much was included?

--	--	--	--	--	--

21 (In addition to mileage/fixed allowance) were there any refunds for motoring expenses included in the net pay of £ . (see 13) that you received on (see 12)?

Yes

No

1	1	1
2	2	2

Ask (a)

Go to 22

£	p	£	p	£	p
---	---	---	---	---	---

(a) How much was included?

--	--	--	--	--	--

22 Refer informant to prompt Card M

Were there any refunds of household expenditure shown on Card M or any other refunds for business expenditure from your current (last) employer included in the net pay of £ . . (see 13) you received on (see 12)?

Yes

No

1	1	1
2	2	2

Specify below and enter amounts  
Ask 23

£	p	£	p	£	p
---	---	---	---	---	---

Per	No	Describe fully what was covered by refund

1

2


**Most remunerative job as employee (cont'd)**

	Per No		Per No		Per No	
23 To employees <u>and</u> to those who have been out of employment for up to 12 months						
How many hours a week do/did you usually work, excluding meal breaks and overtime? →						
24 On average, how many hours, if any, paid overtime do/did you usually work in a week? →						
25 Did your last wage or salary include either Statutory Sick Pay (or Statutory Maternity Pay)?						
Ask women under 55 only about Statutory Maternity Pay						
Both →	1		1		1	
Statutory Sick Pay only →	2		2		2	
Statutory Maternity Pay only →	3		3		3	
No to both →	4		4		4	

446

**Most remunerative job as employee (cont'd)**

**28** In the last 12 months have you received any profit-related pay or profit sharing bonuses under a qualifying scheme with your employer?

**Exclude shares and income in kind**

Yes →  
No →

Per	No	Per	No	Per	No

1	1	1
2	2	2

- Ask (a) - (b)  
- Go to 29

£ only    £ only    £ only

**(a)** How much in total did you receive?

DK →

1	1	1

**(b)** Was any of it paid to you tax-free?

Yes →  
No →  
DK →

1	1	1
2	2	2
3	3	3

- Ask (i)  
- Go to 29

£ only    £ only    £ only

**(i)** How much was paid tax-free?

DK →

1	1	1

**29** In the last 12 months have you received any other bonuses such as Christmas or quarterly bonus or an occasional commission?

Yes →  
No →

1	1	1
2	2	2

- Specify below and enter amounts  
- See 30

Per	No	DESCRIPTION
		.....
		Was this amount    before tax
		after tax
		DK
		.....
		Was this amount    before tax
		after tax
		DK
		.....
		Was this amount    before tax
		after tax
		DK

£ only    £ only    £ only

1		
2	1	1
3	2	2
	3	3

£ only    £ only    £ only

3		
4	1	1
	2	2
	3	3

- See 30

£ only    £ only    £ only

5		
	1	1
	2	2
	3	3

6

## Most remunerative job as employee (cont'd)

		Per	No	Per	No	Per	No
30 To those who received a bonus <u>and</u> whose last pay was not usual							
DNA Others →		N		N		N	
Did the usual net pay of £ . (see 26(a)) include any of this bonus or commission?							
Yes →		1		1		1	
No →		2		2		2	
		£	p	£	p	£	p
(a) How much was included? →							

- See 31

- Ask (a)

- See 31

- See 31



## Most remunerative job as employee (cont'd)

		Per	No.	Per	No	Per	No
31 To employees <u>and</u> to those who have been out of employment for up to 3 months							
DNA Out of employment for more than 3 months →		N		N		N	
Has Inland Revenue allowed you, or will you be claiming, tax relief for expenses incurred as a result of your employment, such as overalls, clothing, tools, subscriptions to professional societies?							
Yes →		1		1		1	
No →		2		2		2	
32 Do/did you receive any luncheon vouchers from your current (last) employer?							
Yes →		1		1		1	
No →		2		2		2	
(a) Have you used any luncheon vouchers in the last 7 days?							
Yes →		1		1		1	
No →		2		2		2	
(i) What was the total value of the vouchers used? →		£	p	£	p	£	p
33 Have you received any free meals from your employer in the last 7 days?							
Yes →		1		1		1	
No →		2		2		2	
(a) How many free meals have you received in the last 7 days? →							

**Subsidiary employee section****34 To those with subsidiary employment as employee****Enter details of a second subsidiary job in left-hand margin**

Per	No	Per	No	Per	No

DNA - no subsidiary employment as employee

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

- See 41

On what date were you last paid a wage or salary?

Day

Month

Year 19


If more than a year ago, See 41

**35 What was your wage/salary, including overtime, bonus, commission or tips, after all deductions, last time you were paid?**

£	p	£	p	£	p

**36 How long did this cover?**

Enter period code


If code 9, specify period

**37 How much was deducted from your last wage/salary for income tax under P A Y E?**

No tax deducted

1	£	p	£	p	£	p
	1		1		1	

**38 How much was deducted from your last wage/salary as National Insurance contribution?**

No NI deducted

2	£	p	£	p	£	p
1						
	1		1		1	

## Subsidiary employment as employee (cont'd)

Per No.		Per No.		Per No.	
.	.	.	.	.	.

39 Were there any deductions from your wage/salary for charities?

Yes → 

1
2

1
2

1
2

 - Ask (a) - (b)

No → 

2
---

2
---

2
---

 - Go to 40

(a) Were there any deductions made under the tax-free payroll deduction scheme?

Yes → 

1
2
3

1
2
3

1
2
3

 - Ask (i)

No → 

2
---

2
---

2
---

 } - Go to (b)

DK → 

3
---

3
---

3
---

(i) How much was deducted? →

DK → 

1
---

1
---

1
---

(b) Were there any deductions made for other charity schemes?

Yes → 

1
2
3

1
2
3

1
2
3

 - Ask (i)

No → 

2
---

2
---

2
---

 } - Go to 40

DK → 

3
---

3
---

3
---

(i) How much was deducted? →

DK → 

1
---

1
---

1
---

**Subsidiary employment as employee  
(cont'd)**

40 Were any other deductions made from your wage/salary such as superannuation, union fees, Friendly Societies, sports clubs or specialised pastimes?

Yes →

No →

Per No		Per No		Per No	

1		1		1	
2		2		2	

Record details below  
- Sec (a)

£ p £ p £ p

Superannuation

Ring code →

Enter amount →

1		1		1		1
						2

Union fees

Ring code →

Enter amount →

2		2		2		3
						4

Friendly Societies

Ring code →

Enter amount →

3		3		3		5
						6

Sports clubs and specialised pastimes

Ring code →

Enter amount →

4		4		4		7
						8

Other deductions

Ring code →

Specify below and enter amounts

Per No	Purpose of deduction

5		5		5	
---	--	---	--	---	--

						10
						11

Sec (a)

OFF. USE

If pay slip consulted ask:

(a) What was the gross wage/salary including superannuation as shown on pay slip? →

						40 12
--	--	--	--	--	--	-------

- Sec 41

If pay slip not consulted, see 41

**41 To currently self-employed and to those out of employment for up to 12 months whose last job was as self-employed**

If more than one self-employed job enter details in left hand margin

Exclude mail order agent or babysitter (see 50)

DNA others →

Per No		Per No		Per No	

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

- See 47

How much net profit (or loss) did you receive from your business or profession in the last 12 months for which you have information, that is after deducting all expenses and wages but before deducting income tax, N.I. contributions or money drawn for your own use?

Profit →

£ only	£ only	£ only

- Ask 42

1

Nil Profit →

1	1	1
£ only	£ only	£ only

2

Loss →

--	--	--

3

DK →

1	1	1
£ only	£ only	£ only

4

Income covering less than a year is acceptable if business is newly established

If precise figures not known give estimate

			OFF. USE
--	--	--	----------

5

Go to 43

**42 To those giving profit at 41**

What are the dates of the 12 months for which you have given information?

Beginning -

Month

Year 19


Include periods of less than 12 months if business is newly established.

Ending -

Month

Year 19


If period is less than 12 months ask (a), otherwise go to 44

If less than 12 months, ask:

(a) How many weeks does this cover?

Weeks →

--	--	--	--	--	--

Go to 44

**43 To those giving Nil Profit, Loss or DK at 41**

Do/did you draw any money from the business for your own use, including any for the payment of domestic bills?

Yes →  
No →

Per No		Per No		Per No	

Ask (a) - (c)  
Go to (c)

(a) How much on average do/did you take out each week/month?

DK →

1

£ only	£ only	£ only

2

1	1	1
---	---	---

Go to (c)

43A3

£ only	£ only	£ only

OFF.  
USE

(b) How often do/did you take out that amount?

Enter period code →


If code 9, specify period

(c) What are the dates of the most recent 12 months for which you have been/were self-employed?

Beginning -  
Month  
Year 19

1


Include periods of less than 12 months if business is newly established.

Ending -  
Month  
Year 19

2


If period is less than 12 months ask (1), otherwise see 44

If less than 12 months, ask:

(i) How many weeks does this cover?

43C3

Weeks →

--	--	--	--	--	--

See 44

Per	No	Per	No	Per	No

**44 To those giving profit or loss at 41**

DNA those giving  
Nil profit or DK  
at 41

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

- Go to 45

Are you the sole owner of your  
business or are you in partnership  
with someone else?

Sole ownership  
In partnership

1	1	1
2	2	2

- Go to 45

- Ask (a)

(a) Have your partner's shares been  
included in the net profit  
or loss you gave me?

Yes

No

1	1	1
2	2	2

- Ask (i)

- Go to 45

£ only

£ only

£ only

(i) How much was included?

--	--	--

**45 To currently self-employed  
and to those out of employment  
for up to 12 months whose last job  
was as self-employed**

Apart from meal breaks do you usually  
work

**Running  
prompt**

less than 24 hours a week

24 hours but less than 31 hours a week

31 hours or more?

1	1	1
2	2	2
3	3	3

See 46

**If more than one self-employed  
job, code overall total hours**

**46 To currently self-employed  
and to those out of employment  
for up to 3 months whose last job  
was as self-employed**

Per No		Per No		Per No	

DNA Out of employment more than  
3 months →

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

- See 47

Refer informant to prompt card N

Are there any items on card N which you  
have claimed or will be claiming as a  
business expense for tax purposes?

Yes →

No to all →

1	1	1
2	2	2

- Ask (a)

- See  
instruction  
at bottom  
of next  
page re  
subsidiary  
employment

(a) What percentage have you claimed  
or will you be claiming?

If possible, obtain  
percentages for  
the same period as  
that given at Q44

Vehicle  
expenses  
(93,97-99,  
103-105)

Ring  
code →

1	1	1
---	---	---

46 1

Enter % →

--	--	--

46 2

Actual amounts  
of expenses  
claimed can be  
given if percentages  
cannot. Record these  
to left of boxes.

Rent (17)

Ring  
code →

2	2	2
---	---	---

46 3

Enter % →

--	--	--

46 4

Mortgage  
payments  
(44 or 47)

Ring  
code →

3	3	3
---	---	---

46 5

Enter % →

--	--	--

46 6

Relating to this  
accommodation  
only →

Rates  
(N Ireland  
25)

Ring  
code →

4	4	4
---	---	---

46 7

Enter % →

--	--	--

46 8

Water/  
sewerage  
rates  
(England  
and Wales  
29 - 30)

Ring  
code →

5	5	5
---	---	---

46 9

Enter % →

--	--	--

46 10



46(a) (cont'd)

		Per No		Per No		Per No	
Relating to this accommodation only	Insurance on structure (52 - 53)	Ring code	6	6	6	46 11	
		Enter %				46 12	
	Gas (80 - 87)	Ring code	7	7	7	46 13	
		Enter %				46 14	
	Electricity (72 - 79)	Ring code	8	8	8	46 15	
		Enter %				46 16	
	Telephone (61 - 71)	Ring code	9	9	9	46 17	
		Enter %				46 18	
	Anything else specify	Ring code	10	10	10	46 19	
		Enter %				46 20	Specify below and see instructions at foot of page

If no subsidiary job see Q47 next page

If has subsidiary job as employee go back to Q34 on page 18

If has subsidiary job as self-employed ask Qs 41 - 46 again and record answers in left hand margin

## 47 To men and women under 61

		Per	No	Per	No	Per	No
DNA Others →		N		N		N	
In the last 12 months, that is since _____ have you taken part in a government training or employment programme?							
Include programmes at Q 1(a)	Yes →	1		1		1	
	No →	2		2		2	
(a) Was it							
Employment Training (ET) (GB) or Job Training Programme (NI) →		1		1		1	
Youth Training (YT) (GB) or Youth Training Programme (NI) →		2		2		2	
Enterprise Allowance →		3		3		3	
Other? Specify _____		4		4		4	
(b) For how many weeks did you take part in this programme? →							
To those coded 1, 2 or 4 at 47(a)							
DNA those receiving Enterprise Allowance (coded 3 at 47(a)) →		N		N		N	
		£	p	£	p	£	p
(c) What was the amount of allowance you last received? →							
(d) How long did this cover? Enter period code →							
(E) Are you receiving this benefit at present?							
	Yes →	1		1		1	
	No →	2		2		2	

- Sec 48

- Ask (a) - (E)

- Sec 48

Ask (b)-(E)

Ask (b)

Specify below and ask (b)-(E)

If code 9 specify period

Sec 48

**48 To all men under 66 and women under 61 who are not current employees**

Per No		Per No		Per No	

DNA others →

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

- Go to 49

Do you pay a regular National Insurance contribution?

Yes →

No →

1	1	1
2	2	2

- Ask (a) - (b)

- Go to 49

£ p    £ p    £ p

(a) How much was the last contribution you paid? →

--	--	--	--	--	--

(b) How long did this cover? →

Enter period code →


If code 9, specify period

**49 To all**

Have you made any lump sum payments of NI contributions to Inland Revenue or DSS during the last 12 months?

**NB This mainly applies to self-employed and should not duplicate 48**

Yes →

No →

1	1	1
2	2	2

- Ask (a) - (b)

- Go to 50

£ only    £ only    £ only

(a) How much did you pay? →

--	--	--

(b) What was the reason for this direct payment? →


**50 To all**

During the last 12 months that is since \_\_\_\_\_ have you received any money as a mail order agent or baby sitter?

Baby sitter →  
Mail order agent →  
No to both →

Per No		Per No		Per No	

1	1	1
2	2	2
3	3	3

- Ask (a) - (b)

- Go to 51

£ only

£ only

£ only

(a) How much did you earn in the last 12 months? →

--	--	--

(b) Are you doing this work at present?

Yes →  
No →

1	1	1
2	2	2

**51** In the last 12 months have you received any redundancy payments?

Yes →  
No →

1	1	1
2	2	2

Ask (a) - (b)

Sec 52

£ only

£ only

£ only

(a) How much did you receive? →

--	--	--

(b) How many years were you working with the firm/organisation?

1

Years →

--	--	--	--	--	--

If less than one year enter no. of months below

Months (if less than one year) →

2

--	--	--	--	--	--

Sec 52

**52 To men 65 and over and women 60 and over in Great Britain  
To men and women 65 and over in Northern Ireland**

DNA →

Per	No	Per	No	Per	No

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

- Go to 53

At present do you have an OAP  
concessionary pass, permit, tokens or  
tickets for bus travel (other  
than the weekly or season  
ticket you mentioned)?

Yes →

No →

No concessionary bus  
travel provision in area →

1	1	1
2	2	2
3	3	3

- Ask (a)

- Go to 53

(a) Is it a

free bus pass or permit? →

half-fare bus pass or permit? →

flat-fare bus pass or permit? →

bus tokens or bus tickets? →

Any other type of  
concessionary OAP bus  
pass? →

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5

- Go to 53

- Specify below  
and ask 53

NB If more than one scheme in  
local authority area establish  
which one informant has

53 To all

Refer Informant to Prompt Card O

Are you at present receiving any of the state benefits shown on Card O?

Exclude Income Support and Christmas Bonus

Yes →  
No to all →

Per	No	Per	No	Per	No

Code only relevant benefits at (a) - (c)  
Go to 54(a) Child benefit  
Include one parent benefit

Yes →

£	p	£	p	£	p
1		1		1	

Ask (i) - (ii)

(i) What was the amount of benefit you last received? →

--	--	--	--	--	--

(ii) How long did this cover?

Enter period code →


If code 9, specify period

See (b)

(b) NI retirement pension/Old person's pension

NI retirement pension →

Old person's pension →

£	p	£	p	£	p
1		1		1	
2		2		2	

Ask (i) - (ii)

Include additional pension

(i) What was the amount of benefit you last received? →

--	--	--	--	--	--

(ii) How long did this cover?

Enter period code →


If code 9, specify period

See (iii)

Enter Income Support at 56(d)

## 53 Prompt Card O (cont'd)

Running  
Prompt(iii) If informant consulted  
document ask:What amounts were included  
for

Additional pension (coded J)\*

Contracted out deduction/  
Guaranteed minimum  
pension (coded K)\*Additional pension  
increments (coded M)\*Up-rating of guaranteed minimum  
pension increments (coded N)\*

Per No		Per No		Per No	

£	p	£	p	£	p

53B3

53B4

53B5

53B6

See (c)

If document not consulted, see (c)

(c) NI Widow's benefits  
Include Earnings  
Related Supplement

Yes

1	1	1			
£	p	£	p	£	p

- Ask (i) - (ii)

(i) What was the amount of benefit  
you last received?

--	--	--	--	--	--

(ii) How long did this cover?

Enter  
period  
code


If code 9,  
specify period\* Codes relate to payment book which does not cover Income Support

Per No		Per No		Per No	

54 To all

**Refer Informant to Prompt Card P**Are you **at present** receiving any of the state benefits shown on Card P?**Exclude Income Support and Christmas Bonus**Yes →  
No to all →

1	1	1
2	2	2

Code only relevant benefits at (a) - (d)  
Go to 55**(a) War disablement pension and related State allowance**

Yes →

1	1	1
£	p	£ p

Ask (i) - (ii)

**(i) What was the amount of benefit you last received?** →

--	--	--	--	--	--

**(ii) How long did this cover?**

Enter period code →


If code 9, specify period

See (b)

**(b) Mobility allowance**

Yes →

1	1	1
£	p	£ p

Ask (i) - (ii)

**(i) What was the amount of benefit you last received?** →

--	--	--	--	--	--

**(ii) How long did this cover?**

Enter period code →


If code 9, specify period

See (c)

**(c) Severe disablement allowance**

Yes →

1	1	1
£	p	£ p

Ask (i) - (ii)

**(i) What was the amount of benefit you last received?** →

--	--	--	--	--	--

**(ii) How long did this cover?**

Enter period code →


If code 9, specify period

See (d)



## 54 Prompt Card P (cont'd)

## (d) Attendance allowance

Yes →

Per No		Per No		Per No	

- Ask (i) - (ii)

£	p	£	p	£	p

(i) What was the amount of benefit you last received? →

(ii) How long did this cover? →

Enter period code →

If code 9, specify period

See (E)

## (E) Disability Working allowance

Yes →

Per No		Per No		Per No	

- Ask (i) - (ii)

£	p	£	p	£	p

(i) What was the amount of benefit you last received? →

(ii) How long did this cover? →

Enter period code →

If code 9, specify period

See (f)

## (f) Disability Living allowance (self-care component)

Yes →

Per No		Per No		Per No	

- Ask (i) - (ii)

£	p	£	p	£	p

(i) What was the amount of benefit you last received? →

(ii) How long did this cover? →

Enter period code →

If code 9, specify period

See (g)

## (g) Disability Living allowance (mobility component)

Yes →

Per No		Per No		Per No	

- Ask (i) - (ii)

£	p	£	p	£	p

(i) What was the amount of benefit you last received? →

(ii) How long did this cover? →

Enter period code →

If code 9, specify period

**Refer informant to Prompt Card Q**

In the last 12 months, that is since \_\_\_\_\_, have you received any of the state benefits shown on Card Q?

**Exclude Income Support and Christmas Bonus**

Yes →

No to all →

Per No		Per No		Per No	

Code only relevant benefits at (a)-(c); -Go to 56

1	1	1
2	2	2

**(a) Statutory Sick Pay from your employer?**

Yes →

1	1	1
---	---	---

Ask (i) - (ii)

**(i) For how many weeks in the last 12 months did you receive this benefit?**

--	--	--	--	--	--

**(ii) Are you receiving this benefit at present?**

Yes →

No →

1	1	1
2	2	2

See (b)

**(b) NI sickness benefit**

Yes →

1	1	1
---	---	---

Ask (i) - (iv)

**(i) For how many weeks in the last 12 months did you receive this benefit?**

--	--	--	--	--	--

£ p | £ p | £ p

**(ii) What was the amount of benefit you last received?**

--	--	--	--	--	--

**(iii) How long did this cover?**

Enter period code →


If code 9, specify period

**(iv) Are you receiving this benefit at present?**

Yes →

No →

1	1	1
2	2	2

See (c)

## 55 Prompt Card Q (cont'd)

(c) Invalidity benefit  
(Include invalidity allowance  
and additional pension)

Yes →

Per		No		Per		No		Per		No	

- Ask (i)-(iv)

(i) For how many weeks in the  
last 12 months did you  
receive this benefit? →

--	--	--	--	--	--

(ii) What was the amount of  
benefit you last received? →

£	p	£	p	£	p

(iii) How long did this  
cover?

Enter  
period  
code →


If code 9,  
specify  
period

(iv) Are you receiving this  
benefit at present?

Yes →

No →

1	1	1
2	2	2

56 To all

**Refer Informant to Prompt Card R**

In the last 12 months, that is since \_\_\_\_\_ have you received any of the state benefits shown on Card R?

Yes →

No to all →

**Exclude Income Support from (a) - (c) and Christmas Bonus from (a) - (d)**

Per	No	Per	No	Per	No

Code only relevant benefits at (a) - (d)  
- See 57

1	1	1
2	2	2

**(a) Industrial injury disablement benefit**

**(Include Reduced Earnings Allowance)**

Yes →

**(i) For how many weeks in the last 12 months did you receive this benefit?**

1		1		1	
£	p	£	p	£	p

- Ask (i) - (iv)

**(ii) What was the amount of benefit you last received?**

--	--	--	--	--	--

**(iii) How long did this cover?**

Enter period code →


If code 9, specify period

**(iv) Are you receiving this benefit at present?**

Yes →

No →

1	1	1
2	2	2

- See (b)

**(b) NI Unemployment Benefit**

Yes →

**(i) For how many weeks in the last 12 months did you receive this benefit?**

1	1	1			
£	p	£	p	£	p

- Ask (i) - (iv)

**(ii) What was the amount of benefit you last received?**

--	--	--	--	--	--

**(iii) How long did this cover?**

Enter period code →


If code 9, specify period

**(iv) Are you receiving this benefit at present?**

Yes →

No →

1	1	1
2	2	2

- See (c)

## 56 Prompt Card R (cont'd)

## (c) Family Credit

(i) For how many weeks in the last 12 months did you receive this benefit?

Yes

Per		No		Per		No		Per		No	

- Ask (i) - (iv)

1		1		1	

£ p    £ p    £ p

(ii) What was the amount of benefit you last received?

(iii) How long did this cover?

Enter period code

If code 9, specify period

(iv) Are you receiving this benefit at present?

Yes

No

1		1		1	
2		2		2	

- See (d)

## (d) Income support

(i) For how many weeks in the last 12 months did you receive this benefit?

Yes

- Ask (i) - (iv)

1		1		1	

£ p    £ p    £ p

(ii) What was the amount of benefit you last received?

(iii) How long did this cover?

Enter period code

If code 9, specify period

(iv) Are you receiving this benefit at present?

Yes

No

1		1		1	
2		2		2	

- See 57

## 57 To women under 55 only

Refer informant to Prompt Card S

Per		No		Per		No		Per		No	

DNA Women 55 &amp; over and all men

N		N		N	

- Go to 58

In the last 12 months, that is  
since have you received any of  
the state benefits shown on Card S?

Yes →

No to all →

1	1	1
2	2	2

Code only  
relevant  
benefits

- at (a) - (c)

- Go to 58

## (a) Maternity allowance

Yes →

1	1	1
---	---	---

- Ask (i) - (iv)

(i) For how many weeks in the  
last 12 months did you  
receive this benefit?

£	p	£	p	£	p

(ii) What was the amount of benefit  
you last received?

--	--	--	--	--	--

(iii) How long did this  
cover?

Enter period  
code


If code 9,  
specify period

(iv) Are you receiving this benefit  
at present?

Yes →

No →

1	1	1
2	2	2

- See (b)

## (b) Grant from Social Fund for Maternity expenses?

Yes →

1	1	1
---	---	---

- Ask (i)

£	p	£	p	£	p
---	---	---	---	---	---

(i) What was the total amount of  
grant you have received in the  
last 12 months?

--	--	--	--	--	--

- See (c)

## 57 Prompt Card S (cont'd)

(c) Statutory maternity pay from your employer or former employer?

Yes →

Per No		Per No		Per No	

- Ask (i) - (iii)

(i) For how many weeks in the last 12 months did you receive this benefit? →

--	--	--	--	--	--

(ii) During the first 6 weeks, were you paid at the higher rate or lower rate?

Higher rate →

Lower rate →

DK →

1	1	1
2	2	2
3	3	3

(iii) Are you receiving this benefit at present?

Yes →

No →

1	1	1
2	2	2

## 58 To all

Refer informant to Prompt Card T1

In the last 12 months, that is since \_\_\_\_\_ have you received any of the state benefits shown on Card T1?

Yes →

No to all →

Per	No	Per	No	Per	No

Code only relevant benefits at (a) - (c)  
- Go to 59

(a) Christmas bonus?

Yes →

1	1	1
---	---	---

- Ask (i)

(i) What was the total amount of Christmas Bonus you have received in the last 12 months?

£	p	£	p	£	p

- See (b)

(b) Invalid Care Allowance?

Yes →

1	1	1
---	---	---

- Ask (i) - (ii)

(i) For how many weeks in the last 12 months did you receive this benefit?

--	--	--	--	--	--

(ii) Are you receiving this benefit at present?

Yes →

No →

1	1	1
2	2	2

- See (c)

- Ask (iii) - (iv)

If not receiving at present, ask:

(iii) What was the amount of benefit you last received?

£	p	£	p	£	p

(iv) How long did this cover?

Enter period code →


If code 9, specify period

- See (c)



## 58 Prompt Card T1 (cont'd)

(c) Any NI or State benefit not mentioned earlier?

Yes →  
**Include Grant from Social Fund  
 for Funeral Expenses  
 War Widows Benefit  
 Industrial Widows Pension  
 etc.**

specify below  
 and ask  
 (i) - (iv).

(i) For how many weeks in the last 12 months did you receive this benefit? →

(ii) What was the amount of benefit you last received? →

(iii) How long did this cover?

Enter period  
 code →

If code 9,  
 specify period

(iv) Are you receiving this benefit at present?

Yes →  
 No →

## 59 To all

## Refer informant Prompt Card T2

In the last 12 months, that is since \_\_\_\_\_, have you received any of the benefits shown on Card T2?

**Exclude lump sums**

Yes →  
 No →

Ask (a) - (d)  
 Go to 60

(a) For how many weeks in the last 12 months did you receive this benefit? →

(b) What was the amount of benefit you last received? →

(c) How long did this cover?

Enter period  
 code →

If code 9,  
 specify period

(d) Are you receiving this benefit at present?

Yes →  
 No →

## 60 To all

Refer informant to Prompt Card U1

Are you at present receiving an income from any of the sources shown on Card U1?

Yes →  
No →

Per No		Per No		Per No	

Code only relevant income sources at 61-62  
Go to 63

1	1	1
2	2	2

## 61 An employee pension from a previous employer?

Include pension from previous employer of deceased spouse or relative

Yes →

1	1	1
---	---	---

Ask (a) - (g)

£ p £ p £ p

(a) How much was the last payment? →

--	--	--	--	--	--

(b) How long did this cover?

Enter period code →


If code 9 specify period

(c) Was tax deducted at source?

Yes →  
No →

1	1	1
2	2	2

Ask (d) - (E)  
Go to (f) next page

£ p £ p £ p

(d) How much tax was deducted? →

--	--	--	--	--	--

(E) Was the last payment before or after tax was deducted?

Before →  
After →

1	1	1
2	2	2

Ask (f) next page

## 61 Prompt Card U1 (cont'd)

(f) Were there any other deductions?

Yes →  
No →

Per No		Per No		Per No	
1		1		1	
2		2		2	

Ask (i) - (iv)  
Go to (g)

(i) What was the purpose of this deduction?

Probe fully

£		p		£		p		£		p	

(ii) How much was the deduction?

--	--	--	--	--	--	--	--

(iii) Was the deduction made at source?

Yes →  
No →

1		1		1	
2		2		2	

(iv) Was the last payment before or after the deduction?

Before →  
After →

1		1		1	
2		2		2	

Ask (g)

(g) Do you have more than one pension from a previous employer?

Yes →  
No →

1		1		1	
2		2		2	

Ask 61(a) - (f) again and note details in left-hand margin  
See 62

**Prompt Card U1 (cont'd)**

**62** Annuity, personal pension,  
pension as a member of  
a trade union or friendly  
society or a payment  
from a trust or covenant?

Yes →

Per		No		Per		No		Per		No	

Ask (a) - (E)

**(a)** How much was the last  
payment? →

£	p	£	p	£	p

**(b)** How long did this cover?

Enter period  
code →


If code 9  
specify period

**(c)** Was tax deducted at source?

Yes →

No →

1	1	1
2	2	2

Ask (d) - (E)  
Go to 63

**(d)** How much tax was deducted? →

£	p	£	p	£	p

**(E)** Was the last payment before or  
after tax was deducted?

Before →

After →

1	1	1
2	2	2



63 To all

Do you have now, or have you had in the last 12 months, a Tax Exempt Special Savings Account (TESSA)?

Yes —————→  
No —————→

Per No		Per No		Per No	

1	1	1
2	2	2

— Ask (a) - (d)  
— Go to 64

If no interest credited or received, ring 1 at Nil interest box  
If interest credited or received but amount not known, give estimate.

Refer informant to prompt card U2

(a) In which group on this card does your total investment in the TESSA fall?

Enter code from  
prompt card U2 }

--	--	--	--	--	--

1

£ only

£ only

£ only

(b) What was the total interest over the last 12 months? —————→

Nil interest —————→

1	1	1

2

(c) How much have you invested in the account in the last 12 months? —————→

£ only

£ only

£ only

--	--	--

(d) Was this amount deposited as a lump sum or in more than one instalment?

As a lump sum —————→  
More than one instalment —————→

1	1	1
2	2	2



**64 To all****Refer informant to Prompt Card V1**

Do you have now, or have you had in the last 12 months, saving accounts with any of the banks or societies shown on card V1?

Yes →

No to all →

Per	No	Per	No	Per	No

Code only  
relevant  
savings  
accounts  
- at (a) - (E)  
- Go to 65

If no interest credited or received, ring 1 at Nil interest box  
If interest credited or received but amount not known, give estimate.

(a) Building Society accounts that yield interest before tax

Yes →

(i) What was the total interest over the last 12 months? →

64A2

Nil interest →

(b) Building Society accounts that yield interest after tax

Yes →

(i) What was the total interest over the last 12 months? →

64B2

Nil interest →

(c) High Street Bank accounts that yield interest before tax

Yes →

(i) What was the total interest over the last 12 months? →

64C2

Nil interest →

(d) High Street Bank accounts that yield interest after tax

Yes →

(i) What was the total interest over the last 12 months? →

64D2

Nil interest →

(E) Any other saving banks or societies (except National Savings Bank)

Yes →

(i) What was the total interest over the last 12 months? →

64E2

Nil interest →

1	1	1
£ only	£ only	£ only

- Ask (i)

1	1	1

- See (b)

1	1	1
£ only	£ only	£ only

- Ask (i)

1	1	1

- See (c)

1	1	1
£ only	£ only	£ only

- Ask (i)

1	1	1

- See (d)

1	1	1
£ only	£ only	£ only

- Ask (i)

1	1	1

- See (E)

1	1	1
£ only	£ only	£ only

- Ask (i)

1	1	1





## 65 To all

Do you have now, or have you had in the last 12 months, a National Savings Bank (Post Office) Ordinary Account or Investment Account?

Yes —————  
No to both —————

Per No		Per No		Per No	
1		1		1	
2		2		2	

Code relevant accounts at (a) - (b)  
Go to 66

If no interest credited or received, ring 1 at Nil interest box  
If interest credited or received but amount not known, give estimate.

Refer informant to prompt card V2

(a) National Savings Bank (Post Office) Ordinary Account(s)

Yes —————

1		1		1	
---	--	---	--	---	--

Ask (i) - (ii)

(i) In which group on this card does your amount of investment fall?

Enter code from prompt card V2

--	--	--	--	--	--

£ only

£ only

£ only

(ii) What was the total interest over the last 12 months?

1		1		1	

See (b)

65A3 Nil interest

(b) National Savings Bank (Post Office) Investment Account(s)

Yes —————

1		1		1	
---	--	---	--	---	--

Ask (i) - (ii)

(i) In which group on this card does your amount of investment fall?

Enter code from prompt card V2

--	--	--	--	--	--

£ only

£ only

£ only

(ii) What was the total interest over the last 12 months?

1		1		1	

65B3 Nil interest



**66 To all****Refer informant to Prompt Card W1**

At present do you yourself have any money in any of the investments shown on Card W1?

**National Savings investments of children under 16 to be entered at 77**

Yes →  
No to all →

Per No		Per No		Per No	

Code only relevant investments at (a) - (g)  
- Go to 67

**Refer informant to card W2 and record group codes below****(a) National Savings Capital Bonds**

Yes →

1	1	1
2	2	2

- Ask (i)

(i) In which group on this card does your amount of investment fall?

Enter code from prompt card W2

--	--	--	--	--	--

- See (b)

**(b) Index-linked National Savings Certificates**

Yes →

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your amount of investment fall?

Enter code from prompt card W2

--	--	--	--	--	--

- See (c)

**(c) Fixed Interest National Savings Certificates**

Yes →

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your amount of investment fall?

Enter code from prompt card W2

--	--	--	--	--	--

- See (d)





## 66 Prompt Card W2 (cont'd)



- (d) Save As You Earn  
(National Savings,  
Banks and Building Societies)

Include all issues

Yes →

1	1	1
---	---	---

- Ask (i)

- (i) In which group on this card  
does your amount of  
investment fall?

Enter code  
from prompt  
card W2

--	--	--	--	--	--

- See (E)

- (E) Premium Bonds

Yes →

1	1	1
---	---	---

- Ask (i)

- (i) In which group on this card  
does your amount of  
investment fall?

Enter code  
from prompt  
card W2

--	--	--	--	--	--

- See (f)

- (f) National Savings  
Income Bonds

Yes →

1	1	1
---	---	---

- Ask (i)

- (i) In which group on this card  
does your amount of  
investment fall?

Enter code  
from prompt  
card W2

--	--	--	--	--	--

- See (g)

- (g) National Savings  
Deposit Bonds

Yes →

1	1	1
---	---	---

- Ask (i)

- (i) In which group on this card  
does your amount of  
investment fall?

Enter code  
from prompt  
card W2

--	--	--	--	--	--





67 To all

Refer informant to Prompt Card X

If no interest credited or received, ring 1 at Nil interest box  
If interest credited or received but amount not known, give estimate.

Do you have now, or have you had in the last 12 months, any money in any of the investments shown on card X?

Yes →  
No to all →

Per No		Per No		Per No	

Code only relevant investments at (a) - (f)  
- Go to 68

(a) Government gilt-edged stock including war loan after deduction of tax at source?

Yes →

1	1	1
2	2	2

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest over the last 12 months? →

Nil interest →

1	1	1

- See (b)

67A2

(b) Government gilt-edged stock including war loan before deduction of tax at source?

Yes →

1	1	1
---	---	---

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest over the last 12 months? →

Nil interest →

1	1	1

- See (c)

67B2

(c) Unit trusts?

Yes →

1	1	1
---	---	---

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest and dividends over the last 12 months? →

Nil interest →

1	1	1

- See (d)

67C2





## 67 Prompt Card X (cont'd)

(d) Stocks, shares, bonds, debentures, or any other securities after deduction of tax at source?

Yes →

Per	No	Per	No	Per	No

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest and dividends over the last 12 months? →

Nil interest →

87D2

} See (E)

(E) Stocks, shares, bonds, debentures, or any other securities before deduction of tax at source?

Yes →

1	1	1
---	---	---

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest and dividends over the last 12 months? →

Nil interest →

87E2

} See (f)

(f) Private loans made by yourself to others?

Yes →

1	1	1
---	---	---

- Ask (i)

£ only

£ only

£ only

(i) What was the total interest you received over the last 12 months? →

Nil interest →

87F2



68 To all

Per No		Per No		Per No	

In the last 12 months, that is, since \_\_\_\_\_ have you received rent from property (**including** the part of your accommodation you sub-let which you told me about earlier\*)?

\*at 13 Household Schedule

Yes →  
No →

1	1	1
2	2	2

- Ask (a)  
- Go to 69

(a) How much did you receive in the last 12 months before deducting income tax but after deducting all allowable expenses? →

£ only      £ only      £ only

--	--	--

69 In the last 12 months, that is, since \_\_\_\_\_ have you received any income not yet mentioned from any of the following

royalties from land, books or performances etc?

income as a sleeping partner in a business?

occupational pension from an overseas government or company paid in foreign currency?  
(if pension paid in £ enter at 61)

Yes →  
No →

1	1	1
2	2	2

Specify source below and ask (a)  
- Go to 70

--	--	--

£ only      £ only      £ only

(a) How much have you received in the last 12 months? →

--	--	--

## Refer informant to Prompt Card Y

In the last 12 months, that is,  
since \_\_\_\_\_ have you received any  
of the allowances shown  
on Card Y?

Yes —————→

No to all —————→

Include - Allowance from a member of the  
armed forces or merchant navy

Exclude - Allowance from a spouse who is  
either an absent spender or a  
non-household member (see 71)

## (a) What allowances have you received

a regular allowance from a member  
of your household who is temporarily  
absent or from a friend or relative  
outside the household —————→

a regular allowance from an  
organisation —————→

maintenance allowance or  
separation allowance —————→

an allowance from a local  
authority for a foster child —————→

an allowance from any other  
source for a foster child/  
EEC training allowance —————→

OFF USE

(i) Is the maintenance or  
separation allowance for

yourself only —————→

a child/children only —————→

yourself and a child/children? —————→

DK —————→

## (b) How much was the last payment? —————→

## (c) How long did this cover?

Enter period  
code —————→

If code 9,  
specify period

(d) Are you receiving this allowance  
at present?

Yes —————→

No —————→

Per	No	Per	No	Per	No

1	1	1
2	2	2

- Ask (a) - (d)

- See 71

1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6

Go to (b)

Ask (i)

Go to (b)

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

£ p | £ p | £ p |

--	--	--	--	--	--


1	1	1
2	2	2

- See 71

71 To a married person whose spouse is either an absent spender or a non-household member

Per No		Per No		Per No	

DNA Others →

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

- Go to 72

Have you received any allowances from your husband/wife while he/she has been away?

Yes →

No →

1	1	1
2	2	2

- Ask (a) - (d)

- Go to (c)

£ only

£ only

£ only

(a) How much in total have you received from your husband/wife while he/she has been away? →

--	--	--

(b) How long did this cover?

Enter period code →


If code 9, specify period

(c) (In addition to the allowance mentioned), does your husband/wife pay direct any household expenses?

Yes →

No →

1	1	1
2	2	2

Specify below and ask (d)

- Go to 72

Per No	Household expenses paid	£	p
	...	..	
	...		

£ only

£ only

£ only

--	--	--

OFF  
USE

71C 1

(d) How long did this cover?

Enter period code →


If code 9, specify period



**73 To all**

Has Inland Revenue or DSS refunded any income tax direct to you during the last 12 months?

Yes →  
No →

Per No		Per No		Per No	

- Ask (a) - (b)  
- Go to 74

1	1	1
2	2	2

£ only      £ only      £ only

(a) How much was refunded? →

--	--	--

(b) Was this a refund of tax deducted under PAYE?

Yes →  
No →

1	1	1
2	2	2



**74 To all**

In the last 12 months, that is since  
have you sent any money abroad to a  
**private individual** or to a **charity**?

**Include both occasional gifts and  
regular allowances**

Private individual  
and charity —————→

Private individual  
only —————→

Charity only —————→

No to both —————→

Per No		Per No		Per No	

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

- Ask (a) - (b)

- Ask (a) only

- Go to (b)

- Go to 75

**(a)** How much have you sent  
abroad to a private individual  
in the last 12 months? —————→

1 £ only      £ only      £ only

DK —————→

2

1	1	1

See (b)

**To those coded 1 or 3 at 74**

DNA Private individual only —————→

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

Go to 75

£ only      £ only      £ only

**(b)** How much have you sent  
abroad to charity  
in the last 12 months? —————→

1

DK —————→

2

1	1	1

**If the job is a regular commitment do not enter at 75 Q2 should be coded 1 or 2 and relevant questions should be asked**

Yes \_\_\_\_\_

No \_\_\_\_\_

Per No		Per No		Per No	

[illegible]

1	1	1
2	2	2

**Record  
details in  
grid below**

**Sec 76**

TO PUNCHERS	TO PUNCHERS	TO PUNCHERS
----------------	----------------	----------------

END KEYING  
THIS PERSON  
AND  
RETURN TO  
START OF  
SCHEDULE

END KEYING  
THIS PERSON  
AND  
RETURN TO  
START OF  
SCHEDULE

Key 75(a)

Enter on a separate line each time job took place

Enter on a separate line each time job took place									
Spender No	OFF USE	Description of work or advice State whether works as employee or freelance	Amount of fee for each job £ only	Period covered by fee ENTER PERIOD CODE	If code 9, specify period	Date(s) when job(s) took place			
						Enter dates as two-digit code			
						FROM		TO	
						Month	Year	Month	Year
	①								
	②								
	③								
	④								
	⑤								
	⑥								

(A1)

(A2)

(A3)

(A4)

REC
67

**Sec 76**



76 Ask about each child under 16

76 1

Child's Per No		Child's Per No		Child's Per No	

DNA No children under 16

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

See 78

Refer informant to prompt card Z1

In the last 12 months have any of your children received an income from any source such as those shown on this card?

Yes

No

1	1	1
2	2	2

- Ask (a) - (E)

- Go to 77

76 2

(a) What kind of job or income?

--	--	--

(b) Has he/she had this income throughout the last 12 months?

Yes

No

1	1	1
2	2	2

- Go to (c)

- Ask (i)

(i) For how many weeks has he/she had it?

£	p	£	p	£	p	£	p	£	p	£	p	£	p	£	p	£	p

(c) How much did he/she get last time?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(d) How often does he/she get it?

Enter period  
code


If code 9,  
specify period

(E) Does he/she usually

dispose of (or save) it all himself/herself  
partly dispose of (or save) it and give  
the rest to you  
give it all to you?

1	1	1
2	2	2
3	3	3

If more than one source of income for each child, ask (a) - (E) for second income source, etc and record details with person number in left-hand margin

REC

58



**77 Ask about each child under 16****Refer informant to Prompt Card Z2**

At present do any of your children under 16 have any money in any of the investments shown on card Z2?

Yes —————→

No to all —————→

Child's Per No		Child's Per No		Child's Per No	

Code only  
relevant  
investments  
at (a) - (g)  
- Sec 78

**Refer to Prompt Card Z3 and record  
group codes below****(a) Children's Bonus Bonds**

Yes —————→

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your child's amount of investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- Sec (b)

**(b) Index-linked National Savings  
Certificates**

Yes —————→

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your child's amount of investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- Sec (c)

**(c) Fixed Interest National Savings  
Certificates**

Yes —————→

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your child's amount of investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- Sec (d)

**(d) National Saving Bank(Post Office)  
Ordinary Account(s)**

Yes —————→

1	1	1
---	---	---

- Ask (i)

(i) In which group on this card does your child's amount of investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- Sec (E)

REC
58



## 77 Prompt Card Z3 (cont'd)



(E) National Savings Bank(Post Office)  
Investment Account(s)

Yes →

Child's Per No		Child's Per No		Child's Per No	

- Ask (i)

(i) In which group on this card does  
your child's amount of  
investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- See (f)

(f) Premium Bonds

Yes →

1		1		1	
---	--	---	--	---	--

- Ask (i)

(i) In which group on this card does  
your child's amount of  
investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- See (g)

(g) National Savings Capital, Income or  
Deposit Bonds

Yes →

1		1		1	
---	--	---	--	---	--

- Ask (i)

(i) In which group on this card does  
your child's amount of  
investment fall?

Enter code  
from prompt  
card Z3

--	--	--	--	--	--

- See 78

TO PUNCHERS	TO PUNCHERS	TO PUNCHERS
END KEYING THIS CHILD	END KEYING THIS CHILD	END KEYING THIS CHILD
KEY NEXT CHILD SEE PAGE 59	KEY NEXT CHILD SEE PAGE 59	GO TO PAGE 63



**78 To all spenders and children with liquid asset holdings**

Per No.

You have already told me that you (or your child(ren)) had the following during the last 12 months

Bank Current Account or bank budget — Page 57 Household Schedule

\*TESSAs — Page 45 Income Schedule:

\*Other Building Society account(s) } Pages 46 & 59  
\*Other Deposit or savings account(s) at a high street bank and any other saving account(s) }

\*National Savings Bank ordinary account(s) - Pages 47 & 60

\*National Savings Bank Investment account(s) - Pages 47 & 61

National Savings Capital Bonds - Pages 48 & 61

Index-linked NS Certificates } Pages 48 & 60  
Fixed-Interest NS Certificates }

Save-as-you-Earn (NS, Banks and Building Societies) - Page 49

Premium Bonds } Pages 49 & 61  
National Savings Income Bonds }  
National Savings Deposit Bonds }

Children's Bonus Bonds - Page 60

Government gilt-edged stock after tax } Pages 50 & 59  
Government gilt-edged stock before tax }

Unit trusts } Pages 51 & 59  
Stocks, Shares, Bonds, Debentures or other securities after tax }  
Stocks, Shares, Bonds, Debentures or other securities before tax }

Use separate column for each person with holding(s)							
Ring code for each holding							
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5

Ask 79

79 To all spenders and any children under 16 who have savings at 78

Married or cohabiting couples (coded 1 or 3 at Q 5 on front of Household Schedule) should be treated as one unit at 79 ie the current value of both their holdings should be added together when answering 79.

All other spenders and children in the household should be treated individually and their amounts at 79 should be entered in separate columns.

Thinking of the savings I've just mentioned, would you say that the total current value held by

Prompt  
where  
appropriate

[ You (and your wife/husband/  
partner)  
your child ] is

	Husband and wife/ cohabiting couple	Per No	Per No	Per No	
		I .	I	I	
(Yes, the value is) less than £1,500	X	X	X	X	- Go to next schedule
(Yes, the value is) between £1,500 & £20,000	Y	Y	Y	Y	- Ask 80-87 where relevant
(Yes, the value is) more than £20,000	Z	Z	Z	Z	- Go to next schedule
Refusal at Q79	R	R	R	R	- Go to next schedule
Refusal at any subsequent question	S	S	S	S	

Enter person numbers in same order as on page 62								
OFF USE	Per No		Per No		Per No		Per No	

79 1

79 1

OFF USE	Enter person numbers in same order as on page 62				
Ineligible - less than £1,500	1	1	1	1	79 2
Eligible - £1,500 - £20,000	2	2	2	2	
Eligible - DK any or some of savings	3	3	3	3	
Ineligible - more than £20,000	4	4	4	4	
Refusal	5	5	5	5	

TO PUNCHERS	TO PUNCHERS	TO PUNCHERS	TO PUNCHERS
END KEYING THIS PERSON AND GO TO NEXT COLUMN	END KEYING THIS PERSON AND GO TO NEXT COLUMN	END KEYING THIS PERSON AND GO TO NEXT COLUMN	Key 80

REC  
110

**80 To those with bank current accounts or bank budget accounts,  
or building society current accounts  
(coded 1 or 3 at 78)**

Others DNA → N - Sec 81

At the end of last week/month did you have any money  
left in your current account or budget account after your  
household expenditure?

Yes → Y - Ask (a)

No → X - Sec 81

(a) Roughly how much was left at the end of last week/month?

Use separate line for each account			
	Per	No	(a) Amount left in account £ only
			OFF USE
115			①
115			②
115			③
115			④
115			⑤

Sec 81

(1)

(2)

(3)



81 To those with savings accounts marked "S" at 78

Others DNA → N - Sec 82

How much do you/your child(ren)  
have in each savings account?

Use separate line for each account					
	Per No		OFF USE	Describe account (from Q 78)	Amount in account £ only
116			①		
116			②		
116			③		
116			④		
116			⑤		
116			⑥		
116			⑦		
116			⑧		

(1)                      (2)    (3)

- Sec 82

**82 To those with Index-linked and Fixed Interest National Savings Certificates at 78**

Others DNA —→ N - See 83

- (a) Which issues do you/your child(ren) hold?
- (b) In which month and year did you/your child acquire each issue?
- (c) What was the total value of each certificate when you/your child acquired it?

Use separate line for each issue								
	Per	No	OFF USE	OFF USE £ only	(a) Issue details	(b) Acquisition date Month Year		(c) Total value of certificate when acquired £ only
117			①					
117			②					
117			③					
117			④					
117			⑤					
117			⑥					
117			⑦					
117			⑧					

(1)                      (2)                      (3)

See 83

**83 To those with National Savings or Bank or Building Society S.A.Y.E. at 78**

Others DNA —————→ N - Sec 84

Do you have National Savings SAYE?

Yes —————→ Y - Ask (a) - (E)

Do you have Bank or Building Society SAYE?

Yes —————→ Y - Ask (b) - (E)

(a) Which issues do you hold?

(b) In which month and year did you start the S A Y E?

(c) How much do you regularly pay?

(d) How long does this cover?

(E) Approximately how much is there in the S A Y E now?

Use separate line for each issue										
	Per	No	OFF USE	OFF USE £ only	(a) Issue details	(b) When started MONTH YEAR		(c) Amount of regular payment £ only	(d) Period of payment	(E) Estimated current value £ only
118			①							
118			②							
118			③							
118			④							
118			⑤							
118			⑥							
118			⑦							
118			⑧							

(1)

(2)

(3)

Sec 84

**84 To those with Premium Bonds at 78**Others DNA —————→ N **Sec 85**

What is the total value of all the Premium Bonds you/your child(ren) hold?

<b>Use separate line for each person</b>				
	Per No		OFF USE	Total value of all Premium Bonds held £ only
120			①	
120			②	
120			③	
120			④	
120			⑤	

**Sec 85**

(1)

(2)

(3)

**85 To those with National Savings Income Bonds at 78**Others DNA —————→ N **Sec 86****(a) How many National Savings Income Bonds do you/your child(ren) hold?****(b) What is the total value of the Income Bond(s) you/your child hold?**

Use separate line for each person					
	Per No		OFF USE	(a) Number of income bonds	(b) Total value of income bonds £ only
121			①		
121			②		
121			③		
121			④		
121			⑤		

(1)                      (2)                                      (3)

**Sec 86**

**86 To those with National Savings Deposit Bonds, Capital Bonds or Children's Bonus Bonds at 78**

Others DNA —————→ N Sec 87

**(a)** In which month and year did you/your child(ren) acquire each bond?

**(b)** What is the total value of the Deposit Bonds, Capital Bonds or Children's Bonus Bonds you/your child hold?

Use separate line for each bond							
	Per No		OFF USE	OFF USE	(a) Acquisition date		(b) Total value of the bonds
			USE	£ only	Month	Year	£ only
122			①				
122			②				
122			③				
122			④				
122			⑤				
122			⑥				
122			⑦				
122			⑧				
122			⑨				
122			⑩				

Sec 87

(1)

(2)

(3)

**87 To those with government gilt-edged stock, unit trusts, stocks, shares, bonds, debentures or other securities at 78**

Others DNA —————→ N **Go to next schedule**

**(a) Which securities do you/your child(ren) hold?**  
(Give as full details as possible)

**(b) How many shares, bonds etc do you/your child hold of . . . . . ?**  
(Describe security)

**(c) Approximately how much is each security worth?**

Use separate line for each security						
Per	No	OFF USE	OFF USE £ only	(a) Name of security If shares, give name of company	(b) No of shares/bonds etc	(c) Total value £ only
123		①				
123		②				
123		③				
123		④				
123		⑤				
123		⑥				
123		⑦				
123		⑧				
123		⑨				
123		⑩				

(1) (2) (3)

**Go to next schedule**

**PERIOD CODES:-**

**[ ENTER AS SINGLE DIGIT ]**

<b>ONE WEEK.....</b>	<b>1</b>
<b>TWO WEEKS.....</b>	<b>2</b>
<b>THREE WEEKS.....</b>	<b>3</b>
<b>FOUR WEEKS.....</b>	<b>4</b>
<b>CAL. MONTH.....</b>	<b>5</b>
<b>THREE MONTHS.....</b>	<b>6</b>
<b>SIX MONTHS.....</b>	<b>7</b>
<b>YEAR .....</b>	<b>8</b>
<b>OTHER PERIOD.....</b>	<b>9</b>



## FAMILY EXPENDITURE SURVEY

P2

Interviewer use				
Area	Ser	Hid	Per No	7 - day period
		0		1

Ref No

D  
1992

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

## Diary of Expenditure

Please read the notes and look at the examples on page 2 - 7 before you start completing your diary

## IN CONFIDENCE

All the particulars you give on this form will be treated in STRICT CONFIDENCE

Please do not put your name or address on it

The interviewer will call again on

DAY	DATE	TIME

FOR INTERVIEWERS USE			
Cards on which interest is charged or annual standing charge is made? Q102 in S842A	NO	X	
	YES	Y	<div>Explain Page 38 regarding payment of interest and/or annual standing charge</div> <div>Explain the diary procedure for recording goods obtained using credit cards, chargecards, storecards or shop cards</div>

## How to complete your Diary

- Write down everything you personally pay for during the fourteen days.
- Make your entries as soon as possible after you get home to make sure you don't forget anything.
- Show each item, however small, on a separate line.
- After each item enter the amount you spent on it.
- If you ask someone else to buy things for you, but you pay for them, include these purchases in your Diary.
- Include purchases using any method of payment, such as cash, cheque, postal order, credit or charge card, shop or store card, Switch or Barclays Connect card, or luncheon vouchers.
- If you purchase an item with a credit card (eg Access or Visa), a charge card (eg American Express) or a shop or store card (eg John Lewis), enter the item and the amount paid and then ring the number 3 in the box before the amount.
- Do not ring the number 3 if you purchase an item with a Switch or Barclays Connect card - just enter the item and the amount paid.
- If you pay anything into a budget account or mail order club, write "payment into budget account (or mail order club)" and then the amount you pay in. Don't record the goods you obtain from these clubs.
- If you are buying anything on hire purchase or credit sale write down the item and the amount of your payment. If you start buying anything on h.p. during the fortnight note whether this is a first or down payment.
- If any item will be claimed as a business expense, or will be refunded, write "to be claimed" or "to be refunded" after the item.

**Please remember to start a new page for each day of your Diary**

**Use the left hand pages of your Diary for**

- Food and drink brought home
- Cleaning materials, cosmetics, toiletries, small electrical items, stationery

***Please see the examples on pages 4 and 5.***

**Use the right hand pages for**

- Take-away meals brought home
- Meals, snacks and non-alcoholic drinks bought and consumed away from home
- Alcoholic drinks bought and consumed away from home
- Daily shopping items such as newspapers, cigarettes and stamps
- Clothing and footwear
- Motoring and other travel expenses
- Any other payments

***Please see the examples on pages 6 and 7.***

**Use page 38 to record**

- Details of expenses refunded or claimed
- Interest or annual standing charge shown on a credit/charge/shop/store card account you pay during the fortnight

***Please see the examples on page 39.***

**Use page 39 to record**

- Any winnings from betting you receive during the fortnight

**On pages 40-42 there is a check list of items**

Please check the list as it may remind you of things you have forgotten to put in the Diary

If you buy with a credit/charge/  
shop or store card, ring code 3  
and enter amount

Please write each item on a separate line

## Food and drink brought home

Beefburgers (frozen)  
Lamb (uncooked)  
Roast beef (cooked)  
Sausages (uncooked)  
Fish (frozen)  
Potatoes (fresh)  
KP crisps  
Vegetables (tinned)  
Vegetables (fresh)  
Fruit (tinned)  
Fruit (fresh)  
Orange juice  
Frozen vegetable lasagne  
Ravioli (tinned)  
Apple pie  
Bread (wholemeal)  
Cakes  
Mars bar  
Fruit yoghurts  
Jelly  
Tea  
Coffee  
Beer  
Spirits  
Milk bill - eggs  
- whole milk  
- semi-skimmed milk



RING	Amount paid		OFF USE
	£	p	
If bought with credit/charge/store card			Please leave blank
3	1	85	
3	4	15	
3	3	40	
3	1	10	
3	1	80	
3		95	
3		30	
3		60	
3	1	50	
3		72	
3	1	40	
3		90	
3	1	40	
3		60	
3		65	
3		55	
3	1	30	
3		25	
3		60	
3		30	
3		90	
3	1	80	
③	2	90	
③	8	50	
3		85	
3	2	26	
3	1	08	
3			
3			

## Cleaning materials, cosmetics, toiletries, small electrical items, stationery

Toothpaste  
Fabric conditioner  
Lipstick  
Light bulbs  
Toilet rolls  
Kitchen towels  
Batteries

Name of shop or store where item bought
Asda
Asda
Asda
Tesco
Tesco
Tesco
Woolworths

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

## How to describe the food and drinks you bring home

For some food items we need a detailed description. Look at the examples opposite as well as these notes

### **Meat**

State the type (beef, lamb, pork, bacon, ham, lamb chops, corned beef, etc.) and whether cooked or uncooked. For example: Lamb (uncooked).

### **Sausages**

No need to give type (pork etc.) but state whether cooked or uncooked.

### **Fish**

No need to give type but specify whether fresh, frozen, smoked, canned or bottled

### **Potatoes**

State whether fresh or other potato product (e.g. frozen chips, instant potato powder). Give the brand name of crisps, e.g. KP Crisps.

### **Other Vegetables and Tomatoes**

No need to give type but specify if fresh, frozen, canned, bottled or dried.

**Tomatoes** should be included as vegetables

### **Fruit**

No need to give type but state if fresh, canned, bottled, dried or frozen. Record fruit juices separately

### **Ready meals**

Specify type of meal, e.g. frozen vegetable lasagne, cheese and onion pie.

### **Milk bill**

If during the fortnight you pay a milk bill which covers milk only state "milk bill (milk only)", if the bill covers other items, e.g. eggs, cream, give the price of each item

### **Drinks**

Specify type of drink (tea, coffee, beer, wine, spirits, sherry, cider, soft drinks, etc.)

## **Cleaning materials, cosmetics, toiletries, small electrical items, stationery**

Include here items for the household that you buy regularly such as soap and detergents; deodorants, make-up and other cosmetics; toiletries; polishes and cleaning materials; matches; kitchen rolls; stationery; and small electrical items such as light bulbs, fuses and batteries.

Please also record the **name of the shop** where you bought the item

**REMEMBER TO RING CODE 3 AND ENTER THE AMOUNT IF YOU BUY ANY ITEMS USING YOUR CREDIT, CHARGE, SHOP OR STORE CARD.**

### **Take-away meals brought home**

If you bring home a take-away meal such as fish and chips or a Chinese meal, tick the box to show whether the meal was bought hot or cold

### **Where to enter food and drinks bought and consumed away from home**

1. In **section 1** include all meals, snacks and **non-alcoholic** drinks bought at a **workplace, canteen or staff dining room**.
2. In **section 2** include all meals, snacks and **non-alcoholic** drinks bought at a **restaurant, hotel, cafe, fish and chip shop, school shop, sandwich bar, public house, etc.** Ring **code 1** if you consume the food *on the premises* and **code 2** if you eat it *off the premises*. If you buy a snack, state what it comprises, e.g. toasted cheese sandwich (hot). There is no need to state what a "meal out" includes, but if you have alcohol with the meal enter this in section 3.
3. In **section 3** include all **alcoholic** drinks bought and consumed away from home. Ring **code 1** if the drinks are bought at *an off-licensed premises, including a supermarket*, and **code 2** if bought at a *pub, wine bar, etc*

### **Daily shopping items**

Include here things you buy regularly such as newspapers, magazines, cigarettes and stamps. If you buy a postal order record the value and poundage on separate lines. Please also record the **name of the shop** where you bought the item

### **Clothing and footwear**

Record the **sex** of the person for whom the item is bought and, if under 16, the **age** of the person (eg Shoes for son, aged 10)

### **Travel and motoring expenses**

Include bus, rail, air and taxi fares, petrol and oil; purchase of motor vehicles and bicycles, spare parts, repairs, parking fees

### **Any other payments made today may include**

- **Holiday expenses (including business trips)**  
If on holiday in the UK give each day's expenditure as fully as possible. If you are going abroad, state the total amount of money you are taking (including travellers' cheques and foreign currency), the date you are leaving the UK and the date you will be returning
- **Presents of money or pocket money**  
Please say who received the money
- **Payments of bills, insurance premiums, meter payments, h.p instalments**  
State the type of payment, e.g. life insurance.
- **purchases of furniture and household goods;**
- **admission to Bingo, cinema, theatre, football, other spectator sports;**
- **driving lessons; evening classes;**
- **subscriptions to the National Trust and other societies; donations to charities;**
- **betting stakes.**

**REMEMBER TO RING CODE 3 AND ENTER THE AMOUNT IF YOU BUY ANY ITEMS USING YOUR CREDIT, CHARGE, SHOP OR STORE CARD.**



MON TUE WED THU FRI SAT SUN

## RECORD OF EXPENDITURE

## FIRST DAY

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card, ring code 3 and enter amount**

**Please write each item on a separate line**

### Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries,  
small electrical items, stationery**

Name of shop  
or store where  
item bought

**if any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"**



FIRST DAY (continued)

FIRST WEEK

If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount

Please write each item on a separate line

### Take-away meals brought home

Please tick (✓)  
Hot Cold

RING	Amount paid		OFF USE	
	£	p	Please leave blank	
if bought with credit/charge/store card				
3				
3				
3				
3				

### Meals, snacks and drinks bought and consumed away from home. Include tips and service charge.

(1) Bought at workplace, canteen, staff dining room  
(Exclude alcoholic drinks - enter these in section 3)

3  
3  
3  
3

(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc.  
(Exclude alcoholic drinks - enter these in section 3)

Where consumed	
On premises	Off premises
RING	
1	2
1	2
1	2
1	2

3  
3  
3  
3

(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home

Where purchased	
Off licensed premises	Other (Pub, etc)
RING	
1	2
1	2
1	2

3  
3  
3

### Daily shopping items e.g. newspapers, cigarettes, stamps

Name of shop or store where item bought

3  
3  
3

### Clothing, clothing materials and footwear

3  
3  
3  
3

### Travel and motoring

3  
3  
3

### Any other payments made today

3  
3  
3  
3

If any of today's expenses are to be claimed as business expenses, or will be refunded please add "to be claimed" or "to be refunded"

## RECORD OF EXPENDITURE

## SECOND DAY

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries, small electrical items, stationery**

Name of shop  
or store where  
item bought

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

## SECOND DAY (continued)

FIRST WEEK

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓)	RING	Amount paid		OFF USE	
			£	p	Please leave blank	
<b>Take-away meals brought home</b>	Hot Cold	If bought with credit/charge/store card				
		3				
		3				
		3				
		3				
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>						
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3				
		3				
		3				
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc. (Exclude alcoholic drinks - enter these in section 3)	Where consumed On premises Off premises RING	3				
	1 2	3				
	1 2	3				
	1 2	3				
	1 2	3				
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home	Where purchased Off licenced premises Other (Pub etc) premises RING	3				
	1 2	3				
	1 2	3				
	1 2	3				
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3				
		3				
		3				
<b>Clothing, clothing materials and footwear</b>		3				
		3				
		3				
		3				
<b>Travel and motoring</b>		3				
		3				
		3				
<b>Any other payments made today</b>		3				
		3				
		3				
		3				

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

***Please write each item on a separate line***

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries,  
small electrical items, stationery**

Name of shop  
or store where  
item bought

3  
3  
3  
3  
3  
3

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING If bought with credit/charge/shop or store card	Amount paid		OFF USE															
			£	p	Please leave blank															
<b>Take-away meals brought home</b>		3 3 3 3																		
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>																				
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3 3 3																		
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	<table border="1"> <thead> <tr> <th colspan="2">Where consumed</th> </tr> <tr> <th>On premises</th> <th>Off premises</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td></td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where consumed		On premises	Off premises	RING		1	2	1	2	1	2	1	2	3 3 3 3				
Where consumed																				
On premises	Off premises																			
RING																				
1	2																			
1	2																			
1	2																			
1	2																			
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home	<table border="1"> <thead> <tr> <th colspan="2">Where purchased</th> </tr> <tr> <th>Off licenced premises</th> <th>Other (Pub, etc)</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td></td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where purchased		Off licenced premises	Other (Pub, etc)	RING		1	2	1	2	1	2	3 3 3						
Where purchased																				
Off licenced premises	Other (Pub, etc)																			
RING																				
1	2																			
1	2																			
1	2																			
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																		
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																		
<b>Travel and motoring</b>		3 3 3																		
<b>Any other payments made today</b>		3 3 3 3																		

MON TUE WED THU FRI SAT SUN

### RECORD OF EXPENDITURE

## FOURTH DAY

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries, small electrical items, stationery**

Name of shop  
or store where  
item bought

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

## FOURTH DAY (continued)

FIRST WEEK

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

## Take-away meals brought home

Please tick (✓)  
Hot Cold

RING	Amount paid		OFF USE	
	£	p	Please leave blank	
If bought with credit/charge/shop or store card				
3				
3				
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3				
Meals, snacks and drinks bought and consumed away from home. Include tips and service charge.				
(1) Bought at workplace, canteen, staff dining room. (Exclude alcoholic drinks - enter these in section 3)	3			
	3			
	3			
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	3			
Where consumed				
On premises Off premises				
RING				
1 2	3			
1 2	3			
1 2	3			
1 2	3			
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home				
Where purchased				
Off licenced premises Other (Pub, etc)				
RING				
1 2	3			
1 2	3			
1 2	3			
Daily shopping items e.g. newspapers, cigarettes, stamps				
Name of shop or store where item bought				
	3			
	3			
	3			
Clothing, clothing materials and footwear	3			
	3			
	3			
	3			
Travel and motoring	3			
	3			
	3			
Any other payments made today	3			
	3			
	3			
	3			

MON TUE WED THU FRI SAT SUN

### RECORD OF EXPENDITURE

## FIFTH DAY

Date \_\_\_\_\_

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries,  
small electrical items, stationery**

Name of shop  
or store where  
item bought



If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING If bought with credit/charge/shop or store card	Amount paid		OFF USE Please leave blank														
			£	p															
<b>Take-away meals brought home</b>		3 3 3 3																	
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>																			
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3 3 3																	
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	<table border="1"> <thead> <tr> <th colspan="2">Where consumed</th> </tr> <tr> <th>On premises</th> <th>Off premises</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td>RING</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> </tbody> </table>	Where consumed		On premises	Off premises	RING	RING	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	3 3 3 3			
Where consumed																			
On premises	Off premises																		
RING	RING																		
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1 2	1 2																		
1 2	1 2																		
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home	<table border="1"> <thead> <tr> <th colspan="2">Where purchased</th> </tr> <tr> <th>Off licenced premises</th> <th>Other (Pub, etc)</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td>RING</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> <tr> <td>1 2</td> <td>1 2</td> </tr> </tbody> </table>	Where purchased		Off licenced premises	Other (Pub, etc)	RING	RING	1 2	1 2	1 2	1 2	1 2	1 2	3 3 3					
Where purchased																			
Off licenced premises	Other (Pub, etc)																		
RING	RING																		
1 2	1 2																		
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1 2	1 2																		
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																	
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																	
<b>Travel and motoring</b>		3 3 3																	
<b>Any other payments made today</b>		3 3 3 3																	

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

### Food and drink brought home

[illegible]

522 If any of today's expenses are to be claimed as business expenses or will be refunded, please add "to be claimed" or "to be refunded"

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

		RING	Amount paid		OFF USE
		If bought with credit/charge/store card	£	p	Please leave blank
<b>Take-away meals brought home</b>	Please tick (✓)				
	Hot				
	Cold				
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>					
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3			
		3			
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(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc. (Exclude alcoholic drinks - enter these in section 3)					
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(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home					
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<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps					
		3			
		3			
		3			
<b>Clothing, clothing materials and footwear</b>		3			
		3			
		3			
		3			
<b>Travel and motoring</b>		3			
		3			
		3			
<b>Any other payments made today</b>		3			
		3			
		3			
		3			

MON TUE WED THU FRI SAT SUN

## RECORD OF EXPENDITURE

## SEVENTH DAY

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries,  
small electrical items, stationery**

Name of shop  
or store where  
item bought

3  
3  
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If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING if bought with credit/charge/shop or store card	Amount paid		OFF USE													
			£	p	Please leave blank													
<b>Take-away meals brought home</b>		3 3 3 3																
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>																		
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3 3 3																
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc. (Exclude alcoholic drinks - enter these in section 3)	<table border="1"> <thead> <tr> <th colspan="2">Where consumed</th> </tr> <tr> <th>On premises</th> <th>Off premises</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where consumed		On premises	Off premises	1	2	1	2	1	2	1	2	3 3 3 3				
Where consumed																		
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Where purchased																		
Off licenced premises	Other (Pub etc)																	
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<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																
<b>Travel and motoring</b>		3 3 3																
<b>Any other payments made today</b>		3 3 3 3																



**DATA PREP. SELECT LEVEL D2**

7 - day period

**2**

**THIS PAGE IS FOR OFFICE USE ONLY**

**SECOND WEEK'S DIARY**

**STARTS ON NEXT PAGE**

**Please write each item on a separate line**

## Food and drink brought home

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Name of shop  
or store where  
item bought

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If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

### Take-away meals brought home

Please tick (✓)  
Hot Cold

RING	Amount paid		OFF USE	
	£	p	Please leave blank	
If bought with credit/charge/store card				
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MON TUE WED THU FRI SAT SUN

## RECORD OF EXPENDITURE

## NINTH DAY

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Cleaning materials, cosmetics, toiletries,  
small electrical items, stationery**

Name of shop  
or store where  
item bought

3  
3  
3  
3  
3  
3  
3

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING If bought with credit/charge/store card	Amount paid		OFF USE															
			£	p	Please leave blank															
<b>Take-away meals brought home</b>		3 3 3 3																		
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>																				
(1) Bought at workplace, canteen, staff dining room. (Exclude alcoholic drinks - enter these in section 3)		3 3 3																		
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	<table border="1"> <thead> <tr> <th colspan="2">Where consumed</th> </tr> <tr> <th>On premises</th> <th>Off premises</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td>RING</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where consumed		On premises	Off premises	RING	RING	1	2	1	2	1	2	1	2	3 3 3 3				
Where consumed																				
On premises	Off premises																			
RING	RING																			
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(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home.	<table border="1"> <thead> <tr> <th colspan="2">Where purchased</th> </tr> <tr> <th>Off licenced premises</th> <th>Other (Pub etc)</th> </tr> </thead> <tbody> <tr> <td>RING</td> <td>RING</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where purchased		Off licenced premises	Other (Pub etc)	RING	RING	1	2	1	2	1	2	3 3 3						
Where purchased																				
Off licenced premises	Other (Pub etc)																			
RING	RING																			
1	2																			
1	2																			
1	2																			
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																		
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																		
<b>Travel and motoring</b>		3 3 3																		
<b>Any other payments made today</b>		3 3 3 3																		

MON	TUE	WED	THU	FRI	SAT	SUN
RECORD OF EXPENDITURE						

## TENTH DAY

Date \_\_\_\_\_

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

**Please write each item on a separate line**

<b>Ring code 3 and enter amount</b>			<b>RING</b>	<b>Amount paid</b>		<b>OFF USE</b>	
<i>Please write each item on a separate line</i>			If bought with credit/charge/store card	£	p	Please leave blank	
<b>Take-away meals brought home</b>	<b>Please tick (✓)</b> Hot Cold		3 3 3 3				
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>							
(1) Bought at workplace, canteen, staff dining room. (Exclude alcoholic drinks - enter these in section 3)			3 3 3				
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	<b>Where consumed</b> On premises Off premises RING 1 2 1 2 1 2 1 2		3 3 3 3				
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home	<b>Where purchased</b> Off licenced premises Other (Pub etc) RING 1 2 1 2 1 2		3 3 3				
<b>Daily shopping items</b> e.g newspapers, cigarettes, stamps	Name of shop or store where item bought		3 3 3				
<b>Clothing, clothing materials and footwear</b>			3 3 3 3				
<b>Travel and motoring</b>			3 3 3				
<b>Any other payments made today</b>			3 3 3 3				

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"



If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING	Amount paid		OFF USE	
		If bought with credit/charge/shop or store card	£	p	Please leave blank	
<b>Take-away meals brought home</b>		3				
		3				
		3				
		3				
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>						
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3				
..		3				
		3				
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc. (Exclude alcoholic drinks - enter these in section 3)	Where consumed On premises Off premises RING	3				
	1 2	3				
	1 2	3				
	1 2	3				
	1 2	3				
(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home.	Where purchased Off licenced premises Other (Pub etc) RING	3				
	1 2	3				
	1 2	3				
	1 2	3				
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3				
		3				
		3				
<b>Clothing, clothing materials and footwear</b>		3				
		3				
		3				
		3				
<b>Travel and motoring</b>		3				
		3				
		3				
<b>Any other payments made today</b>		3				
		3				
		3				
		3				

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

MON TUE WED THU FRI SAT SUN  
RECORD OF EXPENDITURE

## TWELFTH DAY

Date \_\_\_\_\_

If you buy with a credit/charge/shop or store card, ring code 3 and enter amount

**Please write each item on a separate line**

## Food and drink brought home

[illegible]



If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING If bought with credit/ charge/ store card	Amount paid		OFF USE														
			£	p	Please leave blank														
<b>Take-away meals brought home</b>		3 3 3 3																	
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge</i>																			
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3 3 3 3																	
(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc (Exclude alcoholic drinks - enter these in section 3)	<table border="1"> <thead> <tr> <th colspan="2">Where consumed</th> </tr> <tr> <th>On premises</th> <th>Off premises</th> </tr> </thead> <tbody> <tr> <td colspan="2">RING</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> <tr> <td>1</td> <td>2</td> </tr> </tbody> </table>	Where consumed		On premises	Off premises	RING		1	2	1	2	1	2	1	2	3 3 3 3			
Where consumed																			
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Where purchased																			
Off licensed premises	Other (Pub etc)																		
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<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																	
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																	
<b>Travel and motoring</b>		3 3 3																	
<b>Any other payments made today</b>		3 3 3 3																	

If any of today's expenses are to be claimed as business expenses or will be refunded, please add "to be claimed" or "to be refunded"

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

## Food and drink brought home

[illegible]

If any of today's expenses are to be claimed as business expenses, or will be refunded, please add "to be claimed" or "to be refunded"

## THIRTEENTH DAY (continued)

If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount

Please write each item on a separate line

	Please tick (✓) Hot Cold	RING If bought with credit/ charge/ store card	Amount paid		OFF USE															
			£	p	Please leave blank															
<b>Take-away meals brought home</b>		3 3 3 3																		
<b>Meals, snacks and drinks bought and consumed away from home.</b> <i>Include tips and service charge.</i>																				
(1) Bought at workplace, canteen, staff dining room (Exclude alcoholic drinks - enter these in section 3)		3 3 3																		
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Where consumed																				
On premises	Off premises																			
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Where purchased																				
Off licenced premises	Other (Pub etc)																			
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1 2	3																			
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1 2	3																			
<b>Daily shopping items</b> e.g. newspapers, cigarettes, stamps	Name of shop or store where item bought	3 3 3																		
<b>Clothing, clothing materials and footwear</b>		3 3 3 3																		
<b>Travel and motoring</b>		3 3 3																		
<b>Any other payments made today</b>		3 3 3 3																		

MON TUE WED THU FRI SAT SUN

### RECORD OF EXPENDITURE

FOURTEENTH DAY Date \_\_\_\_\_

Date \_\_\_\_\_

**If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount**

**Please write each item on a separate line**

### Food and drink brought home

[illegible]

If you buy with a credit/charge/shop or store card,  
ring code 3 and enter amount

Please write each item on a separate line

### Take-away meals brought home

Please tick (✓)  
Hot Cold

RING	Amount paid		OFF USE	
	£	p	Please leave blank	
If bought with credit/charge/shop or store card				
3				
3				
3				
3				

### Meals, snacks and drinks bought and consumed away from home. Include tips and service charge.

(1) Bought at workplace, canteen, staff dining room  
(Exclude alcoholic drinks - enter these in section 3)

3  
3  
3  
3

(2) Bought at cafe, restaurant, hotel, fish and chip shop, sandwich bar, public house, tuck shop, cinema etc.  
(Exclude alcoholic drinks - enter these in section 3)

Where consumed	
On premises	Off premises
RING	
1	2
1	2
1	2
1	2

3  
3  
3  
3

(3) Beer, wine, spirits and other alcoholic drinks bought and consumed away from home

Where purchased	
Off licensed premises	Other (Pub etc)
RING	
1	2
1	2
1	2

3  
3  
3

### Daily shopping items e.g. newspapers, cigarettes, stamps

Name of shop or store where item bought

3  
3  
3

### Clothing, clothing materials and footwear

3  
3  
3  
3

### Travel and motoring

3  
3  
3

### Any other payments made today

3  
3  
3  
3

# 1 Expenses refunded or claimed

Please give particulars below of any expenditure (e.g. motor car, travelling, hotel expenses) shown on pages 8-37 in this booklet which

- (a) have already been refunded by a business or organisation, or
- (b) have already been claimed as expenses from a business or organisation, or
- (c) will definitely be claimed by you in the future as expenses from a business or organisation, or
- (d) will be entered as expenses in making your income tax return

Date expenditure incurred	Description of business expense refunded or claimed or to be claimed from business organisation	Amount refunded or claimed £ p		OFF USE	
				PLEASE LEAVE BLANK	
					2
					2
					2
					2
					2
					2
					2
					2
					2
					2
					2

# 2 Interest paid on credit/charge/shop/store card account

If you have paid one of these accounts during the 14 days, please record below any interest (only) shown on the account

Date of payment	Name of credit/charge/shop/store card	Amount of interest £ p			
				789	
				789	
				789	

# 3 Annual standing charge paid on credit/charge/shop/store card account

If you have paid one of these accounts during the 14 days, please record below any annual charge shown on the account

Date of payment	Name of credit/charge/shop/store card	Amount of annual charge £ p			
				794	
				794	

#### 4 Winnings

Please give details of any winnings you have received during the 14 days covered by this booklet

	Winnings in last fourteen days		
	£	p	
Football pools			821
Bookmaker, betting shop, totalisator			822
Lotteries			823
Other betting (Bingo, sweepstake, etc )			824

### What to enter on page 38

#### 1. Expenses refunded or claimed

If any of the items you bought during the fortnight

- have been refunded by a business or organisation
- or have been claimed as expenses
- or will be claimed as expenses
- or will be entered as expenses against income tax

enter in **section 1**

- the date when you incurred the expenditure
- a description of the item (e.g. petrol)
- and the amount that has been/will be refunded or claimed

#### 2. Interest on credit/charge/shop/store cards

If you **pay** one of these accounts during the record keeping and any interest is shown on your account

enter in **section 2**

- the date of payment
- the name of the card (e.g. Access)
- the amount of interest shown on your account statement.

#### 3. Annual standing charge on credit/charge/shop/store cards

An annual charge is payable on some cards, such as American Express and Barclaycard. If you **pay** one of these accounts during the record keeping and an annual standing charge is shown on your account

enter in **section 3**

- the date of payment
- the name of the card (e.g. Barclaycard, Access)
- the standing charge shown on your account statement

### At the top of page 39

#### 4. Winnings

Give the amount of any winnings you receive during the fourteen days record-keeping from football pools, horse or greyhound racing, Bingo, lotteries, sweepstakes or any other betting.

## Reference list of important items of expenditure

Of the hundreds of different things it is possible to buy, the following is only a list of examples. Please look through this list in case it reminds you of any purchases which you have forgotten to record.

### Food and drink brought home

#### **Cooked and uncooked meat and poultry**

- beef, beefburgers, lamb, pork, bacon, ham, kebabs, liver, kidneys, sausages, chicken, turkey, canned meat, corned beef, liver sausage, pork pie, sausage roll, scotch eggs, shepherds pie

#### **Fish**

- fresh, smoked, frozen, canned or bottled

#### **Vegetables and tomatoes**

- fresh, frozen, canned, bottled or dried

#### **Potatoes**

- fresh or canned, potato powder, potato waffles, potato crisps, Smiths Quavers, frozen chips

#### **Fruit**

- fresh, canned, bottled, dried or frozen

#### **Milk products**

- whole, UHT, skimmed and semi-skimmed milk, milk baby foods; cheese, yoghurt

#### **Eggs, butter, margarine**

#### **Bakery purchases**

- bread, croissants, flour, biscuits, cakes

#### **Rice and breakfast cereals**

#### **Packaged and prepared foods**

- canned puddings, canned spaghetti, casserole mix, cheeseburgers, cheese and onion pie, chocolate mousse, coleslaw, instant desserts, jellies, frozen lasagne (meat or vegetable), pate, pizza, tinned ravioli, trifles

#### **Sauces and flavourings**

- apple and cranberry sauce, gravy, herbs, mayonnaise, mustard, oxo, pepper, salad cream, salt, spices, tomato ketchup, vinegar,

#### **Sugar, jam, marmalade**

#### **Sweets, chocolates, ice-cream**

#### **Tea, coffee, cocoa, soft drinks, fruit juice.**

#### **Pet food**



## **Cleaning materials, cosmetics, toiletries, small electrical items, stationery**

- |   |   |
|---|---|
| <b>Cosmetics</b>                        | - after shave lotion, deodorants, face powder, hair conditioner, lipstick, perfume, talcum powder.  |
| <b>Toiletries</b>                       | - face flannel, hairbrush, manicure sets, paper tissues, razors, shampoos, toothpaste, toilet paper |
| <b>Sanitary towels</b>                  |   |
| <b>Soap, detergents</b>                 | - washing powder, washing-up liquid.  |
| <b>Polishing and cleaning materials</b> | - disinfectants, fabric conditioner, air freshener.   |
| <b>Small electrical items</b>           | - batteries, fuses, light bulbs, plugs, adaptors.   |
| <b>Stationery</b>                       | - pens, writing paper, envelopes, string.   |
| <b>Kitchen items</b>                    | - kitchen rolls, bin liners, aluminium foil, greaseproof paper, plastic cutlery, paper napkins.     |

## **Take away meals brought home**

Fish and chips, Chicken and chips, Chinese meals, Indian meals, Pizzas

## **Meals, snacks and non-alcoholic drinks bought and consumed away from home**

Tea, coffee, ice cream, soft drinks, sweets and chocolate, snacks, sandwiches and meals bought and consumed at work, in restaurants, cafes, hotels, public houses, cinemas or parks

## **Daily shopping items**

Newspapers, magazines.  
Cigarettes, tobacco, matches, lighter fuel.  
Stamps, postal orders and poundage.

## **Clothing, clothing materials and footwear**

- |                                   |   |
|-----------------------------------|---|
| <b>Outerwear</b>                  | - coats, suits, skirts, trousers, blazers, shirts, aprons, dresses, blouses, hats, gloves, jeans, T-shirts. |
| <b>Underwear</b>                  | - vests, pants, knickers, slips   |
| <b>Pyjamas, nightdresses</b>      |   |
| <b>Hosiery</b>                    | - socks, stockings, tights  |
| <b>Footwear</b>                   | - boots, shoes, trainers, slippers  |
| <b>Haberdashery</b>               | - belts, buttons, handkerchiefs, ties.  |
| <b>Dress material</b>             | - wool, thread, patterns.   |
| <b>Payments to clothing clubs</b> |   |

## **Travel and motoring**

Journeys by rail, bus, air, taxi, including fares to and from work.  
Purchase of cars, motorcycles, bicycles, prams, pushchairs.  
Petrol, oil.  
Repairs, spare parts and other running costs of vehicles.  
Car parking.

## Other payments

<b>Fuel</b>	- gas, electricity, coal, paraffin, candles
<b>Home improvements</b>	- paint, wallpaper, tiles, glues, tools, screws, nails, ladders, brushes
<b>Bedding, furniture, curtains and floor coverings</b>	- blankets, sheets, duvets, pillows, mattresses, suites of furniture, carpets, rugs.
<b>Kitchen and dining equipment</b>	- cookers, microwaves, refrigerators, washing machines, toasters, tableware, cutlery
<b>Household appliances</b>	- gas or electric fires, vacuum cleaners, electric lamps, irons.
<b>Clocks, watches, jewellery</b>	- purchase and repair
<b>Telephones</b>	- purchase, account payments, coin boxes, telephone cards
<b>TV, radio, video recorders, home computers</b>	- purchase, rental and repair; video cassettes.
<b>Gardening</b>	- lawn mowers, hoses, hedge clippers, watering cans, seeds, flower pots, weedkiller, fertilizer.
<b>Photography</b>	- cameras, films, developing charges
<b>Leather and travel goods</b>	- suitcases, handbags, umbrellas, wallets
<b>Entertainments and sport</b>	- cinemas, dances, theatres, concerts, admission to football, cricket, horse and greyhound racing, fishing and sports equipment; theme parks, museums and stately homes.
<b>Subscriptions</b>	- magazines, motoring organisations, National Trust
<b>Health</b>	- aspirins, baby cream and lotion, cotton wool, prescriptions, spectacles; payments to chemists, doctors, dentists, opticians, chiropodists.
<b>Domestic help</b>	- child minders, baby sitters, window cleaners.
<b>Day nursery, creche, nursery school/class</b>	
<b>Laundry, dry cleaning and dyeing</b>	
<b>Hairdressing</b>	
<b>Holiday expenses.</b>	
<b>Pocket money, presents, money to charity, raffle tickets</b>	
<b>Legal fees, maintenance payments; alimony</b>	
<b>Insurance premiums</b>	

**NOTES**

If you wish to give an explanation of any of your purchases please use the space below

### FURTHER INFORMATION REQUIRED

It would be helpful if you could have the following information and/or documents available for the interviewer when they call next time

Social Survey Division, OPCS  
St Cathennes House,  
10 Kingsway  
London, WC2B 6JP

**OPCS**

OFFICE OF POPULATION CENSUSES AND SURVEYS

SOCIAL SURVEY DIVISION

Family Expenditure Survey

INSTRUCTIONS TO INTERVIEWERS



1992

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## 5.5 Dealt With Addresses

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

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

Households which definitely refuse

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

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

Households which are moving outside reasonable travelling distance

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

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

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

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

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

## 5.6 Interviewers Work Pattern

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

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

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

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

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

Code 7 = Refusal before or during the placing interview.

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

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

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

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

## 8.2 E forms and Postal Order Payments (Please note change from 1992)

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

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

Enter the name of the HOH on the top line.

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

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

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

Number of household at selected address.

Number of E forms for this household.

Starting date of records.

Your name and authorisation number.

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

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

If you have any of the following cases you can make out a separate E form for each spender:

Unrelated people sharing household facilities.

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

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

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

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

### 8.3 Important Points about Postal Orders

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

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

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

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



# **HOUSEHOLD SCHEDULE**

## Household ("A") Schedule

- The term "Household" is defined in section 3.2 on page 22 of these instructions.
- Do not leave this schedule with the household.
- Encourage informants to look for bills, bank statements, etc. to obtain precise figures. If documents are not available, estimates are usually acceptable and are preferable to "Don't Knows".
- If information on mortgages, rent, telephone, gas and electricity bills, etc., is not available because the household has only recently moved to the sampled address, please note this and give details of the payments at the previous address.
- If household is newly set up and household have no previous bills, make a note to this effect.
- If it is necessary to re-start diaries remember to re-interview on Household and Income Schedules where necessary and note new dates on the front of the A Schedule.

Date of interview

Starting date of records

**Family Expenditure Survey**  
**Household Schedule**

# A

## 1992

Off. Use

Ref. No.

C.I.										0001	S.842A
										0002	
Interviewer Use											
Area		0004	Ser.		Hld.		0005				
734			10		00						

Ring	(1) Person No.	(2) Relationship to HOH	REC 55	Relationship Off. Use	(3) Sex		(4) Age now	(5) Marital Status							(6) Current Full Time Education										(7) Age at which continuous full time education completed	(8) Benefit Unit				(9)																																																																																																																																																																																																																																																																			
					M	F		Both household members	Husband or wife not household member	Cohabiting	Single	Widowed	Divorced	Separated	Not yet attending school (include playgrounds here)	State Schools				Higher Education		DSS unit number	Head of DSS unit	Wife or cohabitee of head of DSS unit		Other member of DSS unit	Spender (16 or over)	Absent spender																																																																																																																																																																																																																																																																					
																Primary Nursery School Play school	Fewer than ten sessions per week	Ten sessions per week or more	Special (eg for handicapped children)	Secondary	Non-advanced further education sixth form/further education colleges								Nursery, primary, preparatory or secondary	University	All other higher education eg polytechnics	Off. Use	Off. Use																																																																																																																																																																																																																																																																
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schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools	Private and independent schools</

PO6 absent on holiday from 30<sup>th</sup> July - 13<sup>th</sup> August 1991

If household member aged 16 or over is ringed as absent spender  
give reasons and dates

**Interviewer: see page 72 for period codes**

# Household composition

Qs 1 - 9

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## Restarting Records

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Where any or all spenders have failed to keep records for the full 14 days but are still willing to co-operate, they should be re-started.

If it becomes necessary to re-start diaries please note the re-start/re-interview date beside the relevant boxes on the top left of the front of the A Schedule. See page 212 for full instructions on re-starting.

---

## Interviewer's Authority number box

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Please enter your authority number in the box to the right of the date of interview box. Your authority number will be used to provide you with an analysis of the errors occurring on your interview

---

## Reference number box

---

### Area number:

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

### Household number:

For addresses containing only one household, enter two zeros in the household box as in the example on the previous page.

### Multi-households

For addresses containing 2 or 3 co-operating households number the first 01, the second 02, and the third 03. This alerts Primary Analysis Branch that the address has more than one co-operating household. Please do not enter the sample sheet numbers. There should be no more than three households to be interviewed at an address and often there are less than three

---

**Item 1/2 Person no/relationship to HOH**

---

In most cases, the household is a simple one, comprising a husband and wife, with possibly one or more children. However, difficulty can arise at the computer stage when the household contains more adults than one married couple. Would you please help us by always recording members of the same benefit unit, eg husband, his wife, their children, consecutively in column 2. (See example on previous page.)

---

**Item 5 Marital Status**

---

Cohabitees should be coded 3, single people should be coded 4, widowed coded 5, divorced coded 6 and separated people coded 7.

Marital status should not be asked if the 'relationship to HOH' at item 2 has been given as 'wife': ring code 1 where both husband and wife are household members or code 2 where either the husband or wife is not a household member (see section 3.2 on page 22). Similarly ring code 3 (cohabiting) without asking marital status if the 'relationship to HOH' at item 2 has been given as 'common-law wife' (or 'husband') or if cohabitation has been mentioned, eg 'girlfriend, she lives with me'.

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

When code 3 applies, record the relationship to HOH at item 2 as cohabitee, girlfriend, common-law wife, etc, depending on the term used by the informant. Note that with cohabiting couples, as with married couples, the male is taken to be the HOH.

Also, please note that 'cohabiting' has priority over the single, widowed, divorced and separated code(s) (4-7). However, it is important to check whether a live-in girlfriend/boyfriend has an address of their own: it will help to probe to see if they satisfy the six month rule.

---

**Item 6 Current full-time education**

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**To be asked of all regardless of age**

Any informant who is registered as full-time at an educational establishment should be coded at this question. If registered as part-time do not code here.

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

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

Code 1 Includes playgroups, day nurseries, etc where there is no attempt at formal education. Children attending play schools where some formal education is given are coded 2, 3 or 7. Leave it to the respondent to state whether there is any formal education.

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

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

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

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

Courses up to and including 'A' level include

National Diploma (OND)

National Certificate (ONC)

A/S level

GCE A level

General Certificate of Secondary Education (GCSE)

Certificate of Pre-vocational education (CPVE)

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

BTEC First Certificate/First Diploma

SCOTVEC National Certificate

Scottish Certificate of Secondary Education ordinary, standard and higher grades

Certificate of six years study (CSYS) Scotland

City and Guilds Level 1. General education

Level 2. Industrial competence

Level 3. Leading to supervisory roles

RSA Courses (most) - Pre-vocational

Office/secretarial studies

Advanced Diploma

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

Private middle schools should be coded 7.

Private and independent nursery classes and playschools should be coded 7.

Codes 8 and 9 - Full-time Higher education

Code 8 Includes all full-time degree or other courses at universities

Code 9 Includes all full-time higher education, ie degree or degree equivalent taken at institutions other than universities. The most frequent institution likely to occur at this code is the polytechnic, but institutes and colleges of higher education should also be coded here.

Courses above 'A' level include:

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

---

**Item 7 Age at which full-time education completed**

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

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

Where an informant is still at school enter a dash.

---

**Item 8 Benefit unit**

---

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

**Code 1 (Head of unit)**

*ing* A husband or male cohabitee.

All persons aged 19 years or over, ~~unless they are 'wife or female cohabitee of head of unit' (see below).~~

A child aged 16 years but under 19 who is receiving full-time higher education (coded 8 or 9 at Q7)

A child aged 16 years but under 19 who is receiving no full-time education (Q7 is blank).

**Code 2**

A wife or female cohabitee even if her partner has been excluded from the household.

Do not code other individuals at this question.

---

Item 9 Spender

---

Ring code 9 for all eligible spenders. Absent spenders should be coded 2 and the reason for their absence noted in the box below the grid. See also instructions in sections 7.2 and 7.3 on pages 35 and 36 of the Instructions.

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

To be the head of a benefit unit in work

children 16-19 years either NOT in full time education, OR  
who are in full time education.

(children over 16 in secondary education are  
not coded)



# Tenure

Qs 10-16

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## Q10 Type of accommodation occupied by household

---

This question should be coded from your observation, but if you are in doubt as to the type of accommodation ask the informant.

The description of the accommodation should refer only to the 'space' used by the household. Thus in the case of a house owner-occupier who sublets some rooms, you should ring code 6 or 7 to indicate that the household occupies only part of the house.

Bungalows (including 'pre-fabs') should be treated as whole house and coded 1, 2, or 3.

'Dwellings with business premises' covers those places where there is access between the private and business parts without going outside the building. If the address is a flat in a block, the bottom storey of which is a row of shops, then code 4 or 5 should be used.

Code 9 applies to all types of caravan, both mobile and non-mobile.

---

## Q 11 Number of other households at address

---

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

---

## Qs 12 & 13 Number of rooms

---

Question 12 applies where there is **only** one household at the address. Enter the number of rooms in the first column of the grid.

Question 13 applies if there is **more** than one household at the address. Enter the number of rooms in the appropriate columns of the grid.

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

Each household must have at least one bedroom. Any room used for sleeping, including a box room or attic bedroom, should be coded as a bedroom. A one room bedsit used as both a living room and a bedroom should be coded as a bedroom.

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

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

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

---

#### **Q 14 Years lived at address**

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If less than a year record the number of months.

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#### **Q 15 Type of tenure**

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This question applies to all types of accommodation including caravans, mobile homes and houseboats

##### **Mobile homes (caravans/portakabins etc)**

Mobile homes can be rented, rent free or owned outright.

Owned outright includes mobile homes being purchased on a credit agreement, details of which should be entered at Qs 103-105 in the 'A' schedule.

Mortgages are not available for mobile homes

A ground or site rent paid for a mobile home should be entered at Q31.

---

#### **Q 15(a) Rented accommodation**

---

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

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

---

**Q 17(b) & (c) Rent free accommodation**

---

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

Where an informant has 100% local authority or DSS housing benefit (ie rebate), this should not be coded as rent-free, but as rented and coded 1-4 at 17(a).

## ALL FOUR COUNTRIES

**17 To those with rented accommodation (coded 1-4 at 15(a))**

**(Ask hoh or wife)**

DNA All who own or rent free in  
England, Wales, Scotland \_\_\_\_\_

N

**Go to 28**

DNA All who own or rent free in Northern Ireland \_\_\_\_\_

**N**

**Go to 25**

How much rent did your household actually pay last time after any rebates? \_\_\_\_\_

**I**

£

p

20

**Ask 18**

**Include community charge,  
community water charge, rates,  
water rates if paid as part of rent**

(100% rent rebate)

**2**

6

**If no amount in  
monetary box at  
17 above go to  
21; otherwise  
ask 18**

18 How long did this cover?

Enter  
Period code.

**If code 9,  
specify period**

19 Can I just check Does your rent include community charge (and/or community water charge)?

### Community water charge applies in Scotland only

Yes

No

**1**

- Ask (a) - (b)

**- Go to 20**

(a) What amount was included for community charge? \_\_\_\_\_

(b) What amount was included for community water charge? \_\_\_\_\_  
(Scotland only)

£

**E**

20 Do you have a rent holiday?

**Yes**

No

(

2

**- Ask (a)**

**- Go to 21**

(a) For how many weeks of the year?

1

1

# Rents, rates, water rates

Qs 17 - 30

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## Qs17-20 Gross Rent

---

A copy of Qs17-20 is shown on the previous page.

What should be entered at Q17 is the **gross** rent paid, ie the total amount of rent the informant pays **including** components such as water rates, rates (in Northern Ireland) or services such as heating, but **after** any rebates.

Most renters in Great Britain do not have their **personal community charge** payments included in their rent. However, a small number of renters in private rented accommodation, mainly transients living in boarding houses and bedsits, pay **collective community charge** (and, in Scotland, **collective community water charge**) to their landlord as part of their rent. And, in rare cases, a local authority may allow certain tenants - particularly elderly people - to pay their **personal community charge** as part of their rent. If community charge is included in the last rent payment please enter the amount for the charge at Q19(a). If in Scotland community water charge is included in the last rent payment, the amount included should be entered at Q19(b).

If the rent is in arrears enter at Q17 the amount actually paid **last time** even if this is a while ago.

If DSS pay the rent direct enter this at Q139, code 9 at Q17 but do not enter the amount again in the monetary box at Q17.

If a 100% **rent** rebate is received, it is important to ring 9 at Q17 and enter the 100% rent rebate at Q21(a).

It is possible that an informant has received a 100% rent rebate but has actually paid for water rates, etc in their gross rent. In such cases, at Q17 the amount actually paid, eg for the water rates, should be entered in the monetary box and code 9 should **also** be ringed, as no rent was paid. (See example.)

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

---

## Q 20 Rent holidays

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

---

**Q 21 Rent rebates, allowances or housing benefit**

---

Housing Benefit is the general term for rent rebates and rent allowances. Rent rebates are granted to those living in local authority accommodation and rent allowances are granted to those living in privately rented accommodation.

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

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

In order to obtain a rent rebate or allowance the tenant usually has to apply to the local authority giving details of rent and personal circumstances. Those who receive Income Support will automatically qualify for maximum Housing Benefit. For other claimants, entitlement to Housing Benefit will depend on the amount of money they receive from earnings and DSS benefits and will take account of savings if they have more than £3,000.

Most full-time students are not entitled to Housing Benefit although partners of students, who are not students themselves, may still claim for the couple.

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

Respondents should receive community charge rebates separately from rent rebates; community charge rebates are to be entered at Q56.

Since April 1988, when the rules for Housing Benefit were changed, transitional payments have been made to those whose benefits were adversely affected by the changes. Any transitional payments allowed in connection with rent payments or paid as lump sums should not be recorded in the Household Schedule but at Q58(c) in the Income Schedule

---

**Q 22 Services included in rent**

---

This question only applies to households who actually pay some or all of their rent and have answered Q17

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

---

**Q 23 Water/sewerage rates included in rent**

---

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

Water and sewerage rates are discussed in the instructions for Qs 28-30.

Note that those whose water/sewerage rates are included in their rent (coded 1 at Q23) should be asked Q23(a) and should then be asked Q53.

---

**Qs 24-27 Rates questions**

---

Qs 24-27 apply in Northern Ireland only.

Q24 is to be asked only of those renters coded 1-4 at Q15(a), ie not those who rent free.

Q25 applies to those whose rent does not include rates (ie those coded 2 at Q24) and all who own their accommodation or have it rent free. At this question, please check the precise number of payments made by the informant, eg if they say it is a monthly payment, is it 10, 11 or 12 times a year?

Qs 26-27 cover rates rebates.

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

Rates rebates are received in three different ways:

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

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

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

If a combined rent and rates rebate has been received and cannot be split enter the total rebate at Q21(a); note in the margin that this includes rates rebate; ring code 1 (Yes) at Q26 and DK at Q26(a)(i) but do not include the amount again at Q26(a)(i).

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

---

**Q 28 Mains sewerage/mains water supply**

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This question applies in all four countries.

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

---

**Qs 29-30 Water/sewerage rate payments**

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Qs 29-30 apply to households in England and Wales only.

Q29 should be asked only of those coded 1 at Q28. Those who pay their water rates separately from their sewerage rates (coded 1) should then be asked at Q29(a)-(d) for the period covered by these payments and the amount paid last time.

Q30 should be asked of those who make a combined payment for water and sewerage rates (coded 2 at Q29) and those who are connected to mains water only (coded 2 at Q28) or mains sewerage only (coded 3 at Q28).

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

---

**Q 31 Additional payments for accommodation (Prompt card "A")**

---

This question should be asked only of those who own their accommodation (coded 2 at Q15). It should not be asked of renters.

Informants should be referred to prompt card "A". It is sufficient to enter in the box headed "Type of charge" simply the number of the item on the prompt card, eg 1 for ground rent; but please specify fully the nature of any other regular payment, such as mooring fees, portorage or cleaning of the common way.

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



# Mortgages

Qs 32 - 52

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## Qs 32-52 General notes on mortgage section

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In 1992 information about mortgages at Qs 32-52 will cover details of current mortgages originally for the purchase of the sampled accommodation **including** those which include an element for a top-up mortgage obtained for another purpose, such as home improvements.

Details of second mortgages taken out separately and with separate repayments from a mortgage for purchase should be entered at Q103 as should all mortgages for second dwellings.

All monetary amounts in the mortgage section should be entered as £s only.

---

## Q32 Type of ownership

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This question should be asked of all coded 2 at Q15.

**Rental purchase** is a scheme whereby accommodation is being bought on hire purchase.

**Co-ownership** is a scheme whereby payments cover both a mortgage and a rental component. Those on co-ownership schemes should be treated as owning with a mortgage at subsequent mortgage questions and the repayments (including the rental component) entered at Qs 44 or 47.

---

## Q33 How accommodation acquired

---

This question should be asked of those coded 3, outright owners, at Q32. Those who bought the sampled accommodation outright should be coded 1; those who bought with a mortgage or a loan should be coded 2. Informants who acquired the property in some other way, such as inheritance, should be coded 3.

---

**Q34 Amount originally borrowed to purchase accommodation**

---

This question is to be asked of those who own with a mortgage, loan or by rental purchase (coded 1 at Q32) and also those outright owners who originally bought with a mortgage (coded 2 at Q33).

Enter in the monetary box the amount originally borrowed to purchase the accommodation, ie, excluding subsequent top-up loans. The amount borrowed will not usually be the same as the purchase price of the property (see Q36).

Where an informant coded as owning with a mortgage at Q32 bought the accommodation outright but subsequently mortgaged the property for some purpose, such as home improvements, code 1 (bought outright) at Q34. Where an informant acquired the accommodation in some other way, such as inheritance, and subsequently mortgaged the property, code 2 at Q34. Note that in either case details of the mortgage will need to be entered at Q103, not at Qs 39-52.

---

**Qs 35-37 Date accommodation bought, purchase price and value**

---

These questions should be asked of all who own their accommodation outright or with a mortgage, loan or rental purchase. They do not apply to those who acquired the property through inheritance or some other means.

At Q35 enter the year the informants bought the accommodation. At Q36 enter the purchase price of the house or flat. Informants who have occupied their accommodation for many years may be unable to give a precise figure: accept an estimate rather than a don't know.

Q37 asks respondents how much they think their house or flat would fetch if it were to be sold tomorrow. This is an opinion question so please accept informants' estimates even if these seem to be unduly optimistic or pessimistic. DKs are acceptable if informants cannot suggest a figure.

---

**Q38 Change to mortgage arrangements**

---

This check question should be asked of all who have said they own with a mortgage, loan or rental purchase (coded 1 or 2 at Q32).

Where informants confirm that they did buy the sampled accommodation with a mortgage or loan code 1 at Q38 and ask at Q38(a) whether they have re-mortgaged or topped-up the original loan to purchase the property. A further advance on a mortgage should be regarded as a top-up.

Note that for those coded 1 at Q38, whether or not they have re-mortgaged or topped-up the original loan, details of the current arrangement, including any top-up element, should be entered at Qs 39-52, the top-up mortgage should not be entered at Q103.

Where informants state at Q38 that they bought outright or acquired the accommodation in some other way - usually inheritance - and then took out a mortgage later, code 2 at Q38. Those coded 1 or 2 at Q34 should be coded 2 at Q38. We do not require details of these mortgages in the housing section, as they are not related to the purchase of the accommodation, but the current arrangements should be entered fully at Q103.

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**Q39 Current mortgage lender**

---

Code Q39 according to the type of organisation or individual providing the **current** loan or mortgage. Private loans should be coded 4.

If informants have re-mortgaged, the lender providing the re-mortgage, not the original mortgage for purchase, should be coded at Q39.

Some informants may have two mortgages for the **purchase** of the accommodation: for example, a building society may provide most of the loan for purchase and an insurance company provide an additional amount. In these cases record details of the larger mortgage in the coding box and the smaller mortgage in the left-hand margin.

---

**Q40 Lower rate of mortgage**

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This question will enable CSO to estimate mortgage tax subsidy. Some informants who work for mortgage lenders, such as building societies, banks and insurance companies, will have a mortgage on which the repayments are subsidised by their employer.

---

**Q41 Years current mortgage held**

---

At this question enter the number of years the informants have had the **current** mortgage or loan. If the informants have re-mortgaged, enter the number of years since the re-mortgage. If the informants have topped-up or obtained a further advance on the original mortgage, enter the number of years since the **original** mortgage was obtained.

---

**Q42 Amount outstanding on current mortgage**

---

Enter here the total outstanding mortgage debt, including any in respect of a top-up mortgage. In the case of repayment mortgages (see Q43) this will be the amount of the loan less the amount of principal that has been paid off. In the case of endowment and pension mortgages, where only interest is paid, the amount outstanding will usually be the same as the amount of the original or topped-up mortgage.

---

**Q 43 Type of arrangement covered by last mortgage payment**

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There are basically two types of mortgage. The simplest type is a repayment mortgage where the repayments cover part of the original loan and interest on the outstanding amount - this should be coded 2 at Q43. The other type is an interest only mortgage where the borrower pays interest only to the lender and the repayment of the original loan is covered by an endowment policy or a plan designed to pay off the loan at the end of the term, such as a pension plan or a personal equity plan. Interest only mortgages covered by an endowment policy should be coded 1 at Q43 and those covered by a pension, personal equity or other savings plan should be coded 3.

Note that Q43 should cover the **current arrangement**. For example, at the beginning of a repayment mortgage a borrower may pay interest only. It is still a repayment mortgage so should be coded 2. However, if a repayment mortgage is changed on a temporary basis to an interest only mortgage, because of unemployment, sickness, etc, code 3 as this is the current arrangement.

The main types of mortgage are described in more detail below.

**(i) Endowment Mortgage**

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage, and it is arranged that when the policy matures it will pay off the original sum borrowed under the mortgage, ie the amount of money received from the matured endowment insurance is paid to the mortgagee, eg the building society. The original mortgage amount remains outstanding until the policy matures. In the meantime interest is paid on the total amount borrowed and premiums on the endowment policy. This type of mortgage should be coded 1 at Q43.

**(ii) Repayment Mortgage**

In this case the money borrowed for the purchase of the house is repaid over a period of years, interest is also paid on the amount outstanding at the time. Usually the payments in any one year consist partly of repayments of the original loan and partly of interest. As time goes on the interest part becomes smaller. This type of mortgage should be coded 2 at Q43.

**(iii) Pension Mortgage**

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

Code 3 at Q43 and enter the last interest payment to the lender at Q44. The monthly contribution to the pension plan should be entered at Q58 and details of the assurance policy covering the mortgage recorded as a mortgage protection policy at Q51. If a respondent makes only one monthly payment covering interest, pension contribution and assurance policy, try to obtain as accurately as possible the components of the payment and enter these at Qs 44, 51 and 58. If this is not possible enter the whole amount at Q44.

#### (iv) Other Interest only Mortgages

These include unit trust mortgages and PEP mortgages. With a **unit trust mortgage** the borrower pays interest only to the lender and also makes monthly investments in a unit trust savings plan. As stock market prices rise, the lender may allow the borrower to pay off part of the loan. With this arrangement, a separate term assurance is usually necessary.

Similar is a **PEP Mortgage**. The borrower pays interest only to the lender and pays monthly contributions into a Personal Equity Plan, which is designed to pay off the loan. The PEP will usually invest in unit trusts and, again, separate life cover must be arranged.

In the case of unit trust or PEP mortgages, code 3 at Q43, enter the interest paid to the lender at Q44, code 2 at Q46 and record the type of mortgage in the box at Q46. Details of any assurance policy should be entered as a mortgage protection policy at Q51.

Regular payments into unit trust savings plans or PEPs should be entered at Q121 in the Household Schedule if paid by standing order or direct debit, or in the Diary if paid during record-keeping.

Any arrangement that does not fit into any of these types requires full notes eg where there are two mortgages for the purchase of the accommodation, ie main mortgage and smaller top-up mortgage, and one is interest only and the other repayment.

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#### **Qs 44-46 Interest only mortgage payment**

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If the mortgage is covered by an endowment policy please ensure that Qs 44-46 are completed fully. If the premium for the endowment policy is included in the interest payment, Q46(iii) should be coded 1. If there are several endowments covering the mortgage, enter these separately at Q46.

If the repayment of the capital is not covered by an endowment policy please specify in full at Q46 how the loan is covered, eg a pension mortgage, PEP mortgage etc.

Note that the year when the insurance was taken out is required at Q46(iv) - **accept an estimate rather than entering DK.**

---

#### **Qs 47-49 Repayment mortgage payment**

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Interest is required at Q49 for the last year for which the informant has figures. The information will normally be available on a statement provided by the mortgaging company.

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

Although the interest payment recorded at Q49 may be for a tax period some while before the day of interview, it is essential that you obtain, at Q47 the last payment made before interview.

---

**Q 50 Mortgage payment, standard tax relief deducted (M.I.R.A.S.)**

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This question must be asked of all who own with a mortgage or loan

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

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

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**Q 51 Mortgage protection policy**

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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 Q43. A mortgage protection policy is to pay off the outstanding mortgage in the event of the death of the mortgagor. It is possible to have an endowment based mortgage and a mortgage protection policy, although mortgage protection policies are more likely to be taken out with repayment mortgages

If the mortgage protection policy payments are included in the mortgage payments enter the amount included for the protection policy at Q51(a) and ensure that 1 (Yes) is coded at Q51(d). If the mortgage protection policy is paid separately, enter the amount for the policy at Q51(a) and code 2 (No) at Q51(d). If the precise amount for the mortgage protection policy cannot be given, please ask the informant to give an estimate rather than accept DK

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**Q52 Structural insurance premium held by mortgagors**

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This question covers current structural insurance premiums paid by those with a mortgage or loan for the purchase of their accommodation.

Parts (d) or (e) should be asked of all those who cannot give a premium at (b) and/or the period code at (c)

At (f) code 1 (yes) only if the structural insurance premium is included in the last mortgage instalment, ie the amount at Q44 or Q47

In many cases only a proportion of the annual structural insurance premium will be included in each mortgage payment. If for example one-twelfth of the annual premium is included in the last mortgage instalment ensure that only one-twelfth of the annual premium is entered at Q52(b). If the informant is unable to give the proportion leave 52(b) blank and make an explanatory note in the margin.

---

**Q53 Structural insurance/furniture and contents/personal possessions**

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This question covers structural insurance, furniture and contents and personal possessions premiums paid in the last 12 months, **apart from any premiums entered at Q52.**

Parts (d) or (e) should be asked of all those who cannot give a premium at (b) and/or the period code at (c).

# Community charge

Qs 54 - 57

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## Q 54 Last community charge payment

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This question must be asked of all spenders aged 18 or over in England, Wales or Scotland. It does not apply in Northern Ireland. Enter the last payment made by each informant.

There are three types of community charge

### a. Personal community charge

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

### b. Collective community charge

This applies to a small minority of people who are transients living in certain designated boarding houses and bedsits. The charge is payable by the landlord who passes it on to residents as part of the rent. The amount payable is calculated on a daily basis as a proportion of the annual personal community charge. Collective community charge may therefore be included in gross rent (see Q19)

### c. Standard community charge

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

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

In addition, in Scotland there is personal community water charge and collective community water charge which have replaced water rates. Payments of collective community water charge may be included in gross rent (see Q19). There are no rebates on these charges.

### Exemptions/non-payments

Those who are exempt from the community charge or who have not made any payment should be coded 9. Do not probe the reason for non-payment. **Exemptions** in FES households will include 18 year olds for whom child benefit is payable, people who are mentally handicapped and volunteers working on low pay for charities.

At Q54(a) enter the number of times a year the community charge payment is made



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**Qs 55-57 Community charge rebates/benefit, community charge reduction, student payments (prompt card B1)**

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If an informant has applied for a community charge rebate or reduction but has not heard whether this will be allowed code 3 (DK) at Q55.

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**Community charge rebate/benefit only**

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Community charge rebate is also known as community charge benefit. Rebates are available for both personal and collective community charge. Eligibility depends on income; those on Income Support receive an 80% rebate. Those who are granted a rebate will normally have their annual bill reduced to take this into account, although late applicants may have payments reduced later in the year.

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

Code 1 at Q55(a) and enter the rebate/benefit allowed in connection with the last community charge payment at Q56. In some cases the informant may only be able to give the annual rebate. Ensure that the correct period is given at 56(a).

---

**Community charge reduction only**

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A community charge reduction is allowed if the community charge bill for 1991/92 exceeds the previous rates bill for the household by £52 a year in the case of a one or two adult household, £104 for a three adult household, £156 for a three adult household, and so on. In Wales entitlement is assessed on a community (parish) basis.

Code 2 at Q55(a) and enter the reduction allowed at Q57. The amount of reduction will usually be the same for all adults in the household, except students paying 20% of the charge. Note that the £140 deducted from all community charge bills at the start of this financial year is not a community charge reduction and must not be entered at Qs 55 or 57.

---

**Community charge reduction combined with community charge rebate/benefit**

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An informant may receive a community charge reduction and a rebate. The relevant amounts will be shown separately on the annual community charge bill. Code 3 at Q55(a), enter the amount of rebate at Q56 and the amount of community charge reduction at Q57.

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### **A Student's payment of 20% of the charge**

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Registered students pay only 20% of the community charge. However, those who have not yet begun their course or are on vacation will usually be eligible for the full charge: code in respect of the most recent community charge payment. Those students whose last payment was 20% of the charge should be coded 4 at Q55(a)

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### **A student's payment of 20% of the charge combined with a community charge reduction**

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A student may pay 20% of the charge and be allowed a community charge reduction Code 5 at Q55(a) and enter at Q57 the amount of reduction, which will usually be one-fifth of that received by any non-students in the household.

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### **Example**

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The example of an annual bill and answer to Qs55-57 on the following three pages is for a three spender household. The annual bill for P01 shows that both a community charge reduction and a rebate have been allowed. P02 received a similar bill.

Note that for Persons 1 and 2, code 3 is ringed at Q55(a) and amounts entered at both Q56(b) and Q57(c)

Person No 3 is a registered student, who has been allowed a student's payment of 20% and a community charge reduction. In this case, code 5 is ringed at Q55(a), and the amount of reduction allowed (one fifth of that for other household members) is entered at Q57.

COMMUNITY CHARGE BILL, 1991-92

NORTH BARSET DISTRICT COUNCIL

1st April 1991

Mr J Smith  
15 Green Street  
BARSET  
BA1 1RJ

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

The community charge for your area is made up as follows:

The community charge if local authorities  
provided a standard level of service

290.00

Addition resulting from the spending plans of  
Barsetshire County Council

0.00

Addition resulting from the spending plans of  
North Barset District Council

0.00

15.00

Less other adjustments

Community charge for your area

275.00

Charge for 1.4.91 to 31.3.92

275.00

Less your community charge reduction

35.00

Less your community charge benefit

90.00

AMOUNT PAYABLE BY YOU

150.00

ENGLAND, WALES, SCOTLAND ONLY

DNA All in Northern Ireland  
and those under 18 in  
England, Wales, Scotland

N

Go to 58

54 To those aged 18 and over

Per. No.	Per. No.	Per. No.	Per. No.
01	02	03	

How much was your last  
community charge payment?

1	£	p	£	p	£	p	£	p
---	---	---	---	---	---	---	---	---

15	00	15	00	4	80		
----	----	----	----	---	----	--	--

Ask (a)

Exemption from community charge/  
No community charge paid, ring

9	9	9	9
---	---	---	---

Go to 58

(a) How many times a year do you  
pay?

Enter no. of times

10	10	10	

If code 9,  
specify  
period

55 Refer informant to prompt card B1

Were any of the benefits on this  
prompt card allowed in connection  
with your last community  
charge payment?Yes to  
any —→  
No to all  
DK —→

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

Code at (a)

Go to 58

Do not  
multi-  
code(a) community charge  
rebate/benefit only —→a community charge  
reduction only —→a community charge reduction  
combined with community  
charge rebate/benefit —→a student's payment of 20%  
of the charge —→a student's payment of 20%  
combined with a community  
charge reduction —→

DK —→

1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6

Ask 56

Go to 57

Ask  
56 - 57

Go to 58

Go to 57

Go to 58

REC

60

**56 To those allowed a community charge rebate/benefit (coded 1 or 3 at 55(a))**

Per. No.		Per. No.		Per. No.		Per. No.	
0	1	0	2	0	3		

How much community charge rebate/benefit was allowed in connection with your last payment (that is, excluding any community charge reduction you may have been allowed)?

DK

£	p	£	p	£	p	£	p
9	00	9	00				
1		1		1		1	

See 57

(a) How long did this cover?

Enter  
Period code

9	9		
10 x A YEAR	10 x A YEAR		

If code 9,  
specify  
period

**57 To those allowed a community charge reduction (coded 2, 3 or 5 at 55(a))**

How much community charge reduction was allowed in connection with your last payment (that is, excluding any community charge rebate/benefit)?

DK

£	p	£	p	£	p	£	p
3	50	3	50		70		
1		1		1		1	

Ask (a)

Go to 58

(a) How long did this cover?

Enter  
Period code

9	9	9	
10 x A YEAR	10 x A YEAR	10 x A YEAR	

If code 9,  
specify  
period

REC
60

# Personal pensions and insurance

Qs 58 - 60

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## Q 58 Private Personal Pension

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

However, the majority of cases that will arise at this question will be employees who have opted out of their company pension schemes to set up their own 'private personal pension' (or 'personal pension' as it also known). Changes in the law have made it possible from July 1988 onwards for employees to leave company pension schemes as long as one sets up one's own pension scheme. Any money earned from SERPS (State Earnings Retired Pension Scheme) can be transferred to the personal pension. Clearly those people who have made the choice to set up their own personal pension will understand Q58. Please do not enter any pension set up on behalf of others at this question (These can be entered at Q59).

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

As an inducement to invest in a personal pension scheme employees (but not self-employed) are provided with a 'contracting-out' option. DSS will contribute towards the employee's own personal pension scheme a sum representing the employer's and the employee's contribution to SERPS plus for a period of years, a bonus

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## Q 59 Life assurance/death/endowment policies

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

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

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

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

Endowment policies covering repayment of mortgages entered at Q46 and private personal pension schemes entered at Q58 should not be duplicated at Q59.

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**Q 60 Other insurance premiums**

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

Personal accident includes:

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

Private medical includes:

- BUPA, HCS, PPA, WPA

Friendly Society policies for sickness should be included here but

Friendly society life and endowment policies should be entered at Q49.

Friendly societies are mutual benefit insurance societies. They include:

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

Other insurance to be included here:

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

Exclude from this question payments such as holiday or travel insurance, green card insurance and AA insurance. Also exclude insurance payments on television sets, video recorders, home computers, furs, jewellery, cameras, etc (personal possessions payments are included at Q53); car windscreens (included at Q93(c) and 97(c)); and insurance covering the repayment of a loan (to be included in the instalment payment at the relevant loan question).

# Telephone, gas, electricity

Qs 61 - 87

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## Qs 61-71 Telephone account payment

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Q 61 is intended to measure telephone ownership. Q 62 is intended to discover whether the respondent pays part or all of a telephone account for a private telephone at the sampled address. Expenditure on telephone accounts located outside the sampled address should not be entered at these questions; they should appear in the diary if they occur during the record-keeping period.

Q 62 must be asked in all cases because some respondents pay part or all of the phone bill for telephones situated outside their accommodation, eg a phone on the landing, and some respondents do not pay the bills for telephones situated in their accommodation, eg an elderly respondent's telephone bill may be paid for her by her son who lives elsewhere.

'Some other method' (code 3 at Q 62) does not include either payments into coin boxes, say, on a landing, or by telephone card. These payments should appear in the diary if they occur during record-keeping.

At Q 63 the last specified payment made should be entered. The last payment may have been a correcting payment but it should still be entered.

Please enter the charge, ie what the respondent actually would have been charged if he or she was not paying by budgeting scheme, at Q 67.

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

Do not enter payments of a respondent's telephone bill by an employer at Q 69.



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**Qs 72(a) & 80(a) Method of payment for electricity/gas**

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**Slot meter (Code 1)** - Include here slot meters which are emptied by the gas or electricity board, landlord or landlord's agent. Exclude meters emptied by informants themselves.

**Account payments (Code 2)** - Payments on a quarterly basis (or two-monthly in Scotland) which normally follow the reading of the meter, either by a gas or electricity board official, or by the informant, should be included here. This is the most usual method of payment. Accounts based on board estimates should also be included. Please note that some accounts are now payable five or six times a year; please probe amounts described as 'quarterly'.

**Board Budgeting Scheme (Code 3)** - With this scheme the respondent pays a regular amount by direct debit or standing order but also receives an account each quarter which shows the actual units used and the charge, ie the amount the respondent actually would have had to pay if the account was not settled by a board budgeting scheme.

**Cards, discs, tokens, keys (code 4)** - Include electricity or gas cards or discs, electricity tokens and electronic keys. Purchases of cards, etc. will be recorded in the Diary if payment is made during record-keeping.

**Some other method (Code 5)** - Includes any method that does not fall into the above categories, eg money paid to council, separate from rent. Those who have their own key to empty a slot meter should also be coded 5.

**Northern Ireland only:**

**C.O.C.D (Code 6 at Q 72(a))** - This method of payment for electricity applies only in Northern Ireland. The system is similar to paying by slot meter but is used only by those who have fallen into arrears on their electricity payments. The user inserts cash or a card worth a certain number of units into the device. Each payment covers the amount of electricity used, part of the standing charge and part of the arrears. Those who pay by this method should be asked Qs 78 and 79.

---

**Qs 73 & 81 Slot meter - rebate for electricity/gas**

---

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

Make sure the items being bought on credit are noted at Qs 103-105.

---

**Qs 74-75 & 82-83 Amount shown on account**

---

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

Any hire purchase or credit sale amounts shown on the account should not be included here but at Qs 103-105.

If the last account was a credit enter the last actual payment of money.

---

**Qs 76-77 & 84-85 Board budgeting scheme - agreed payments**

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

---

**Qs 78-79 & 86-87 Board budgeting scheme - amount charged on advice**

---

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

Those paying electricity by C O.C.D in Northern Ireland receive an advice notice which includes the charge and therefore should be asked Qs 78-79

# Durables, central heating, television

Qs 88 - 92

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## Q 88 Possession of durables

---

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

Include durable listed items which are:

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

Exclude:-

1. Durables that are beyond repair.
2. Items that cannot be used, eg durables that have been disconnected.
3. Machines provided for communal use.

---

## Q 89 Central heating

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In multi-household blocks of flats the source of heating may be located outside the sampled household's accommodation. If the informant does not know the type of fuel used for heating code 6.

Only mains gas should be coded 2. Bottled gas should be coded 5.

If central heating is by oil Q 90 must be asked.

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## Q 90 Expenditure on oil for central heating

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Try to separate out maintenance contracts (which go at Q 109) from expenditure on oil.

Estimates are acceptable here. If payment is made by standing order or direct debit, please enter the total paid by that method during the last 3 months.

---

## Q 91 TV Sets/Video recorders/Home computers/Cable TV/Satellite dishes

---

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

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

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

### TV sets

Where a TV set is broken, it should be accepted only if a TV licence was purchased in the last 12 months.

### Video recorders

Exclude video cameras

### Combined TV and Video rental

If the individual rentals for TV and video cannot be separated, please enter the TV and video in separate columns and then indicate with a note that the amount paid covers both items. In these cases it is of assistance if the make of each TV and video is noted in the margin.

### Home computers

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

### Cable TV

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

### Combined TV and Cable TV rental

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

### Satellite television

Use one column only for each satellite receiving system, which may include a satellite dish, a satellite decoder and a subscription for additional channels. There may be different methods of payment for different parts of the system. For example, an informant may own the dish outright, rent a decoder and pay a subscription for additional programme channels. In this case in one column only code 4 at Q91(a), code 1 at Q91(b), code 1 at 91(b)(i) and enter the rental details at (b)(ii) and b(iii). If there are two sets of payments, eg one for a decoder and one for programme subscription, enter the larger payment in the coding box and the other in the left hand margin.

NB. Q91 is concerned with the availability of items, not only ownership. Therefore a TV set situated in shared accommodation and used by two households should be entered in both household schedules.

---

### Q 92 Television licence

---

The total amount paid for a TV licence in the **sampled** accommodation only should be entered at this question.

Informants who pay by quarterly instalments may have to pay a sum greater than the standard licence fee in a 12 month period.

# Vehicles

Qs 93 - 100

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## Qs 93-100 Vehicle questions

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The term **continuous use** mainly applies to vehicles supplied by an employer or spouse's employer. It does not include cars hired for holidays and weekends.

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

A car includes a three wheel car and invalid tricycle.

A van includes a lorry, land rover or jeep.

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

If an informant buys and sells vehicles as part of a business, record this as a self-employed, main or subsidiary occupation on the Income Schedule, but exclude any vehicles bought or sold as part of the business from the vehicle questions.

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

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

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

A vehicle being leased by an individual, ie not a company car, should be coded as owned at Q93(e) or Q97(e).

### Motability Scheme

Some disabled informants may have a car through Motability, which is a registered charity enabling persons who receive a mobility allowance to hire or purchase a car at a reduced rate. The hire agreement lasts for 3 years after which the car is returned to the dealer. Those hiring a car through Motability at **present** should be coded 2 (continuous use) at Q93(e), at Q94, code 2 and enter 'Motability - hire' in the box under code 3. Those who hired a car through Motability which they no longer have for their continuous use should be coded 2 at Q97(e).

Under the **purchase** agreement, a car is bought on hire purchase over a period of 4-5 years. Cars being bought through Motability should be coded 1 (owned) at Q93(e) or Q97(e). Details of the hire purchase arrangement should be entered as fully as possible at Qs 104-105.

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#### **Q 93 Current vehicle ownership and usage**

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

Note that amounts for Road Fund Tax and vehicle insurance at 93(b) and (c) should be in **£s only**.

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#### **Qs 94-95 Engine Size**

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

Note that Q 94 applies only to those who **at present** have continuous use of a **car or van**, ie those coded 1 or 2 at Q93(a) and 2 at 93(e). Do not include cars purchased from an employer which are now owned by an informant.

Cars hired through the Motability Scheme should be coded 2 at Q94 and 'Motability-hire' entered in the box provided.

Only those who have continuous use of a car or van provided by their employer or their spouse's employer should be asked Q 94. Answers should be given in ccs (1 litre is 1000 ccs). Please encourage respondents to consult registration documents if available.

Those who reply DK at the main question 94 should be asked part (a) which covers a range of engine sizes.

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#### **Q 96 Petrol provided for private motoring**

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This question applies to spenders who currently either own or have continuous use of a **car**. It does not apply to vans or other vehicles. Include at this question petrol provided for journeys to and from a regular place of work.

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#### **Q 97 Vehicle ownership and usage in last 12 months but not at present**

---

This question applies to any vehicle which was owned or continuously used by a spender in the last 12 months **but which is not owned or used at present**.

Note that amounts for Road Fund Tax and vehicle insurance at 97(b) and (c) should be in **£s only**.

---

**Q 98 Vehicles purchased in the last 3 months**

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This question is asked of all spenders who at present own or who have owned a vehicle at any time in the last 12 months, ie those coded 1 at 93(e) or 97(e) You should note, however, that the reference period of Q 98 is the last ~~three~~ months.

This question must be restricted to vehicles purchased by cash, a bank overdraft or with a loan from a friend or relative Vehicles purchased with formal loans from a finance house, with personal loans from banks or from other credit sources must be entered at Qs 103-105.

At Q 98(c) enter in £s only the full cash price of the vehicle required by the vendor before any reduction made for part exchange or trade-in. The amount allowed for part exchange or trade-in, if any, should be entered at Q 98(e)(1) again in £s only.

If Road Fund Tax or vehicle insurance are included in the cash price, the amount included should be entered in £s only at Q98(d)(1).

---

**Q 99 Vehicles sold in the last 3 months**

---

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

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

The amount entered at Q 99(b) should be in £s only.

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**Q 100 Refunds of Road Fund Tax**

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

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**Q 101 Season ticket**

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Please ensure that information recorded here is not duplicated at Q 126 'travel to school' or at Q 52 on the Income Schedule 'OAP concessionary fare passes'

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

Exclude passes that enable informant to obtain reduced fares, eg railcards. These are not season tickets.

Where a season ticket is obtained on credit it should also be shown at credit questions 103-105.



# Credit arrangements

Qs 102 - 106

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## Q 102 Credit cards, etc on which interest can be charged/annual standing charge made

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

This question covers all credit card, charge card, shop card and store card accounts on which the spender states that interest can be charged or an annual standing charge is made. It is not necessary to identify the type of card held - only whether interest can be charged or a standing charge is made.

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

An Annual standing charge is payable on Lloyds Access, Nat West Access, Barclaycards and others.

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

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

If a spender has a card on which interest can be charged, please explain to the informant that if an account is **paid** during record keeping, any interest paid should be entered in box 2 on page 38 of the Diary.

If a spender has a card on which an annual standing charge is made, explain that if an account is **paid** during record keeping, any standing charge shown on the account should be entered in box 3 on page 38 of the Diary.

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## Qs 103-106 Loans questions

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Questions 103-105 relate to instalments paid whereas question 106 relates to existing arrangements. Q 103 covers the more formal type of arrangement, such as a bank loan or second mortgage, Qs 104-105 cover hire purchase and credit sale agreements; and Q 106 covers club credit arrangements, budget and option accounts and other types of credit.

---

### Q 103 Formal loans (prompt card C)

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The following loan arrangements should be coded at Q 103(a).

#### Code 1 Finance house

If instalment payments are made direct to a finance house code 1 at Q 103(a) If the money is paid to a retailer, treat as hire purchase and enter at Q 104-105.

#### Code 2 Credit Union

A Credit Union is a group who save together on a regular basis and then use the money built up to lend money to each other at a low rate of interest.

#### Code 3 Second mortgage

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

Code 3 should include a second mortgage with separate arrangements from a mortgage for purchase (this usually means two separate payments are made); it should also include a mortgage taken out on a property which was originally purchased outright or acquired through, for example, inheritance by the informant. The determining factor is whether the mortgage is linked to or is a replacement of the original mortgage for the purchase of the accommodation (in which case it should be entered at Qs 39-52) or a completely separate arrangement (in which case it should be included here).

Note that a first or second mortgage on a second dwelling or any main dwelling other than the sampled accommodation should also be coded 3 at Q103.

A 'top-up' or further advance on a mortgage used to purchase the sampled accommodation should already have been entered at Qs 39-52 of the household schedule. It should not be entered again here

#### Codes 4 and 5 Bank and building society personal loans

These are loans given originally for specific items or services. Overdrafts should not be included.

### Code 6 Loan from employer

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

A loan from an employer to purchase the sampled accommodation should be treated as a mortgage and should be shown at Qs 39-52.

If the loan repayments one being deducted from salary, details should also be entered at Q19 in the Income Schedule.

### Code 7 Loans from Social Fund

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

Parts (l) and (m) on page 40 of the Household Schedule must be asked of all with a loan from the Social Fund. If (l) and (m) are completed, please check back to page 38 to ensure that all loan arrangements have been accounted for and entered on pages 38-39.

### Completing Q 103

Please note the following points:

1. It is essential to use a **separate** column for each item or service obtained with each loan.

Use the grid at the top of page 38 to find out how many arrangements each spender has.

Take the first loan arrangement and complete (a)-(e). At (f) find out how many items or services were obtained with that particular loan and enter details of each item in a separate column from (f)-(k), or in the case of a loan from the Social Fund from (f)-(m).

If more than one item is obtained with the loan, ensure that the Spender Number is entered on page 38 and page 39 but there is no need to complete parts (a)-(e) again for the second or subsequent items, ie (a)-(e) should be completed once only for each loan.

Then go to the next loan arrangement. Details of this should be entered in the next completely blank column. For example, if three items were obtained with loan 1, loan 2 should be started in column 4. Again, separate columns must be used for each item obtained with this loan, so continuation sheets are often needed at this question.

2. It is important to check totals as the whole loan must be accounted for. Problems arise particularly with car loans where an amount is allowed in part exchange.

Use the following example

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

The amount spent should equal the combined amount available at (b) and (j)

3. Probe any sums not accounted for. These sums must be entered in a separate column at (f) onwards. If the respondents really cannot account for the remainder, it is sufficient to describe as miscellaneous expenditure, day-to-day expenses, etc, but ensure you enter some description of the residue
4. The description of each item bought should be specific. For example, 'Home improvements' is too vague: enter 'double glazing', 'addition of bath', 'built-in wardrobe', 'cooker' etc. State whether carried out by contractor or D I Y.  
 Another example is an item described as 'wedding' or 'anniversary' or 'birthday celebration'. Probe to see if the expenditure was for a contract caterer. If so, no further detail is required but note 'contract catering'. However, if the household did its own catering, then we need estimates of the amount spent on the main items, eg car hire, food, alcohol, bank, hire of hall.
5. Always record the cash price of an item, not the credit price, ie exclude interest.
6. New arrangements where the informant has not yet paid any instalments should be **excluded** from Q 103

### Example

On the following two pages is an example of a completed Q 103; Person 1 has a £4,500 bank loan and Person 2 a £780 loan from employer.

Details of the first loan have been entered at (a)-(e) in column 1. At (f) the interviewer has found that Person 1 bought a car.

However, although the cash price of the car (at (i)) was £4,800, £1,250 was allowed in part exchange and the informant put down £200. So only £3,350 of the loan is accounted for (ie (i)-(j)-(k)). The interviewer has probed and found that £1,015 was spent on a computer and £135 on a bicycle. Details of these items have been entered at (f)-(k) in columns 2 and 3 but parts (a)-(e) have not been completed again because they are part of loan 1

Details of the second loan have been entered in column 4 as this is the next completely blank column. In this case only one item was obtained with the loan and there is no residue, so only one column has been used.

Refer informant to Prompt Card C

Are (any of) you **at present** making regular payments to any of the organisations shown on this card?

Yes →

No →

1
2

Code in grid below

Go to 104

INTERVIEWER USE ONLY

Code all that apply

Spender No.

A finance house →

A credit union →

Second mortgage or mortgage on a second dwelling →

Bank personal loan →

Build Soc. personal loan →

Employer as repayment of loan →

Loan from DSS Social Fund →

Spender No.	0	1	0	2		
1			1		1	
2			2		2	
3			3		3	
4	4	1	4		4	
5			5		5	
6			6	1	6	
7			7		7	

Interviewer: note beside code, how many of each type of arrangement. When complete for all spenders ask (a) - (k) or (a) - (m) for each arrangement, allowing at (a) - (E) for as many columns as there are items covered by an arrangement (see (f))

Suggest consulting agreement or payments card.

103 1

Use a separate column for each item or service obtained

0	1	0	1	0	1	0	2
---	---	---	---	---	---	---	---

Spender No. →

103 2

OFF. USE

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

103A

a finance house →

a credit union →

an organisation granting a second mortgage/a mortgage on a second dwelling →

a bank for a **personal** loan (that is a loan given originally for specific goods or services) →a building society for a **personal** loan (that is a loan given originally for specific goods or services) →

your employer as repayment of a loan →

loan from DSS Social Fund →

1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7

Ask (b) - (E) about each arrangement

REC

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To those spenders with loans  
(coded 1 - 7 at 103(a))

103 (cont'd)

Spender No

0	1	0	1	0	1	0	2
---	---	---	---	---	---	---	---

Use a separate column for each item  
or service obtained

£ only | £ only | £ only | £ only

(b) How much was the loan,  
excluding any interest  
you paid? →

4,500			780
£	p	£	p

(c) How much was your  
last payment? →

150	00		65	00
-----	----	--	----	----

(d) How long did  
this cover? →

Enter  
Period code →

5			5

If code 9,  
specify period

(E) When did you obtain  
the loan?

Month

Year 19

0	9					0	1
9	1					9	2

(f) What items or services did  
you obtain with the loan  
of (See b)? →

CAR	PERSONAL COMPUTER	BICYCLE FOR JEN (P03)	ANNUAL RAIL SEASON TICKET
-----	-------------------	-----------------------	---------------------------

Ask (g) - (k)  
about each item  
or service

103 F

OFF USE

(g) Was the item new or  
second hand?

New →  
S/hand →  
DNA →

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

(h) What is the type of firm from  
which the item or service was  
obtained? →

GARAGE	DEPT. STORE	DEPT. STORE	BRITISH RAIL
--------	-------------	-------------	--------------

(i) How much was the cash price of  
(the item or service)  
including any down payment or  
part exchange? →

103 H

£ only	£ only	£ only	£ only
4,800	1,015	135	810
£ only	£ only	£ only	£ only

(j) How much was allowed in  
part exchange? →

1,250	NIL	NIL	NIL
-------	-----	-----	-----

(k) How much did you have to put  
down in addition to the amount  
borrowed (excluding part  
exchange)? →

£ only	£ only	£ only	£ only
200	NIL	NIL	30

See (l) on next  
page

REC
77

TOTAL AVAILABLE  
(b) 4,500  
(j) 1,250  
(k) 200

TOTAL SPENT  
4,500  
1,015  
135  
5,650

---

**Qs 104-105 Hire purchase and credit sale instalments**

---

Q 104 asks about instalments and Q 105 about down payments where no instalments have been paid.

If a respondent has obtained goods under a credit arrangement but has neither paid a deposit nor yet paid any instalment, code 2 ("No") at Qs 104 and 105.

If instalment payments are being made direct to a finance house enter at Q 103 and code 1 at Q 103(a).

At Q 105(a) use a separate column for each item obtained under each arrangement. Use continuation sheets where necessary.

**Motability.** Cars being **bought** on hire purchase by disabled people through the Motability Scheme should be included at 104-105.

---

**Q 106 Credit arrangements/loan from other person (prompt card D)**

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Note that only goods **ordered** by the informant during the calendar month before the date of interview should be entered at Q106(d), **regardless** of whether the goods have been obtained or whether any payment for those goods has been made.

It is essential to record at Q106(d) the date the goods were ordered from the club or club's agent. The details required regarding the goods are the same as those for diary items.

**Code 1 Budget or option accounts**

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

**Code 2 Club run by shop**

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

Please note that Christmas Clubs (except those run by toy shops), savings clubs, book clubs, etc are excluded from this category. They should appear in the Diary if paid during record keeping.

**Code 3 Mail order agent (eg Universal, Littlewoods)**

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

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

An HP or credit sale agreement arranged by a mail order firm should be coded at Q105.

#### Code 4 Other mail order organisations direct

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

Exclude mail order which is paid in full with the order - this is not a credit arrangement.

#### Code 5 Top up loans for students

If a student is receiving a top-up loan it should be coded here. However, it is not necessary for goods and services acquired with the loan during the last month to be recorded here.

Q 128 asks about the amount borrowed.

#### Code 7 Loan from check trader or other person or organisation

A check trader calls on the purchaser to sell him or her a check, which can then be used to buy goods such as clothing, textiles, and small household goods in a number of shops. Some retailers also issue checks. The largest check trading organisation in the country is the Provident.

Other credit arrangements should be described fully.

\* Include loans from relatives and friends and legal fees being paid in instalments.

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



# Retrospective questions

Qs 107 - 119

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## Qs 107-119 Retrospective Questions

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1. Please note that some questions cover 12 months retrospective purchases and some only 3 months. Generally, the 3 months questions cover items bought more frequently than the 12 months questions. The results are used for both the Retail Price Index and the National Accounts.
2. Questions should be asked of all spenders except temporary members of the household who should not be asked questions about another residence either as a main or second dwelling.
3. Probe carefully to ensure that expenditure was within the 12 or 3 month reference period of the question. Note in the margin the date when the services or items were bought. This check will avoid "telescoping", ie informants reporting transactions which actually took place before the reporting period.
4. All amounts at these questions should be given in rounded f's only.
5. Include at these questions payments made outright and payments in instalments, ie those by credit sale or hire purchase. Where goods or services are paid off by credit sale or hire purchase in **instalments** enter the total amount paid in instalments in the relevant period and code 2 as the method of payment.
  - Payments made with a loan or partly by cash and partly by loan should be coded 1.
  - Payments made by cash, credit card, a combination of the two or by some other method should be coded 3 at the method of payment questions.
6. At certain questions those who have used loans or hire purchase to finance a transaction are asked whether they are still paying instalments on the loan or hire purchase. If they are, ensure that details of the arrangements are entered at Qs103-105.
7. Expenditure on do-it-yourself should be excluded from Qs108-111.

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## Q 107 Second dwelling

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If a spender has a permanent second dwelling in England, Scotland, Wales or Northern Ireland (coded 1 at Q 107 and 1 at Q 107(a)), Qs 108-111 should be asked in respect of the main dwelling and second dwelling.

**A Main Dwelling** includes any accommodation to which the household or a member of the household intends to move, eg on marriage. It also includes any dwellings which have been the main residence of members of the household at any time in the previous 12 months.

**A Second Dwelling** includes only permanent accommodation such as a holiday home or town flat, fixed caravan or beach bungalow in which one can live permanently and which has not been and will not become the main residence of a household member.

Expenditure on permanent second dwellings outside the United Kingdom and on timeshares, both in and outside the UK, should be excluded from these questions.

611 Second dwellings which are rented out on a permanent basis should also be excluded.

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**Qs 108-109 Central heating**

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These questions should be asked only of those who have central heating in their main accommodation (coded 1 at Q89) or those who have a second dwelling in the UK (coded 1 at Q107(a)).

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**Q 108 Installation of central heating**

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Include at this question initial installation as well as total replacement of a central heating system eg where a warm air system is replaced by a radiator system. Also include extension of a central heating system. Do not include repairs which include partial replacement. These should be entered at Q 109.

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**Q 109 Repairs, servicing and maintenance of central heating**

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Include at this question routine servicing and maintenance, repairs to a system and maintenance contract payments, eg Gas Board schemes

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**Qs 110-111 Home improvements and decorations (prompt cards E and F)**

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The lists of items on page 49 are merely examples of items to be included in the total costs. It is not necessary to provide a separate amount for each item. Estimates of the total spent are acceptable

Home improvement grants should be coded 3 at (c).

Qs111(e) and (f) cover claims from insurance companies in respect of amounts spent on repairs, replacements, etc. Include at (e) any refund of an amount spent in the last 12 months that has actually been received by an informant. Include at (f) any amount spent in the last 12 months which is being reclaimed from an insurance company but which has not been received by the informant.

Do not include at (e) or (f) any amounts which have been or are likely to be paid direct to the contractor by the insurance company, ie where the informant has not actually paid anything to the contractor.

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**Q 112 Sale or purchase of property (prompt cards G1 and G2)**

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Prompt card G1 is used at the main question 112, and prompt card G2 with Q 112(d).

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

Items should be coded 1, 2 or 3 at Q 112(a) only if documentary evidence, such as an invoice, is produced. **Do not multi-code in one column: use a separate column for each item.** Please make every attempt to exclude stamp duty, land registry fees and local authority search fees. If the respondent can only provide an estimate for any or all these items, enter the total and ring code 4, combined fees, at Q 112(a). If you are unable to separate stamp duty, land registry fees and/or local authority search fees from the total amount, please note this fact and, if possible, obtain and note in the margin the purchase price of the new dwelling.

If fees have been incurred in respect of a second mortgage, ensure details of the mortgage have been entered at Q103, or at Qs39-52 if linked to a mortgage for the purchase of the accommodation. If fees were incurred, but the remortgage or second mortgage loan was not granted, make a note at Q112(d).

Fees for structural surveys where no property transaction is included should be coded 4 at Q112(d).

Code 3 at Q 112(d)(i) refers to cases where the respondent sells someone else's property, eg an inherited house.

Fees incurred in respect of second dwellings overseas should be included only if these are paid to solicitors, etc in the United Kingdom and the payments are in £ sterling.

---

**Q 113 Expenditure on moving and storage of furniture**

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Data about the costs of the moving and storage of furniture are collected for the RPI. If payments for moving and/or storage of furniture were included in fees incurred in respect of property transactions (Q 112), please separate and enter an amount at Q 113, even if it is an estimate.

Note that only payments in relation to the purchase or sale of a **main** dwelling should be included at this question. Payments for storage of furniture while an informant is overseas but is not selling the property should **not** be entered here.

---

**Q 114 Expenditure on furniture (prompt card H1)**

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This question covers a **three** month retrospective period and applies to new and second-hand furniture.

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**Q 115 Expenditure on carpets and carpeting (prompt card H2)**

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This question covers a three month retrospective period.

Include only soft floor coverings such as carpets, mats, rugs and soft carpet tiles. Also include a charge for fitting a carpet.

Exclude hard floor coverings such as linoleum, vinyl and plastic tiles.

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**Qs 116-119 Holiday questions**

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

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

Q 117 applies only to those paying for a package holiday, Q 118 to those paying for a non-package holiday at a hotel or boarding house, and Q 119 to those paying for a non-package self-catering holiday.

At Q117(a) enter the month and year when the holiday started. The month should be entered as two digits (01 for January, 02 for February, etc)

Holidays in the Channel Islands and Isle of Man should be coded 7 (other) at Qs117(b), 118(a) or 119(a).

Note that at Q 117(c) informants are asked how much was spent on the **package** only in the last 3 months whereas at Qs 118(b) and 119(b) they are asked how much they spent on **accommodation** only over the same period.

---

## Q 120 Bank charges

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

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

Where there is a joint account enter details in both spenders' columns at Q 120(a) but enter details for 120(b)(i) and (ii) under one of the persons concerned only. Do not try and apportion service charges, etc between account holders. Note in the margin that it is a joint account.

Please include 'bank' current accounts which charge interest (eg Lloyds' Classic Account, Midland's Vector Account) as service charges are made on these. These accounts should also be included at Q 64 in the Income Schedule.

---

## Q 121 Standing orders and direct debits

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

Items which are often paid by standing order include membership of motoring organisations, payments to charities and social subscriptions such as membership of the National Trust.

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

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

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

Payments through bill paying firms, eg Homewise, should also be listed here.

If a payment is made to a credit card company by direct debit or standing order make a note of the date in the month on which it is paid. Remind the respondent that if the bill is paid during record-keeping, any interest shown on the account should be entered on page 38 of the Diary.

Please do not use abbreviations such as AA at this question. Also, in the case of payments to organisations which are not nationally known, please state the nature of the organisation, eg charity.

---

**Q 122 Prescriptions - items acquired free of charge**

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

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

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**Q 123 Liquid welfare milk**

---

This question is asked of those aged under 61.

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

Please do not enter powdered milk or milk tokens.

Free milk is available for:

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

**Q 124 Free school milk**

---

This question is only asked of those with children under 16 at state schools

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

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

'Bottles' or 'cartons' generally contain one third of a pint. Therefore, a legitimate answer would be 5 bottles.

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

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**Q 125 School meals - state school children under 19**

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This question is asked of those with children **under 19** at **state** schools.

The child receiving the meal should be entered in the person number box.

At Q 125(d)(i) only the amount paid in the seven days before the interview date is required.

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

Only school cafeteria and fixed price meals are required, not tuck shop purchases.

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**Q 126 Travel to school - state school children under 19**

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This question is asked of those with children **under 19** at **state** schools.

The person number of the child travelling by bus or train should be entered in the person number box.

Where one child in the family travels to school without payment, all the other children in the family should also travel without payment if they are attending the same school or are attending different schools approximately the same distance from home. Check for any duplication of information at this question with Q 101 (season tickets).

At Q 126(c)(i) the amount actually paid in the last seven days is required. If no actual payment was made in the last seven days, code 2 at (c)(i).

Private season tickets for children should be entered at Q101.

# Education

Qs 127 - 136

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## Qs 127-136 Educational grants and expenditure questions

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

An informant should be coded as full or part time on the basis of their registration at the educational establishment. If registered as a full time student, code as full time. If registered as a part time student, code as part time. Normally leisure classes are part time, but this is not always the case. Please note this definition especially when completing the front page and Q 132(e) on this schedule.

Holiday periods during a course are to be considered as part of the course.

Qs 127-131 refer to spenders and children considered for FES purposes to be members of the household

Qs 132-136 refer to children aged 16-24 who are not members of the household but who are the children of household members. This includes married children. Unmarried students can still receive parental contributions up to the age of 24, married students can receive contributions up to two years after their marriage

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

Where the level of examination is not known record the name of the examination at Qs 129(d)(1), 131(b)(1) or 136(a).

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

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

See instructions for front page Item 6 for a list of educational courses (pages 105-106 )

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## Qs 127 and 134 Children attending courses for which grants are received

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

State grants will exclude fees so those coded 1 at Q 127(b) or Q 134(a) should be asked 127(c) or 134(b) respectively

Grants from overseas governments, private sources in the UK or from overseas will include fees so those coded 2 or 3 at Qs 127(b) or 134(a) should be asked 127(d) or 134(c) respectively



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## Qs 128 Top-up loans for students

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The standard means-tested grant was frozen after the academic year 1990/91. A system of top-up loans designed to supplement the grant has now been introduced. Top-up loans are available to all full time British students in higher education whether or not a grant is payable, except for postgraduates and students aged 50 and over. The loans are administered by The Student Loans Company in Glasgow. For each year of their course students was able to borrow within various limits. The student can decide if the loan is to be paid all at once or in a maximum of 3 instalments in each year of the course.

For the academic year 1991/92, the maximum full year loan will be:

	£
London	660
Elsewhere	580
Home	460

For students in their final year of study, the maximum loan will be:

London	480
Elsewhere	425
Home	335

At Q 128(b) we wish to find out how much the student is entitled to borrow during the current academic year, ie the year beginning in September 1991 and ending in Summer 1992. At Q 128(c), the informant is asked how much they think will be borrowed under the scheme during the academic year.

Encourage respondents to give a figure, even if it is only a rough estimate.

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## Qs 129 and 133 Fees and maintenance for educational courses

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These questions relate to fees paid in the last 3 months and should include **parental contribution** made towards the full amount of the grant.

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## Q 130 Fees for leisure classes (prompt card 1)

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This question covers fees paid in the last 3 months. Include all leisure or recreational courses which cannot be identified as vocational, not only those courses mentioned in the question. If in doubt, make a note in the margin.

Include   cooking, homemaking, handicraft, needlework, do-it-yourself;  
          dancing, music lessons;  
          driving lessons (but not a fee for the driving test: enter this in the diary);  
          sports tuition;  
          course of lectures, including WEA;  
          language courses, including those on tape/records and by correspondence;  
          one-day, weekend and summer schools; teach-ins;  
          fee for play schools and nursery schools.

Exclude   fees for local authority day nurseries and playgroups where there is no tuition (enter any fees paid during record keeping in the diary);  
          membership subscriptions to a trades union, professional association, society or club.

# Refunds, money received, direct payments

Qs 137 - 139

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## Q 137 'A' schedule expenditure refunded by employer (prompt card J)

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It will be necessary to refer back to earlier 'A' schedule amounts when prompting

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## Q 138 Money received for items of household expenditure (prompt card K)

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This question refers to cases where the informant is given cash or a cheque by a private individual to pay a bill in part or in full. Note that the period covered by payment is required.

Money given by an employer, government agency or other organisation should be excluded as should business refunds.

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## Q 139 Direct payment of household expenditure (prompt card K)

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This question refers to cases where the informant does not receive cash to pay a bill, but has the item paid on their behalf direct by someone outside the household, including the Department of Social Security. An example is where a mother in the FES household has her rent paid for by her son who lives in a separate household. Note that the period covered by the payment is required.

NB. The prompt card is a guide only, and informants may have items paid for or receive money towards items which are not included on the card.

Please do not enter parts from employers hire or income in kind. Direct payments by a business, an employer, a government agency (other than DSS) or any other organisation should be excluded.

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**Q 140 Maintenance and separation allowance**

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This question is asked of all spenders and balances Q 70 in the Income Schedule which asks about receipt of allowances.

At part (c) ask who the payments are for.

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**Qs 141 Net rateable value**

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This applies in Northern Ireland only.

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**Q 142 Final check and special circumstances**

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At the end of record-keeping the check at the top of page 71 should be completed and details of special circumstances recorded.

Please remember to put notes about unusual/special circumstances eg Person 'Y' was included in household as expected to be there for 'X' time but left unexpectedly, OR Person 'Y' not included in household because he/she was expecting to leave by 'X' date but then did not do so and was there for all 14 days of record keeping.

**Visitors:** note how many, the dates they stayed and any effect on expenditure, e.g. more spent on food, more meals out than usual.

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**Back Page Period Code List**

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This should be used as an aid for coding the period at questions on the schedule. Leading zeros are not required for period codes.

# **INCOME SCHEDULE**

## Income ("B") Schedule

- **Information about income is essential if we are to make full use of the expenditure details you have obtained. Therefore the £10 payment to each spender will be made only if we are given details of the household's income.**
- **Refusals at any questions up to Q78 are unacceptable and the interview must be terminated. Refusals to answer questions 78-87 do not prevent the data from being used and may, if necessary, be accepted without affecting the interview.**
- **The term "spender" is defined in sections 7.2 and 7.3 on pages 35 - 36 of these instructions.**
- **Do not leave this schedule with the household.**
- **Once a column has been allocated to a spender on the front page of the Income schedule you must use the same column for that spender throughout the schedule.**
- **Encourage informants to look for wage slips, bank and building society statements, etc. to obtain precise figures. If documents are not available, estimates are usually acceptable and are preferable to "Don't know".**

# Employment details

Qs 1 - 11

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## Q 1-2 Employment status questions

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The main economic activity categories which need to be identified are:

- |                           |       |   |
|---------------------------|-------|---|
| Workforce in employment - | (i)   | those on government work-related employment and training programmes   |
|                           | (ii)  | employees   |
|                           | (iii) | self-employed   |
| Unemployed                | (iv)  | those seeking work within the last four weeks and available to start work   |
|                           | (v)   | those waiting to start a job already obtained   |
| Economically inactive -   | (vi)  | retired   |
|                           | (vii) | other categories, including people who are sick or injured; those looking after a house or family, and inactive claimants |

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**Q 1 Those on government training programmes (prompt card L)**

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This question must be asked of all men and women under 61

Employment Training (ET) and Youth Training (YT) apply in Great Britain only, and Youth Training Programme, Job Training Programme and Action for Community Employment apply in Northern Ireland only

In many parts of England and Wales the responsibility for planning and delivering Employment Training and Youth Training has been contracted to Local Training and Enterprise Councils (TECs) Two thirds of the board of each TEC are private sector employers; the balance may be leaders from education, trade unions, voluntary organisations and the public sector. In Scotland, training responsibilities are carried out by Local Enterprise Councils (LECs).

In the following areas Employment Training and Youth Training have been renamed.

<u>TEC/LEC</u>		<u>NEW NAME</u>
Barnsley/Doncaster	YT	"Careership Programme"
	ET	"Skills Start"
Bradford	ET	"Adult Training"
Calderdale/Kirklees	ET	"Adult Training"
CEWTEC	ET&YT	"Career Training"
Coventry/Warks TEC	ET&YT	New name not known
Essex TEC	ET&YT	"Job Training Programme"
Glasgow LEC	ET	"Adult Training"
Humberside	ET	"Adult Training"
Sandwell TEC	ET&YT	"Skills for Sandwell"
Somerset TEC	ET&YT	New name not known
South Derbyshire TEC	ET	"Adult Training"
South and East Cheshire TEC	YT	"Traineeship Careership"
Staffordshire TEC	ET&YT	New name not known
Stockport and High Peak TEC	ET	"Skilltrain"
Sussex	ET&YT	"Jobskills"

These renamed programmes are shown on the reverse side of prompt card L.

If you come across any of these renamed programmes code 1 or 2 at Q1(a) as appropriate Do not use Code 6 unless we advise you to do so.

Those on the **Enterprise Allowance and other business start-up schemes** operated by local training and enterprise councils (TECs) or, in Scotland, local enterprise councils (LECs), should be treated as self-employed.

All those coded 1-5 at Q 1(a) must be asked 1(b). Those who have any paid employment in addition to the government training programme should then be asked Q 2 and should be coded 1 or 2 at Q 2(a).

If an informant is paid a wage from an employer in addition to the allowance received from the training programme, code 1 at Q1(b), and code 1 at Q2(a).

Those on government programmes who have no other paid employment should be coded 2 ("No") at Q 1(b) and should then be asked Q47 onwards; they should not be coded at Q 2 and Qs 3-46 should not be asked.

---

## **Q 2 Employment status**

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All spenders should be asked this question **except** those on government training programmes who have no other paid employment (coded 2 at 1(b)).

Informants may need to be asked a series of probes before any code can be ringed. In particular, probe to find if they have more than one job for pay or profit. For a spender with two or more jobs, code Q 2 in respect of the most **remunerative** job only. On FES informants are coded as working, irrespective of the number of hours worked, provided that the job is regular.

For those who have a paid job and who are also on a government training programme, code 1 or 2 at Q 2(a), depending on whether they are employees or self-employed in the paid job they do in addition to the government programme, enter details of that paid job at the relevant questions 3-46 and ensure that details of the allowance received while on the government programme are recorded at Q 47.



---

**Q 2(a) Employee (Code 1)**

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An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary. This does not include informants who are on an employer's books but who have not yet started work

Employees who are temporarily away from work due to illness or accident, holidays, strike, being temporarily laid off or short time working should be coded as employees, as long as they have a job to return to with the same employer. If they are about to start a new job, code 4 at Q 2(b).

If someone is on the books of their husband's/wife's firm for tax purposes, they should be coded at Q 2 as an employee, regardless of how many hours they work.

**Directors** - A director of a limited company is always counted as an employee, ie as an employee of his or her own company.

**Sandwich Student** - If a sandwich student has an arrangement to work for an employer, and is attending college or university at the time of interview, he or she should be coded as an employee

**Casual or Seasonal Workers** - These should be coded as employees if, at the time of interview, they are actually working for an employer. If they are on an employer's books but not working, they should be coded 3, if looking for work in the last 4 weeks, or 4 if they are waiting to start a job already obtained, otherwise, they should be coded 5, 6 or 7 as applicable. This category applies to occupations like market research interviewers, agricultural workers and secretarial bureaux.

**People with a regular but intermittent arrangement to work for the same employer** (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working

**Resident employees** eg, au pairs, domestics, who are members of the household, should be treated as working in the same way as any other employee

**Clergy** - Church of England and non-conformist ministers should be treated as employees. Jehovahs Witnesses are treated as self-employed.

**Occupation therapy** - Informants who attend a therapy centre etc for physically or mentally handicapped should not be coded as employees. They should be coded as 5 or 7 depending on degree or sickness, etc. The benefit from the centre should be entered at Q 70 and treated as an allowance from an organisation

**Employment outside the United Kingdom** - Where the informant is employed abroad, be sure to record from Q 12 onwards the currency they were paid in. If this is not £ sterling enter details in the left-hand margin.

---

**Q 2(a) Self employed (Code 2)**

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The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them. Hence directors and managers are employees of their companies.

Self-employment can be for any number of hours, eg as little as one hour a week, provided that the job is regular.

In addition to persons such as sole or part owners of a business, the following **are** considered to be self-employed: doctors in private practice, farmers, landlords who manage their own property, and people with recurring freelance jobs such as musicians or journalists.

Building workers on the 'lump' should be treated as self-employed. These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of National Insurance contributions.

Informants receiving the **Enterprise Allowance** or on any other business start-up schemes must be coded as self-employed, all the relevant self-employed questions should be asked and the allowance received regarded as profit and included in the calculation of self-employed income at

Q 41. These individuals should also be included at Q 47 where they should be coded 3.

Mail Order agents and baby sitters should **not** be treated as self-employed. Instead, their income is picked up separately at Q 50. Child minders **are** treated as self-employed. Their income details should appear at Qs 41-46.

---

**Q 2(b) Out of employment (codes 3 and 4)**

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Code 3 applies only to those who in their own view have been actively seeking work in the four weeks before the interview and who are available to start a job. Actively seeking work means registering with a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs, etc. Those who are (in their own view) not actively seeking work, even if they are claiming unemployment benefit, should be coded 7 at Q 2(b).

Code 4 applies where the informant has already obtained a job and is waiting to begin work.

---

**Q 2(b) Permanently sick or injured (code 5)**

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Anyone who is unfit to work due to sickness or injury and who is not seeking work for that reason, should be coded 5. Those who are sick or injured but who would otherwise be looking for work should also be coded 5.

---

**Q 2(b) Retired (code 6)**

---

In general the informant's word should be accepted. It should be borne in mind that the intention is to include only those who, at the time of interview, have retired from their full-time occupation, are of the approximate retirement age for that occupation and are not seeking further employment of any kind. Thus women who at a comparatively early age cease work to become full time housewives are precluded from this category and should be coded 7.

Those who are receiving Unemployment Benefit (Q 56(b)) but consider themselves retired and who have not been actively seeking work within the previous 4 weeks should be coded 6, not 3

An informant who left work early on a Government Job Release scheme should be treated as retired.

---

Q 2(b) None of these (code 7)

---

"None of these" includes:

Those out of employment who have not been actively seeking work within the last 4 weeks or who are not available to start a job or who are not waiting to start a job already obtained.

Housewives with no paid occupation, including those who are mail order agents or paid baby sitters (but not child minders).

Persons of independent means.

People never employed and not seeking employment or waiting to start a job already obtained.

Continuing students over 16 not employed at time of interview.

---

**Q 3 Paid work in last 12 months**

---

This question applies to those coded 1 or 2 at Q 2(a). Work here means regular arrangements and not odd jobs, which should be entered at Q 75.

Include as paid work any paid holidays, paid sick leave or time on Statutory Sick Pay but exclude periods when on strike

---

**Q 4 At work on day of interview**

---

Please note that this question is asked of ~~employees~~ and not of those coded 2, 3 or 4 at Q 2.

Code 1 (yes) if absent because it is not a normal working day for informant.

Code 2 (no) if absent from work on what, for the informant, is a normal working day.

---

**Q 5 Weeks away from work and weeks of paid work**

---

This question is asked of all coded 3 or 4 at 2(b) **except** those who have not worked before, eg school, college and university leavers, who should be coded X.

Q 5(a) applies to those who give a date less than 12 months before the date of interview. Work here refers to regular arrangements and not odd jobs.

Include as paid work any **paid** holidays or **paid** sick leave or time on Statutory Sick Pay. Exclude periods when on strike.

---

**Q 7 Permanently unable to work**

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This question applies only to those men under 66 and women under 61 coded 5 at Q2(b). The term 'permanently unable to work' should be left to the informant's interpretation. This can be an embarrassing topic and should not be probed too deeply.

---

**Q 8 Looking after sick or aged relative**

---

This question applies to those men under 66 and women under 61 coded 5 or 7 at Q2(b).

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.

---

**Q 9 Paid work in last 12 months**

---

This question applies to those men under 66 or women under 61 coded 5 or 7 at Q2(b). If less than one week has been worked in the last twelve months please note the number of days in the margin.

Work at this question means a regular arrangement to work and not an odd job. Note that usual net pay and period covered by pay is required at 9(b) and 9(c). Include as paid work any **paid** holidays or **paid** sick leave or time on Statutory Sick Pay. Exclude periods when on strike.

---

## Q 10 Most remunerative employment

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Q10 must be completed for current employees, self-employed and those out of employment.

It is important that where an informant has more than one job, details of the most remunerative job - whether as employee or self-employed - should be entered at Q 10. Details of subsidiary employment should be entered at Q 11. If, on probing at this question, it is found that Q 2(a) has been wrongly coded, eg coded self-employed when the most remunerative job is as an employee, then recode Q 2(a).

Where someone has arrangements to work with two different employers (even if one relates to casual work), enter details of the most remunerative job at Q 10 and of the subsidiary job at Q 11. 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

### Directors

Directors of limited companies are to be treated as employees because they are legally employees of their company no matter how small it is.

There are some difficult cases however where an informant will be legally an employee of the limited company of which he or she is a director, but for accounts purposes he or she will handle this income, tax and National Insurance contributions, etc, as if self-employed. In these cases you should record him or her as an employee at Qs 2, 3, 4 and 9 but enter details of income, tax and N.I. as if he or she is self-employed, ie complete Qs 40-45, 69-70 and 71-72. Where this occurs please make full notes so that the office is aware of the circumstances.

At 10(f) and (g) we wish to know if the employer is a manager or supervisor, and the number of employees at their place of work. For the self-employed we wish to know at 10(h) how many employees they have. This is so that we can code socio-economic groupings to make the FES compatible with other surveys.

---

## Q 11 Subsidiary employment

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Q 11 must be asked of current employees, self-employed and those who are out of employment. If an informant has (or had) more than one job for pay or profit, details of the subsidiary job should be entered on page 7. If an informant has or had more than one subsidiary job, enter details of the main (ie more remunerative) subsidiary job on page 7 and the other subsidiary job on page 8. Details of a third subsidiary job should be entered in the margin on page 8.

# Employee pay

Qs, 12 - 40

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## Qs 12-19 Last pay details

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This series of questions refers to the job described in Q 10 as the most remunerative job as an employee, regardless of the number of hours worked. These questions can relate to a past job only where the informant is out of employment and seeking work within the last 4 weeks or about to start work (coded 3 or 4 at Q 2).

Do not enter details of subsidiary employment here but at Qs 34-40.

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

If the last pay included Statutory Sick Pay or Statutory Maternity Pay enter the full amount of pay received.

If the last pay included holiday or other pay in advance, back pay or irregularly - paid overtime, please make a note in the margin.

If the informant has two jobs with the same employer and the pay for both jobs is received together, an estimate of the separate amounts (net/gross) should be obtained.

Where, for personal reasons, an informant is not willing to orally divulge information on pay, they should be asked to fill in a self completion sheet with your guidance as necessary. This information should then be transcribed on to the income schedule after the placing interview.

---

## Qs 12 & 14 Date last paid and period pay covered

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If details of anticipated pay are given then code '1' after the date at Q 12 must be ringed. Do not enter a date at Q 12 if anticipated pay is given.

If respondents cannot remember the exact day of the month on which they were last paid, enter the 15th of the month.

Where the difference between the date of the interview and the date last paid is longer than the pay period given at this question, give the reason in the margin. For example, an informant who is weekly paid is interviewed on 9/4/92. They state that they were last paid on 20/3/92, ie over two weeks before interview. The reason given for this might be that they were paid three weeks money to cover their holiday period and therefore they were not paid on 27/3/92 or 3/4/92.



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**Q 13 Last net wage or salary received**

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Qs 13-46 should not be asked of those who have been out of work for over one year.

The amount entered at this question must include overtime, bonus, commission and tips. Please note in the margin if any of these are included. If tips are received separately, note this fact and the amount received

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**Q 15 Refund of tax**

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A refund of tax indicates that the pay at Qs 12-19 is not the usual pay (see Q 26).

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**Qs 16 & 17 Tax and NI contributions**

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Ring code 1 if income tax or National Insurance was not deducted from the last salary

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**Q 18 Deductions from pay for charities**

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Code charity deductions at Q 18(a) if the deduction is tax-free, and at 18(b) where no tax allowance is given

---

**Q 19 Other deductions from wage/salary**

---

Where an amount is entered the code above the amount must be ringed.

**Purpose of Deduction:** Show each individual deduction and amount separately. If it is impossible to show separate amounts, try to establish what is included in composite deductions eg superannuation, union dues or savings.

Probe individual deductions carefully, eg

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

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

If the deduction is for a loan, ensure that details of the loan have been entered at Q 103 in the Household Schedule.

Please note that initials are not acceptable. Eg FSC could be Family Sailing Club, Family Savings Club, Family Sick Club, Family Social Club, Family Sports Club.

Ensure that answers are entered in the correct columns and that there is only one amount per coding box.

---

**Q 19(a) Pay slip consulted**

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If a pay slip is consulted enter the gross pay at Q 19(a); otherwise do not enter anything here. The figure entered should not be your addition of the net pay and deductions. The figure at 19(a) can be cross checked against the gross you calculate when checking pay details on the checking schedule.

---

**Qs 20-22, 31-33 Thirteen week rule**

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These questions do not apply if the informant is coded 3 or 4 at Q 2(b) and has been out of employment for more than 13 weeks at time of interview.

The number of weeks an informant has been out of employment can be calculated from Q 5.

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**Q 20 Mileage or fixed allowance**

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Mileage allowance is a specified amount paid for each mile the vehicle is used (eg 25p per mile). The mileage will vary from week to week.

Fixed allowance is a specified set amount per week or month etc, paid regardless of the amount the vehicle is used.

If a fixed or mileage allowance for a vehicle has been received, then page 38 of the record book should contain details of refundable expenditure on petrol etc, which will be refunded via the allowance paid.

---

**Q 21 Specified car expenses**

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The amount included in the last net pay should be entered

This covers such items as parking fees, repairs, etc.

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**Q 22 Refunds of 'A' schedule expenditure and other business expenditure from employer (prompt card M)**

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Here it will be necessary to refer back to the Household Schedule (particularly Q 1374) when prompting.

Record fully the type and amount of refund included in the last net pay. If a subsistence allowance is received, only the part **actually spent** on food, lodgings, etc should be included at this question.

See notes above at Q 20-22, 31-33 for thirteen week rule

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**Q 23-24 Usual hours and overtime**

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Please note that Q 23 is asked of all currently employed and all who have been out of employment for 12 months or less

Usual hours are not the same as basic hours. If hours excluding overtime vary within a regular pattern (eg 40 hours one week on day shift and 48 hours next week on night shift), note the average weekly hours (in this case 44)

Exclude overtime and mealbreaks from Q 23 but enter the average amount of paid overtime at Q 24.

---

**Q 26 Usual pay**

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An informant would be expected to answer 'No' at Q 26 if their last pay included holiday or back pay, on occasional bonus, irregular overtime or tax or business refunds.

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**Q 28 Profit-related pay or profit sharing bonus**

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Under qualifying schemes approved by the Inland Revenue, employees may receive profit-related pay based on the employer's profits for a profit period, in addition to the employees' earnings. For all profit periods from April 1991 the entire profit-related pay is exempt from tax. For profit periods before April 1991 only one-half of the profit-related pay was exempt from tax.

Do not include shares in the company, income in kind or cash value of vouchers to spend in shops.

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**Q 30 Occasional additions to pay (bonus or commission) included in usual net pay**

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This question is asked of those whose last pay was not usual and who received a bonus ie those coded 2 at Q 26 and 1 at Q 29.

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**Q 31 Amount of tax relief**

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Please list items covered by tax relief in the margin.

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**Qs 32-33 Luncheon vouchers/free meals**

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**Luncheon vouchers:** These refer to luncheon vouchers used by the informant and supplied by informant's employer only

At Q 32(a)(1) enter the total value of the vouchers used in the last 7 days.

**Meals:** Any free meals to resident employees, eg au pairs or farm workers, should not be entered here

Any free food supplied by employers to employees, eg milk, eggs or potatoes should not be recorded here

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**Qs 34-40 Subsidiary employment**

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Enter at these questions details of a subsidiary job as an employee.

Where an informant has more than one subsidiary job as an employee, enter details of the more remunerative job in the coding boxes and details of the other subsidiary job in the left-hand margin.

# Self-employed income

Qs 41 - 46

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## Q 41 Self-employed income

---

Estimates are acceptable at this question if precise figures are not available. Amounts should be recorded in rounded £s only.

Where the informant has been self-employed for too short a period to have any figures available, code as DK but make a note in the margin of the last occupation the informant had before becoming self employed and the income received from that job.

Figures for a period of less than a year are acceptable and should be recorded but ensure that the number of weeks covered by the information is entered at Q 42(a) or 43(c)(i).

If a profit is given Q 42 must be completed; otherwise Q 43 must be asked.

Occasionally people who are self-employed receive a salary as employees. In such cases, enter the details of the pay slip in the margin at Q 41 including any deductions.

The allowance received by those on the Enterprise Allowance scheme or on a similar business start-up scheme should be included in the calculation of profit at Q 41.

---

## Q 42 Dates of profit information

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Q 42 must be completed in all cases where a profit is given at Q 41. The dates given should be for the period for which the profit at Q 41 was received. If that period is less than 12 months, as may be the case with a newly-established business, the number of weeks covered must be entered at Q 42(a).

---

## Q 43 Self-employed - money drawn from business

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The purpose of this question is to ascertain income from the self-employed job when the answer to Q 41 is 'Nil Profit', 'Loss' or 'DK'. In most cases self-employed people should be withdrawing money from their business to live on and to pay domestic bills unless they are living off capital or savings, in which case please make a note in the margin. Please obtain an estimate as this may be the only basis for estimating income. The amount should be in £s only.

At Q 43(c) enter the dates of the most recent 12 months for which the informant has been on was self-employed. If the period is less than 12 months enter the number of weeks of self-employment at (c)(i).

---

**Q 44 Self employed - sole ownership/partnership**

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This question is asked only of those giving profit or loss at Q 41. If the informant is unable to give a cash amount at (a)(1), then obtain a percentage or proportion of the amount the partner expects to receive, and note this in the margin.

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**Q 45 Total hours worked**

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If an informant has main and subsidiary self employed jobs the hours worked in both jobs should be added together to provide an answer to Q 45.

---

**Q 46 Household Schedule expenditure claimed for tax purposes (prompt card N)**

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Q 46 deals with business expenses claimed by self-employed people for tax purposes. It covers expenditure contained in or related to the household schedule for accommodation at the sampled address only. Generally, the informant, or his or her accountant, will agree with the Inland Revenue that a certain percentage of other expenditure on an item should count as business expenditure for tax purposes. It is these percentages that should be noted in the box. If the amount has not been agreed, indicate which items will be claimed by ringing the code and enter an estimate of the claim rather than accept a Don't Know. If the answer is 'No' to all items ring 'No to all, code 2' at Q 46

Where a self-employed person claims items of expenditure for tax purposes it is to be expected that if similar expenditure is recorded in the diary records, this should also appear at page 38 of the diary record and be claimed as business expenditure.

If expenditure has been claimed but the informant cannot give percentages enter in the left hand margin the amount claimed and total expenditure on the item concerned, eg electricity claimed = £70 pa on a total expenditure of £400 pa.

If the total amount of business expense is available but it is impossible to give individual amounts for each type of business expense, enter the total amount claimed in the left hand margin and ring the codes of the type of business expenses claimed.

If neither percentages nor amounts can be given please ask for which items a claim has or will be made. Indicate these on the schedule by ringing the code and note that the informant cannot give an amount or percentage.

# Training allowances, NI contributions

Qs 47 - 49

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## Q 47 Government training schemes

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This question should be asked only of men and women under 61.

All those at present on a government training or employment programme (coded 1 at Q 1) should be included at this question, together with those not currently on a programme but who have taken part in one at any time in the previous 12 months.

Some Employment Training and Youth Training programmes run by Training and Enterprise Councils (TECs) or Local Enterprise Councils (LECs) have been re-named. (See instructions for Q 1.) These re-named programmes should be coded 1 or 2 at Q 47(a) as appropriate.

The amount of allowance should be entered at Q 47(c).

If an informant on a scheme receives a wage which includes the allowance, try to split the amounts: enter the wage less the allowance at Q13 and the allowance at Q 47(c).

Those receiving an **Enterprise Allowance** or an allowance from any other business start-up scheme run by a TEC or LEC should be coded 3 at Q 47(a) and the number of weeks they received the allowance should be entered at 47(b). However they should not be asked parts (c)-(e) because their allowance will already have been included in the calculation of profit at Q 41.

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## Q 48 National Insurance (NI) contributions

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Q 48 is asked of everyone who has either a main or a subsidiary **self-employed** job, those on a government programme with no other work and all those coded 3-7 at Q 2. **Do not ask of employees with no subsidiary self-employed job.** Do not include **lump sum** payments of NI contributions by self-employed, non-employed or those making up contributions; these should appear at Q 49.

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## Q 49 Payment of NI contribution direct to Inland Revenue/DSS

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This will apply mostly to self-employed people, who usually pay a basic weekly rate of National Insurance, and, at the end of the financial year (when profits or losses are calculated ), pay a percentage of the profits.

Informants may, however, be making up missing contributions, even though employed or non-employed. Record all cases and the reason for payment at this question.

Voluntary contributions when they are paid regularly (ie not a lump sum), should be entered at Q 48, **not** at this question.



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**Q 50 Mail order agents/baby sitters**

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If income is received for work as a mail order agent and as a baby sitter, enter the combined total at (a)

Child minders should be treated as self-employed and pay details entered at Q 41. Code 2 at Q 2(a) if this is their main occupation

Income in the form of goods acquired from a mail order club should not be entered.

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**Q 51 Redundancy payments**

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At (a) enter the total redundancy pay received including statutory redundancy payments and any other payments made on termination of employment, such as those made under the employer's own redundancy scheme, ex-gratia payments to which the informant had no contractual entitlement and money in lieu of notice

However do not include any termination payments which are contractual, eg a case where an individual's contract of employment covers a period of two years and includes provision for a termination payment at the end of the two years.

At (b) enter the number of years (or, if less than one year, months) that the employer worked for the firm or organisation from which he or she was made redundant.

---

**Q 52 Concessionary bus passes/tokens/tickets**

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This question is asked only of those of retirement age.

Exclude weekly or season tickets mentioned in the Household Schedule

It is quite possible that an OAP will not have a pass even if one is provided by the local authority. If the area does not have concessionary bus pass travel, then code 3 at Q52

# Benefits and pensions

Qs 53 - 62

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## Q 53-62 Allowance, benefits, pensions (prompt cards O-U1)

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At Qs 53-58, where respondents answer 'Yes' to the lead question it is only necessary to code the benefits and pensions actually being received, ie there are not any "No" codes to be ringed at the dependent questions. However either 'Yes' or 'No' must always be coded at the lead question.

There are two benefit payment books in general use, one used to pay Income Support only or Income Support plus other benefits; the other used to pay benefits other than Income Support. Pages 1, 2 and 3 of each book are illustrated on the following two pages to help you identify them.

It is important that the amount entered for each benefit covers that benefit only and is not the total for a combination of benefits, eg Income Support and Retirement Pension.

In the Income Support payment book, the inclusion of another benefit is usually identified on page 3.

In the other benefit book, the amounts for the various benefits are shown on page 3 with a code letter. The key to these code letters is on page 2 of the book. If you are unable to separate an amount covering a combination of benefits, please make a note giving the names of the individual benefits.

An informant may receive Income Support in one book and another benefit in a separate book; or may receive one benefit in a payment book and another by Giro.

Instead of receiving payment by book or giro an increasing number of people who are not on Income Support are receiving their benefit by direct transfer into their bank or building society accounts. These informants will have been sent forms BR2198 or BR2199 advising them of the amount of benefit they are receiving.

Please consult these if no breakdown of the benefit is given in the payment books.

Benefit book used to pay Income Support only: pages 1, 2 and 3

DEPARTMENT OF HEALTH AND SOCIAL SECURITY

# Pension or allowance order book

GB

Pension or allowance number  
Post Office of payment  
Payee's Ref No  
Payee's name  
Address

Due on

POST OFFICE STAMP

**YOU MUST READ THE COLOURED PAGES AT THE BACK OF THIS BOOK. THESE TELL YOU ABOUT THE RULES FOR DRAWING BENEFIT, AND ALSO GIVE INFORMATION ABOUT OTHER BENEFITS.**

**PLEASE DO NOT FOLD**

**IS(C)**

## CHANGE OF POST OFFICE OF PAYMENT

See M2 B0021 for full instructions re change of office procedure if required		COMPLETE SPACES BELOW IN P80MA CASES ONLY	
		New office of payment (Not valid until (d) is stamped)	Date stamp of new office
Payment without P80MA (FIRST ORDER)	Payment without P80MA (SECOND ORDER)	(c)	(d)
(a)	(b)		
Not to be encashed outside Great Britain unless authorised by the Post Office cover by the issuing authority			
Proof of identity is required for each order exceeding £50 when presented at other than the nominated Post Office			
Not more than two orders may be cashed on any one day if the value of each exceeds £50			

## Income Support including Retirement Pension

Retirement Pension £ £ 52.00

Local office address stamp

Issuing Authority—Department of Health and Social Security

### Earnings

We need to know about any earnings  
You must tell us if

- You earn more than £5
- Your partner earns more than £5
- You and your partner earn more than £15 between you

### What to do

- Do not cash the order for the week after the money is earned. Your benefit will be affected.
- Use the A356 Declaration of Earnings form to tell us straight away. It is part 6 in the yellow pages at the back of this book. It tells you on the form exactly what to do. If you have already used the form at the back of the book we should have sent you another one. If not, ask us for one.
- If you start to earn money regularly, please read note 14 in the yellow pages to find out what to do.

# DEPARTMENT OF HEALTH AND SOCIAL SECURITY

Pension or allowance number

(Quote this number  
in all correspondence)

495213PX

MR HORACE TELFORD  
15 MALVERN AVENUE  
CRANFORD  
WESSEX  
CR56PU

POST OFFICE STAMP

Serial no.

60

Due on

THURSDAY

POST OFFICE  
WARBRECK HILL  
CRANFORD  
WESSEX

0 60  
0 62  
7 81  
6 20

GB NI IOM

DLO 26 FEB 85  
RATE £71.87

READ THE  
BACK PAGES  
FOR  
RULES FOR  
DRAWING  
BENEFIT  
AND  
INFORMATION  
ON OTHER  
BENEFITS



## CHANGE OF POST OFFICE OF PAYMENT

See P.O.R. C2X for full instructions re change of office procedure if required		COMPLETE SPACES BELOW IN P80 CASES ONLY		Key to code letters shown opposite (Retirement Pension and Widow's benefit only)
		New office of payment (not valid until (d) is stamped)	Date stamp of new office	
Payment without P80 (FIRST ORDER)	Payment without P80 (SECOND ORDER)	(c)	(d)	<p>A = Basic Pension B = Basic Pension increments C = Graduated Pension (including any increments) D = Age Addition E = Adult Dependency Addition F = Child Dependency Addition G = Invalidity Addition H = Attendance Allowance J = Additional Pension (before deduction of any Guaranteed Minimum Pension) K = Guaranteed Minimum Pension L = Additional Pension Payable (after deduction of any Guaranteed Minimum Pension) M = Additional Pension increments N = Up-rating of Guaranteed Minimum Pension increments P = Wife's Entitlement on Own Contributions Q = Earnings Reservation</p>
(a)	(b)			
<p>Not to be encashed outside Great Britain unless authorised on the front cover by the issuing authority. Proof of identity is required for each order exceeding £50 when presented at other than the nominated Post Office. Not more than two orders may be cashed on any one day if the value of each exceeds £50.</p>				

YOU MAY CUT OUT AND KEEP THIS PAGE BEFORE CASHING THE LAST ORDER

RETIREMENT PENSION AND ATTENDANCE ALLOWANCE

PENSION DETAILS

A 52.54  
C 0.23  
D 0.23  
H 27.80  
J 2.95  
K 1.52  
L 1.43  
M 0.16

H  
27.80

RP  
58.60

33774303AZ  
PAYABLE  
RATE FROM  
86.40 300CT

Issuing Authority: DEPARTMENT OF SOCIAL SECURITY, C.P.B., NEWCASTLE UPON TYNE NE98 1YX

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**Q 53(a) and (b) Child Benefit, Retirement Pension (prompt card 01)**

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**Child Benefit** can be received for each child under 16 or for a child aged 16-18 still in full time education. One Parent Benefit may also be received by a single parent on top of Child Benefit. If both benefits are received enter the total amount at Q 53(a)(1)

**Retirement Pension** is a taxable weekly benefit for women on reaching 60 and men on reaching 65. The basic pension rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows on their husband's NI contributions. Married women who are not entitled to a pension on their own contributions may receive a pension on their husband's contributions. Retirement Pension should be coded 1 at 53(b).

**Old Person's Pension or over 80s pension** is for those people aged 80 or over who are entitled to State Retirement Pension of less than the amount payable on a spouse's contributions, or to none at all. An informant receiving this pension should be coded 2 at 53(b)

Retirement Pension may include components other than the Basic Pension and DSS have asked us to obtain amounts for some of these components at 53(b)(111). However, (b)(111) should only be asked if the informant consulted a payment book or another document.

Those who have paid NI contributions as an employee after April 1978 may also receive an **additional earnings related pension**. Those who have been in a contracted-out occupational pension scheme may receive a **guaranteed minimum pension**, which is the minimum amount that must be paid under such a scheme. Guaranteed minimum pension is also known as **contracted-out deduction**. Those who decide not to claim their pension on reaching retirement age can earn **additional pension increments**.

Amounts for these components are usually shown on page 3 of the payment book with a code letter. The key to the letters is on page 2 of the book. Using the example on page 177 Q 53(b) should be completed as follows.

Pension Details		Payable Rate
	H      RP	from 30 Oct
A 52.54	27.80   58 60	86.40
C 0 29		
D 0 25		
H 27 80		
J 2.95		
K 1.52		
L 1 43		
M 0.16		

- STEP 1. Copy RP (retired pension) amount £58.60 into Q 53(b)(1)
2. Copy H (attendance allowance) = £27.80 to 54(d)
3. Copy J (additional pension) = £2.95 to 53(b)(111)
4. Copy K (guaranteed minimum pension)\* £1.52 to 53(b)(111)
5. Copy M (additional pension increments) £0.16 to 53(b)(111).

\*May be identified as contracted out deduction on some payment books.

---

**Q 53(c) Widows' Benefits (prompt card 01)**

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These include Widow's Payment, Widowed Mother's Allowance and Widow's Pension.

Widow's Payment is a lump sum paid immediately after the husband's death provided that he had paid enough NI contributions. In addition, a widow may receive either Widowed Mother's Allowance or Widow's Pension.

Widowed Mother's Allowance is a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit.

Widow's Pension is a weekly benefit for women aged 45 and over (or 40 and over if widowed before April 1988) paid when their husband died or when their Widowed Mother's Allowance ends.

---

**Q 54 Allowances for disabled (prompt card P)**

---

**War Disablement Pension** is payable to people disabled as a result of service in the Armed Forces during the First World War or at any time since 1939.

**Mobility Allowance** is a benefit for people aged between 5 and 80 who are unable, or virtually unable, to walk. It is paid every four weeks. **Motability** is a registered charity through which those who receive mobility allowance may hire or purchase a car at a reduced rate. Either part or the whole of the mobility allowance is paid to Motability. Include these cases at 54(b) but please note 'Motability' in the margin. If an informant is purchasing a car on HP through the Motability scheme, ensure that details are entered at Qs 104-105 in the Household Schedule. Full details should also be entered at the vehicle questions (see pages 133-134).

Mobility Allowance will be replaced from April 1992 by a new Disability Living Allowance (see below).

**Severe Disablement Allowance** may be received by people of working age who have been unable to work for 28 weeks or more because of illness or disablement, but cannot get Sickness Benefit or Invalidity Benefit because they have not paid enough NI contributions.

**Attendance Allowance** is a weekly benefit for people who need a lot of looking after because of mental or physical disability. There are two rates - one for those needing to be looked after by day or night, and the other for those who need attendance by day and night. Attendance allowance for those of working age and below will be replaced from April 1992 by a new Disability Living Allowance (see below).

In April 1992 three new benefits will be entered at Q 54: Disability Working Allowance at (e), Disability Living Allowance (self-care component) at (f), and Disability Living Allowance (mobility component) at (g).

**Disability Working Allowance** will be an income-related benefit. Its aim is to promote disabled peoples' independence by supporting those who are in work or would like to work, but whose earning capacity is low, by topping up those earnings with benefit.

**Disability Living Allowance** will have two elements and will be directed at the care needs and mobility needs of disabled people of working age and below. The **self-care component**, which should be entered at (f), will have three rates and will replace Attendance Allowance for those under retirement age. The **mobility component**, which should be entered at (g), will have two rates and will replace Mobility Allowance.

---

**Q 55 Statutory Sick Pay, NI Sickness Benefit and Invalidity benefit**  
(prompt card Q)

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**Statutory Sick Pay** is paid by the employer. The benefit is paid for a maximum period of 28 weeks in a tax year.

**NI Sickness Benefit** is paid by the DSS for a maximum period of 28 weeks to those who are not entitled to Statutory Sick Pay

**Invalidity Benefit** is paid by the DSS and is made up of Invalidity Pension, Invalidity Allowance and Additional Pension. The Invalidity Pension is paid in the 29th week of sickness and there is no limit to the number of weeks it can be received. Invalidity Allowance is paid on top of Invalidity Pension if the illness began when under 55(women) or 60(men). It is also possible to receive an Additional Pension based on earnings since 1978.

---

**Q 56(b) Unemployment benefit (prompt card R)**

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This question should exclude any benefit for weeks spent on government training schemes.

Unemployment benefit and the number of weeks unemployed in last 12 months before or after attendance on a government training scheme, etc should be entered at this question.

If an informant is on short time they can receive a wage and unemployment benefit.

Where an informant has had more than one spell of unemployment in the last 12 months make sure to record all weeks and not just the number covered by the last spell of unemployment.

Those who consider themselves retired but who are receiving unemployment benefit should remain coded 6 at Q 2(b).

---

**Q 56(c) Family Credit (prompt card R)**

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To get Family Credit an informant must have at least one child under 16 (or under 19 if he or she is in full time education up to GCE A level or equivalent standard). The informant or his or her partner must be working at least 24 hours a week to qualify.

The amount received depends on the income of the informant or his or her partner, how many children they have and their ages.

---

**Q 56(d) Income Support (prompt card R)**

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If Income Support is paid in combination with another benefit, eg Retirement Pension, enter the amount for Income Support only at 56(d).

Household bills paid direct by Income Support should be shown at the appropriate Household Schedule question with an explanatory note.

The amount paid direct should be included in the Income Support payment at (d)(ii), also with a note.



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**Q 57 Maternity benefits and pay (prompt card S)**

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These questions are asked only of women aged under 55.

**Maternity Allowance** may be paid to those who are not entitled to Statutory Maternity Pay for 18 weeks, starting from the 11th week before the baby is due.

A Grant from the Social Fund may be made for maternity expenses to those who receive Income Support or Family Credit.

**Statutory Maternity Pay** is paid by the employer for up to 18 weeks from the beginning of the 11th week before the week in which the baby is due. However, the mother can decide to work until the end of the 7th week before the baby is due and still receive payments for the full 18 weeks

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**Q 58 Other state benefits (prompt card T1)**

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**Christmas bonus** is paid to retired persons and certain other people on state benefit. This is normally paid in December in the form of an increased weekly payment, ie it is not usually made as a separate payment, but as an increase in benefit being received at the time.

**Invalid care allowance** is paid to those caring for a long term sick person and should be entered in the column of the person caring, not the sick person's column.

At Q (c) include all state benefits not covered by previous questions. Examples are:

- i) Grant from Social Fund for Funeral Expenses - a lump sum to cover the cost of a simple funeral.
- ii) Transitional payments made in respect of Housing Benefit or Family Credit. These are being phased out.
- iii) War Widows Benefit - paid to widows of those killed in the Armed Forces.
- iv) Industrial Widows Pension - paid to widows of those who died as a result of an accident at work or a prescribed disease.
- v) Guardian's Allowance - paid to those who take an orphaned child into the family.

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**Q 59 Trade union sick/strike pay, friendly society benefits etc (prompt card T2)**

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Please ensure that the total amount of benefit received from all sources is recorded at Q (b). Lump sums should be excluded.

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**Qs 60-62 Pension from previous employer, Trade Union, Friendly Society, Annuity, Personal Pension or Covenant (prompt card U1)**

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Q 61 includes not only pensions received by the informant from their own previous employer but also a pension from the employer of a deceased spouse or other relative.

Normally income tax is deducted from an employee pension (Q 61(c)). However, some pension funds agree to deduct other payments from pension, eg medical insurance premiums, savings. Ensure therefore that question 61(f) is asked of all receiving a pension at Q 61.

If the informant has more than one pension from (a) previous employer(s), code 1 at 61(g) and enter details of the second pension in the left hand margin at (a)-(f).

Income from an annuity, a private personal pension, a pension as a member of a trade union or friendly society, or from a trust or covenant should be entered at Q 62.

# Savings and investments

Qs 63 - 67

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## Q 63 Tax Exempt Special Savings Account (TESSA) (prompt card U2)

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Since January 1991 anyone aged 18 or over has been able to open a TESSA with a bank or building society. A TESSA lasts for 5 years and provided the savings are left in the account any interest earned will be tax free. Up to £3,000 may be deposited in the first year, £1,800 in each subsequent year and a maximum of £9,000 over the 5 years. The deposits can be made by lump sum or by regular monthly savings. The most that can be withdrawn without loss of the tax advantages, is the total interest credited to the account net of basic rate tax.

At part (a) enter the total amount invested in the TESSA at the time of the interview. At (b) enter the total interest that has accrued. At (c) enter the amount actually invested in the 12 month period prior to the interview. At (d) code 1 if the amount at (c) was deposited as a lump sum or code 2 if it was invested in instalments

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## Qs 64-65 General Instructions

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If the answer at the lead question is "Yes" it is only necessary to ring the "Yes" code and enter details at those dependent questions which apply.

If the informant has had no interest credited or received, ring code 1 in the Nil interest box below the monetary box

If the informant knows that interest has been credited or received but does not know the precise amount, ask for an estimate. If the informant cannot estimate the 12 months interest, ask for an estimate of the balance in the account at the time of interview and note this estimated amount in the left hand margin making it clear that this is the balance.

Only if the informant is unable to estimate either the interest received or the balance should you enter DK in the Amount box.

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## Q 64 Building Society and bank accounts (prompt card V1)

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### Building society/bank interest paid gross

In the 1990 Budget special arrangements were introduced under which, from 6 April 1991, accounts holders who are not liable to tax may be paid, or credited with, interest from building society or bank accounts in full. With only a very few exceptions, these account holders will be required to complete a certificate enabling the building societies or banks to pay interest without any deduction for tax.

Building Society accounts which yield interest **before** tax should be entered at (a) and those which yield interest **after** tax should be included at (b).

High Street Bank accounts which yield interest **before** tax should be included at (c) and those which yield interest **after** tax at (d).

It is important to ensure that these are coded correctly. You must query any case where an informant states that they receive interest before tax but where tax has been deducted from income at any other question in the Income Schedule. Most employees, for example, will only be able to receive interest after tax.

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**Q 65 National Savings Accounts (prompt card V2)**

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Those with a National Savings Bank (Post Office) Ordinary Account or Investment Account should be shown prompt card V2. Their investment amount should be coded at (a)(i) or (b)(i) and the total interest from the account in the previous 12 months should be entered at (a)(ii) or (b)(ii).

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**Q 66 National Savings investments (prompt cards W1 and W2)**

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Holdings of certain National Savings investments are asked for two reasons: first to help the DSS determine whether informants would be eligible for Housing Benefit, Income Support and Family Credit; second, to provide the Dept of National Savings with information about characteristics of holders of National savings investments.

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**Q 67 Bonds and securities (prompt card X)**

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For instructions about inserting Nil interest or interest not known, see general instructions for Q64-65 above.

At Q 67(a)(i) and (d)(i) the amount should be after deduction of tax at source.

At Q 67(b)(i) and (e)(i) the amount should be before deduction of tax.

At Q 67(f) enter interest on a loan made by the informant in a private, not commercial, capacity.

**Money Market** An investor may have arrangements for usually substantial sums to be invested in the Money Market for specific periods in the hope of making a profit. It is probable that an investor will be unable to record interest or dividends for a 12 month period, so make full notes.

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**Q 68 Rent from property**

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Include here all rent from let or sublet property except that connected with self employment, ie rent received by someone who makes their living from renting out property; this should be included at Q 41 in the Income Schedule

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**Q 69 Other unearned income**

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This question must be restricted to:

1. Royalties from land, books or performances etc.
2. Income as sleeping partner in a business.
3. Occupational Pension from an overseas government or company paid in foreign currency.

Do not include at this question any other sources of income such as windfalls (sale of stocks, shares, legacies, winnings, etc). The FES does not attempt to cover all sources of incomings on which people live.

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**Q 70 Regular allowances received (prompt card Y)**

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This question covers **regular** allowances from someone in the Armed Forces, Merchant Navy, a friend or relative outside the household, an organisation, alimony or separation allowance and an allowance for a foster child. An allowance from a spouse who is an absent spender or who is not a member of the household should be entered at Q 71, however include at Q 70 regular allowance from an absent "member" of the household other than the spouse

If a maintenance or separation allowance is being received, code the person for whom the allowance is received at (a)(1).

An allowance for a foster child should be coded 4 if it is from a local authority and coded 5 if from another source

Please indicate on the front of the Household Schedule if a child in the household is a foster child.

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**Q 71 Allowance received from or bills paid by an absent spouse or spouse who is not a household member**

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Details of any regular allowance paid by an absent **spouse** or a spouse who is not a household member to anyone present in the household should be recorded.

If the respondent draws money from a joint account the amount drawn should be recorded. Also record details of any bills paid direct by the absent spender or spouse who is not a household member at Q 139 in the Household Schedule.

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**Q 72 Income Tax paid direct to Inland Revenue**

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Do not enter amounts of tax here that are duplicates of tax payments elsewhere on the schedule, or are in respect of interest from stocks, shares etc mentioned at Q 67.

Exclude any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.

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**Q 73 Income tax refunded direct by Inland Revenue or DSS**

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Note that refunds from DSS are included. DSS can refund income tax if the informant is or was unemployed.

Tax refunds received through pay are not to be included at this question but should be entered at Q 15.

Direct refunds of tax previously paid by employees under Pay As You Earn (PAYE) are normally due to change of circumstances, eg unemployment, redundancy, retirement, mortgage or marriage.

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**Q 74 Money sent abroad**

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Information collected at this question is to give an indication of money being sent out of the country.

Only money actually sent abroad should be entered. Money given to an individual or charity in this country and subsequently sent abroad (eg Oxfam, Christian Aid) should not be entered.

Estimates are quite likely at this question; this is acceptable and preferable to a 'don't know'.

The amount recorded should be in £ sterling.

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**Q 75 Income from occasional jobs**

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Only odd or occasional jobs should be entered here. If a job appears to be a recurring undertaking, regardless of hours worked, the details should be entered elsewhere in this schedule, eg Qs 12-33 for employee main jobs, Qs 34-40 for employee subsidiary jobs or Qs 41-46 for self-employed jobs. If necessary recode Q 2.

Do not include here jobs where there is a **regular commitment**, eg service in the Territorial Army. Include these in the main employment section.

If the informant intends to undertake the job again in the future please note this fact.

Students' holidays jobs should not be shown here but at the relevant section dependent upon their present situation

A separate line should be used for each time an odd job is carried out The period code entered should be for the period covered by the fee for the job.

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**Qs 76 and 77 Income of children under 16 (prompt cards Z1 Z2 and Z3)**

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Income of children under 16 is asked of the parent/guardian, to ensure that we get the income of the whole household.

At Q 76 include any regular income, however small, eg from a newspaper round or, building society. If there is more than one source of income then details of the second income should be recorded in the margin. If the child receives investment income such as interest from a building society it should be entered here. However if children have recently opened an account and have not yet received interest, do not include

Exclude cash gifts and pocket money.

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## Qs 78-87 Liquid assets

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These questions are included at the request of the DSS to estimate eligibility for certain benefits (Income Support, Housing Benefit and Family Credit).

The questions should be asked of all spenders who have liquid assets and about children under 16 who have liquid assets. **Do not interview children under 16 directly, but ask questions about their assets of their parents.** *RECORD ANSWERS in separate column.*

Husbands and wives and cohabiting couples should be treated as one unit and their total values of assets should be put in the same column. If there is a second married or cohabiting couple in the household remember to treat them as one unit and use one column putting both their person numbers at the top of the column.

Please remember that refusals to this series of questions only will **not** invalidate the interview. This is the only part of the FES where a refusal can be accepted. Refusals by one person at Q 79 means that subsequent questions should not be asked.

If there is a refusal at Q 79 ring "R" in the appropriate person number box on page 63; if there is a refusal at any of the questions 80-87 ring "S" in the appropriate box on page 63.

The first step at Q 78 is to prompt the liquid assets which are to be included in the definition. This is done by referring back to these items on the household and income schedules, or by using a spare copy of page 62 (from a pad of continuation pages) and ticking the relevant items as investment income questions are asked. These pages are asterisked in the A & B Schedules. Ring the code for each type of account or investment held.

The next step is to ask Qs 80-87 which are opinion questions about the total value of the assets (or holdings) mentioned at Q 78-79. It is not necessary for the informant to search out records; however do not discourage them.

The asset questions Qs 80-87 will not be asked of all FES Households. Only those households in which a couple or other individual whose estimated total assets are within the range of £1,500-£20,000 will be eligible to be asked these questions. We estimate that only one in four households will fall in this range. Where a couple or individual has assets of less than £1,500 or more than £20,000 they will have been filtered out at Q 79.

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## Q 80 Amount in bank current account or building society current account

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This question is to be asked of those with a bank or building society current account (coded 1 or 3 at Q 78). Exclude other building society accounts: record these at Q 81.

Please include bank current accounts which yield interest and building society current accounts on which charges are drawn.



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**Q 81 Amount in Savings Accounts**

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This question is asked of those with any of the following investments recorded at Q 78: National Savings Bank Ordinary and Investment Accounts, TESSAs, Building Society Deposit Accounts or Deposit or Savings Accounts with high street banks (including the TSB). Current balances are required to be as accurate as possible. Include savings accounts held by children.

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**Q 82 Value of National Savings Certificates**

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It is important to note exactly which issues are held (eg. 23rd issue), how many certificates are held, when they were acquired and their approximate total value when they were acquired.

Include certificates held by children

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**Q 84 Value of Premium Bonds**

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It is not necessary to specify the value of each bond held - only the total value of all bonds. Include premium bonds held by children.

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**Qs 85-86 Value of National Savings Bonds**

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Record the number and total value of Income Bonds at Q 85 and the year acquired and total value of Deposit, Capital or Children's Bonus Bonds at Q 86.

Include all bonds held by children.

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**Q 87 Other type of securities**

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Include at Q 87

Government gilt edged stock

Unit trusts

Stocks, shares, bonds, debentures and local authority securities

Other securities.

Record on a separate line the name of each security, the number of shares, bonds, etc held, and the total value of each security

# DIARY

# Diary

- **The Diary should be started immediately after the interview if possible and no later than one or two days after the interview. All spenders in a household should start their diary on the same day.**
- **Each diary should be the individual spender's own account of their expenditure during the fortnight.**
- **Please assist with any difficulties and make additional calls if necessary.**
- **A blind person or anyone unable to write should be included as a spender. If their records are kept by someone else in the household check their accuracy by going through the details with the spender in question. Alternatively you may enter the expenditure for that person.**
- **Please draw the attention of respondents to the notes at the beginning of the Diary, the example pages and the reminder list at the end of the booklet.**

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## General Points

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Please draw the attention of your informants to the notes and examples at the beginning of the Diary. Please ensure that they understand and follow these points:

- a. Each item should be entered on a separate line and individually priced; although fruit can be entered as one item, as can vegetables except potatoes.
- b. You should **not** accept itemised till receipts. Items on these should be entered into the diary by the informant. **If they absolutely refuse to do it then you should copy details in.** Any budget returned to HQ without this being done will be returned to you as we do not have the facilities for copying. Itemised receipts are usually very clear but regrettably we cannot use them as each item has to have an individual code number added to it for processing purposes. It is for this reason that each item has to have its own line in the diary.
- c. All amounts of money spent during the two weeks must be entered, including money spent on those items already entered on the household schedule.
- d. Only money paid out by the household should be recorded. Goods acquired but not yet paid for (eg budget account) should not be shown except where a credit card, charge card, shop card, store card or grocery account is involved (see (f) and (g) below).
- e. **Where luncheon vouchers** are used, record the total cost, eg meal costs £2.50, luncheon vouchers used have value of £1, additional cost £1.50 - Record £2.50.
- f. Any item acquired but not yet paid for by **credit card, charge card, shop card or store card** should be recorded with its price and the number "3" ringed in the appropriate column. Code 3 should **not** be ringed if the items were acquired with bankers cheque cards, electronic transfer of funds (ETF), Switch, Barclays Connect or similar cards where a bank account is automatically debited.
- g. Grocery accounts: On the regular commitments sheet, you should check whether the account will be paid within the record-keeping period.

If it will not be paid: no information is required.

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

- i. If the informant can itemise: They should list on the day the bill is paid list each item purchased on the account on a separate line. (You may, in some cases, have a whole month's groceries listed).
- ii. If the informant cannot itemise: they should also note down on each day any items obtained on this account. Where possible, the informant should also enter the amount to be paid for the purchase to the left of the £ p column, and note that the goods are "on account".

On the day the account is paid, the informant should enter the total amount of the grocery account with a note indicating that the bill cannot be itemised.

- h. Monthly accounts: if an informant has an informal arrangement with a shop, follow the procedure for grocery accounts described above.
- i. Make sure that £ and p signs are not written in, that all entries are within the columns and that the 'office use only' column is left blank.
- j. With the exception of pocket money given to children, it is not necessary for respondents to record money transfers between each other. But please ask respondents to enter pocket money given to children.
- k. Make certain that 00s are entered in the pence column in cases where amounts are given in £s only.
- l. If any items are to be claimed as business expenses, or will be refunded, the words "(to be claimed or refunded)" should be added after the item(s).

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**Food and drink brought home - (except take away meals, meals out etc)**

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These items should be recorded on the left hand page. Include food and drink taken into another person's home (eg for a party).

a) **'Meat'**

(i) State type eg pork, lamb, beef, bacon, ham etc.

(ii) probe: cooked or uncooked? It is not necessary to state whether meat is frozen, tinned etc:

'Chops': State whether these are lamb or pork chops;

'Sausages': no need to give type of sausage (pork etc) but state if cooked or uncooked.

b) **Fish** probe as to whether fresh, frozen, canned, bottled, etc but no need to probe for type of fish.

c) **Fruit**

(i) itemise separately fresh, frozen, tinned, dried, bottled and cooked fruit

(ii) no need to itemise fruit by type

(iii) do not include tomatoes as fruit; include as vegetables.

d) **Vegetables**

(i) itemise separately raw, frozen, tinned, dried, bottled and cooked vegetables

(ii) no need to itemise vegetables by type except potatoes

(iii) itemise separately potato products and raw potatoes

(iv) tomatoes to be included as vegetables not fruit; no need to separate them out if they are included in vegetables.

e) **Milk bill**

(i) Probe to ascertain whether it is milk only or whether it includes cream, eggs, sausages, etc. If the latter, itemise each. If it is milk only, state 'milk bill (milk only)'.

(ii) Milk - we need to know whether it is:  
whole/full cream or semi-skimmed/skimmed.

f) **Sweets and chocolates** - give brand name, eg Mars Bar.

g) **Breakfast cereals** - no need to probe for brand name.

h) **Crisps** give brand name, as potato crisps are coded separately from corn-based crisps.

i) **Baby food** itemise type of food, eg dried milk, rusks, cereals, tinned or

bottled foods.

- j) **Spaghetti** dried? canned? cooked/ready to eat?
- k) **Lollies** do they contain ice cream or not?
- l) **Bread bill** itemise cakes and bread separately or note "bread only". There is no need to describe the type of bread, eg white, brown.
- m) **Orange** Is it: orange drink? orange squash? orange juice? orange juice drink? Is it an orange ie the fruit?
- n) **Biscuits** all one code; no need to probe for chocolate or other.
- o) **Ready meals** Specify type of meal, eg frozen vegetable lasagne, cheese and onion pie.
- p) **Soft drinks** itemise squash or fruit juice, fruit drink.
- q) **Alcoholic drink** Itemise type of drink, eg beer, wine, sherry, vermouth, spirits, etc Note that only alcoholic drinks brought home should be recorded on the left hand pages.

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#### **Cleaning materials, cosmetics, toiletries, small electrical items, stationery**

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These items should be recorded at the bottom of the left-hand page with the name of the shop or store where they were purchased

This sections covers:

**Cleaning materials:** include air freshener, disinfectants, dyes, methylated spirits, polishes, soda, shoe cleaners, starch, turpentine

**Cosmetics:** after shave lotion, baby lotion and cream, bath salts, cleansing cream, deodorants, eye shadow, face powder, hair conditioner and sprays, lipstick, mascara, nail varnish, perfumery, talcum powder, tissues

#### **Sanitary towels**

**Soap and detergents:** toilet soap, washing-up liquid, washing powder

**Toiletries:** blades, combs, flannels, hairbrushes, manicure sets, nail files, razors, shampoos, toothbrushes, tooth paste.

#### **Toilet paper**

**Kitchen stationery:** aluminium foil, bin liners, candles, paper napkins, plastic cutlery, polythene bags

**Other stationery:** pens, pencils, writing paper, envelopes, greetings cards.

**Small electrical items:** light bulbs, fuses, batteries, plugs, adaptors.

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**Take-away meals brought home**

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Any take-away meals, eg fish and chips, Indian, Chinese food, hamburgers, fried chicken, which have been prepared at a catering establishment and brought home for consumption should be entered under this heading at the top of the right-hand page.

Items other than fish and chips, which are purchased at a fish and chip shop, must be itemised separately, eg sausage, saveloy.

The informant should note whether food brought home was served hot or cold by ticking the appropriate box.

Meals on wheels and other delivered meals (eg Pizza) should be entered under this heading.



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#### D.6- Meals, snacks, sweets, ice cream, etc bought and consumed away from home

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This section has two sub-headings which divide meals/snacks/sweets/non-alcoholic drinks/ice cream consumed away from home into those bought at a workplace and those bought elsewhere.

##### a. Snacks

If a snack is purchased please itemise, eg cheese roll 30p, cup of tea 25p.

##### b. Meals out

Unlike snacks, it is not necessary to itemise the components of meals out ~~except~~ to separate out any alcoholic drinks from the meal. Tips and service charges should be included in the cost of the meal. They do not need to be separately itemised.

##### c Food bought at workplace

This includes meals/snacks/sweets/non-alcoholic drinks/ices bought at any workplace, not only one's own workplace (ie include items bought at a workplace being visited). Generally these meals etc. will be partly subsidised.

Items bought at works canteen, staff dining room, staff tea clubs, staff rest room, staff tea bar, staff vending machines, etc. can be included under this heading

##### d Food bought elsewhere

This includes other meals/snacks/sweets/non-alcoholic drinks/ices bought and consumed at a restaurant, cafe, hotel, public house, snack bar, fish and chip shop, cinema, cake shop, kiosk, railway station, race course, exhibition, school shop, tuck shop, etc.

The informant should note whether the food in this section was bought hot by writing 'hot' beside entry, eg toasted cheese sandwich (hot).

Code 1 should be ringed if the food was eaten on the premises where it was bought, eg consumed at a table in a restaurant.

Code 2 should be ringed if the food was eaten away from the premises where bought, eg. chips or ice cream bought at a shop and eaten on the street; bar of chocolate bought at kiosk and eaten on street.

Take-away meals brought home should be entered at the bottom of the left hand page

##### e. Alcoholic drinks bought and consumed with meal

The cost of alcoholic drink bought and consumed with the meal should be shown separately in the section headed **beer, wine, spirits and other alcoholic drinks bought and consumed away from home**. The words 'with meal' should be written beside the entry

If alcoholic drink is taken with the meal, but the amount spent cannot be itemised, write beside the meal out entry 'amount for alcohol not known'  
If no alcoholic drink is taken with the meal, 'no alcohol' should be written beside the 'meal out' entry.

**f. Soft drinks**

Soft drinks consumed away from home should be recorded in either part 1 or 2 of the meals out section.

---

**Beers, wines, spirits and other alcoholic drinks bought and consumed away from home**

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- (i) Code 1 should be ringed if alcoholic drink is bought at an off-licence (including a supermarket etc) and code 2 ringed if bought elsewhere (eg public house, club). This is to help improve the Retail Price Index as different prices are charged at different outlets.
- (ii) Alcoholic drinks taken with meals should be entered here. Try to separately itemise beer; cider; spirits; liqueurs; sherry; martini; cinzano; whisky mac; dessert wine; madeira; port; muscat; tokay; vermouth; and table wines, eg red, white, rose, sparkling wine. If the type of drink is specified, it is not necessary to write whether the drink is fortified or unfortified.
- (iii) If a number of drinks were bought and there was a mix of wines, beers, spirits etc. which the informant cannot itemise then obtain an estimate of how much was spent on each.

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**Weddings, anniversaries, barmitzvahs, 18th or 21st birthdays, entertainments, funerals**

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If there is an entry such as 'wedding', probe to see if the arrangements were taken care of by a contract caterer. If so, write 'contract caterer', beside the entry. No further detail about the components of total expenditure is needed. If, however, the respondents have done their own catering, it is then necessary to obtain estimates of the components in broad headings, eg food, alcohol, hire of hall, etc.

---

**Daily shopping items eg newspapers, cigarettes, stamps**

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Please ask informants to record the name of the shop or store where daily shopping items such as newspapers, magazines, cigarettes, matches, stamps and postal orders are purchased.

**Newspaper bill:** itemise newspapers and magazines separately.

**Tobacco:** itemise pipe tobacco and cigarette tobacco separately.

**Postal order:** the value and poundage should be shown on separate lines. If the postal order is used during record-keeping note what it is for (eg football pools); if it is not used, note this fact.

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## Clothing, clothing materials and footwear

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For clothing and footwear give the person number of the wearer. If the wearer is not in the household note whether for adult or child, male or female. If child (under 16), give age; it is not necessary to give the age of an adult.

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## Travel and motoring

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### a. Expenditure

- (1) State whether travel is by bus, rail, tube, etc.
- (ii) 'Capital card': state whether season ticket or day ticket and also which mode(s) of transport involved.
- (iii) Season ticket: Check whether this is the first season ticket. If it is, write "first ticket" beside entry, if not check back to Q 101 Household Schedule to see if there is or should be an entry there.
- (iv) Bus and train fares should be probed to check whether school fares. If they are, write "school fares" beside them and check Q 126 on Household Schedule to see if these are also entered at this question.
- (v) Garage bills: itemise petrol, oil, labour, parts, accessories, VAT etc.
- (vi) Amounts paid for petrol, oil and other materials must be shown individually. Please distinguish between diesel oil and other oil.
- (vii) Spare parts and accessories: distinguish between car, motorcycle and other vehicles; also probe what for, eg 'battery for car'.
- (viii) 'Repairs and servicing': distinguish between car, motorcycle and other vehicles.
- (ix) If a car is bought state whether it is new or second hand.

### b. Refunds

Note items refunded and check page 38 of diary, question 137 on Household Schedule and questions 20, 21, 22, 27 and 46 on Income Schedule.

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## Other payments

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### a. Fuel and light

Watch for amounts set aside to pay future bills. These should be noted as 'set aside'.

Slot meter payments - note whether for gas, electricity, etc.

If coke or other smokeless fuel, obtain brand names.

### b. Video

Is this video hire? video tapes? purchase of video machine?

### c. Household goods and furniture

(i) 'Spare parts' - probe what for, eg 'burner for gas cooker'.

(ii) 'Cookers', 'water heaters' - probe as to whether electric, gas, oil, paraffin or calor gas - fitted.

(iii) 'Fires', 'refrigerator' - probe as to whether electric or gas.

### d. Play schools/Nursery schools

Fees for playschools/nursery schools, when paid daily or weekly, should be probed to ascertain whether they are in fact for schools, and not for playgroups or nursery groups. The essential point is that a school provides some form of education and is often attached to a state or private infants' school.

If the entry is for a school, check whether this is first payment, and, if not, ensure that Qs 129, 130 and 133 in the Household Schedule have been asked. If it is first payment, write '**first payment**' beside entry.

If expenditure is for a day nursery or playgroup, note this fact.

### e. Gifts and presents

(i) If gift/present is not cash specify the item purchased.

(ii) If gift/present is cash to another household member write 'cash' beside entry and note the person number of the individual receiving the money, eg 'cash to P2'.

(iii) If gift/present is cash to someone outside the household write cash beside entry and note 'to someone outside household'.

(iv) Pocket money. Note the person number of the child the money was given to. There is no need to find out what the child spent the money on.

**f. Deposits**

State what the deposit was for and whether it was towards a cash purchase or a credit acquisition.

**g. Instalments on credit agreement, mail order and insurance premiums**

If any payments are entered in the record book which do not appear on the household schedule, check whether the household was already paying instalments at the date of the household schedule interview. If they were paying, enter details at the relevant question on the Household Schedule. If they were not paying, note that it is a "new commitment", and do not enter on the Household Schedule.

**h. Christmas and savings clubs**

Note the purpose of the club, eg purchase of toys, groceries, hampers, tools etc.

**1. Home maintenance, improvements and installations**

- (1) Probe whether DIY or contracted; if DIY obtain a breakdown of the material costs
- (11) For installation costs, note whether DIY or contracted.
- (111) Specify type of improvement in full, eg additional garage, built-in bedroom furniture.]

**Expenditure on other dwellings**

- (1) Where there is expenditure on another dwelling, note whether this is a permanent second dwelling, eg holiday home, or accommodation to which all or part of the household will be moving, ie a new main dwelling.
- (11) Specify type of expenditure on other dwelling in full (see '1' above) and enter 'second home', 'new main home' by each item
- (111) If timeshare expenditure, specify if the timeshare is in UK (England, Scotland, Wales or Northern Ireland) or abroad (including Channel Islands and Isle of Man)

k. **Payments for sports**

Note whether payment was as a spectator or participant.

Golf club - Is this membership? admission fees? sports equipment?

l. **Medical/Dental/Optical treatment or prescriptions**

Note whether **National Health Service** or **Private**.

m. **Spectacles** - No need to probe whether NHS or Private.

n. **Money given to children for school meals/school travel**

There is no need to find out if the money was spent on school meals or travel to school.

o. **Present** - what was the item purchased?

p. **Driving** - Identify separately driving lessons; payments for green cards; international driving permits; subscriptions to motoring organizations (AA, RAC, etc).

q. **Leisure classes and tuition**

If any payments are entered in the diary which do not appear on the Household Schedule, check whether any payments had been made in the 3 months prior to the interview and, if so, enter details at A0130. If no payments were made in the previous 3 months, note that the diary entry is a "first payment".

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## Shopkeepers and farmers

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If shopkeepers and farmers consume goods which they would normally sell commercially, these goods must be entered.

- a. Where the informant actually puts money in the till for the goods, the amount should be recorded
- b. Where the informant does not put money in the till for the goods then the price he would have sold the goods for should be entered. In the case of farmers this may be an approximation.

The words "own shop" or "own farm" should be entered (beside the item) in order to indicate that no actual cash was paid out at the time.

"own shop" includes any undertaking other than a farm, eg newsagent, grocers, garage, printers, dry cleaners.

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## Holidays starting and ending during record keeping

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The treatment of expenditure while on holiday depends whether the holiday is in the UK (England, Scotland, Wales and Northern Ireland) or abroad (including Channel Islands, Isle of Man and Eire).

### a. Holiday in UK

Informants should be asked to maintain diaries as if they were at home ie record all expenditure individually. Diaries will be collected by you at the final call.

### b. Holidays outside UK (including Channel Islands, Isle of Man and Eire)

Informants should be asked to record daily totals spent together with the name of the country in which the holiday was taken. Diaries will be collected by you at final call. **Please itemise accommodation and package separately.**

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**Holidays starting during record keeping but ending after record keeping period finishes**

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Treatment of expenditure while on holiday and method of returning diaries to you depends on whether the holiday is in the UK (England, Scotland, Wales or Northern Ireland) or abroad.

**a. Holidays in UK**

- (i) If any or all spenders know that they are going away after the start of record-keeping, ie on holiday or business or for any other reason, attempts should be made to persuade the member(s) to keep records while away. If the spender concerned is not due to return to the household within the survey field dates then arrange for them to post the diary back to you.
- (ii) If the records are being returned by post, the information about names and addresses must be collected at an earlier call so that postal orders can be sent.
- (iii) Please indicate if the holiday is self-catering or non self-catering.

**b. Holidays outside UK**

Informants should record on page 43 of the diary the following information.

- (i) The date that they will go abroad.
- (ii) Number of days they will be outside the UK.
- (iii) The amount of travellers cheques and currency (£ equivalent) they will take outside UK.
- (iv) The estimated value (£ equivalent) of any ordinary bank cheques they will write outside the UK.
- (v) The country in which the holiday will be spent.
- (vi) Whether the holiday will be self-catering or non self-catering.
- (vii) An estimate of the amount of money to be spent on accommodation.

This information allows us to apportion the amount of total expenditure abroad between that within the record keeping period and that outside it.

The diaries should be collected on the day before the holiday starts or be posted to you on that day.



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### Holidays due to start after record keeping period

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All expenditure in preparation for the holiday, eg the deposit, final payment or purchase of travellers cheques or foreign currency should be recorded if they occur during the 14 days.

Bank charges for travellers cheques or foreign currency should be itemised separately from the cheques or currency.

If the holiday is to be taken in England, Scotland, Wales or Northern Ireland, write 'UK' beside entry. If it is to be taken outside the UK note country in which holiday will be spent and also the estimated amount to be spent on accommodation.

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### Business trips

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Where a member of the household takes a business trip take the same action as that for holidays. A careful check should be made for refunds.

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### Page 38 - Business refunds

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Please ensure that this page is completed. If there are no refunds, a line should be drawn through boxes to indicate this fact. Before doing this, Q 137 Household Schedule and Qs 20, 21, 22, 27 and 46 Income Schedule should be checked to see if refunds would have been expected on expenditure in Record Book. Probe to check whether any of these expenditure items shown in the diary have been refunded.

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### Page 38 - Credit/charge/store/shop card account paid

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If a credit card, charge card, store card or shop card account is partly or fully paid during the 14 days record keeping period, any interest shown on the account should be recorded in Box 2 on page 36. It is not necessary to record the amount of the account paid (apart from interest).

Similarly, if any of these accounts is paid during the 14 days, any annual standing charge shown on the account should be recorded in Box 3.

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### Page 39 - Winnings from betting

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If there is no entry in the box, query with the informant. If there are no winnings draw a line through the box.

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#### Page 44 - Further information required

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Page 44 contains a section for you to note what further information you require from the informant. Precarbonised pads of this section will continue to be available if required.

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#### Restarting Records

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

# GLOSSARY

- Accident Insurance** - This is a private insurance taken out by individuals to give them a lump sum payment or a weekly payment if they suffer from an accident.
- Additional Pension** - See Earnings related supplement.
- Additional Voluntary Contribution** - See Personal Pension.
- Annuity** - This is basically a form of providing a regular income. A lump sum of money is paid to an insurance company and, in return, the company pays out a regular income. There are three main types of annuity: level annuities, where the income remains the same each year; increasing annuities, where the income increases at an agreed rate, and unit-linked annuities, where the income is linked to the value of a fund (eg property)
- Attendance Allowance** - This is a benefit for adults (or children over 2 years old) who are severely disabled mentally or physically and need attention. In order to qualify, the person has to satisfy certain residential and medical conditions. There are two rates of allowance: the higher rate for those who need attention day and night, and the lower rate for those who need attention only by day or night. The allowance is normally paid by order book and is usually in addition to other National Insurance (N I.) benefits.
- From April 1992, Disability Living Allowance (self-care component) will replace Attendance Allowance for those under retirement age.
- Bank Budget Account** - A budget account is a way of spreading the cost of household bills and other lump sum payments over the year. The bank normally has to agree to the precise estimate of the year's cost of all the bills to be included in the scheme. This total is divided by 12 and a standing order for this amount is made to the bank each month. The bills are usually paid with a special cheque book from the budget account. Interest charged on this type of account varies between banks.
- Bank Charges** - Bank charges are amounts paid to a bank (by deduction by the bank from the account) to cover the administration of its services, eg for processing cheques, stopping cheques, paying standing orders.
- Bank Current Account** - An account into which money is deposited, usually to meet the needs of everyday expenditure. A cheque book is supplied to write cheques for cash or goods. In some cases (although not in all), an individual may receive interest on this type of account. Bank charges may be levied to cover the administration of the account. This is the type of account into which salary is often paid and from which standing orders are paid.

Most banks now offer current bank accounts which yield interest. These accounts can be overdrawn to a certain limit; also service charges can be levied. In these two ways this type of account differs from a building society current account.

- Bank Deposit Account** - An account into which people can deposit any amount of money and on which they can get interest. Money can be drawn out of such an account at reasonably short notice.
- Bankers Card** - See cheque guarantee card.
- Bank Loan** - A personal loan arranged directly through a bank. It may cover a number of articles or services or only part of an article or service, depending on the borrower's circumstances.
- Bank Savings Account** - This is similar to a bank deposit account but there is often a requirement for a minimum investment and there are restrictions on when the money can be drawn out. Consequently, the interest rate is higher than for deposit accounts. Some types of bank savings account are known as Capital Investment Accounts.
- Blind Persons allowance** - This is an allowance against income tax available to registered blind people.
- Board Budgeting Scheme** - This type of scheme is operated by Gas and Electricity Companies and British Telecom. It works in much the same way as a bank budget account, by spreading the cost of the bills over the year with regular monthly payments. There is no interest or service charge payable with this scheme.
- Budget/Option Account at a shop or store** - A budget or option account is usually with a department or chain store. With a budget account the customer undertakes to make certain payments into an account, usually at a regular rate and time interval. In return, they are able to purchase goods on credit up to a certain figure specified in the original agreement. With an option account, goods are also bought on credit, but the monthly statement received from the store can be paid in full or by agreed instalments. If paid in full, no interest will be charged.
- Building Society** - Building Societies are organisations into which money can be invested through opening various types of accounts with varying rates of interest. The individual normally receives a pass book in which deposits and withdrawals are recorded. Interest on the account is normally paid every six months. Building Societies are the prime source of loans for the purchase of domestic property.
- Building Society Current Account** - Some Building Societies offer savings accounts on which cheques can be drawn. It is not possible to overdraw these accounts and service charges are not levied. In these two ways (at least) these accounts differ from Bank current accounts yielding interest.
- Business Enterprise programme (BEP)** - The BEP offers seven days of training, normally spread over five weeks, in the skills to run a small business. If unemployed it is possible to join BEP within Employment Training (see Employment Training Allowance).
- Capital Bonds** - See National Savings Bonds.

- Cash Dispenser Card** - A card issued by banks which operate cash dispensing machines at convenient locations which can be used both inside and outside normal banking hours. The card operates the machine.
- Chargecard** - The main issuers are American Express and Diners Club. Each month the card-holder is sent an account statement showing goods purchased with the card. The card-holder must pay off the whole of the account each month, and no interest is charged although there is an annual standing charge. Marks and Spencer charge card is really a credit card because it allows holders to carry over outstanding balances to the next month and interest is charged on this.
- Check Trader** - Here, the purchaser pays for goods by check. Usually a check trader calls on the purchaser to sell him/her a check, which s/he can then use to buy goods in a number of shops. Some retailers issue checks also known as bonds. The largest check trading organisation in the country is the Provident. Check trading today is most prevalent in the North of England - Humberside, West Riding, Teeside, etc - for textiles and household goods
- Cheque Guarantee Card** - Acquisitions using cheque guarantee cards are cash transactions. These cards should not be confused with credit cards, charge cards, store cards or shop cards.
- When paying by cheque some shops, stores, etc want a guarantee that the cheque will be honoured, before they accept it. The cheque card is the 'payer's proof' that the bank holds him or her creditworthy Barclaycards and ETF cards, such as Barclays Connect and Switch, may also be used to guarantee cheques.
- Child Benefit** - Child Benefit is paid for all children under 16 (or over 16 if still at school). It is not means tested and can be received regardless of income level. It is usually paid weekly or every 4 weeks, by payment book or directly into a bank or Building Society account.
- Children's Bonus Bonds** - These can be bought for any child under 16. Interest is added on each anniversary of the purchase with a bonus every 5 years up to the child's 21st birthday. The interest and bonuses are exempt from tax.
- Christmas Bonus** - A tax free bonus paid, with certain long term benefits, shortly before Christmas each year.
- Club** - See Co-op Club, shop running a club.
- Collective Community Charge** - See Community Charge.

### Community Charge

- Community charge (also known as 'poll tax') has replaced domestic rates in Great Britain. With a few exceptions everyone aged 18 and over is subject to paying either a full personal community charge or 20% in the case of students. Community charge is payable either by direct assessment by the local authority or indirectly by collective community charge included in rent collected by landlords.

Collective community charge will appear on the FES in a small minority of cases where it is included in rent in bedsits and in boarding houses. There is also standard community charge payable by people with second dwellings.

### Community Charge Rebates/Benefit

- Community charge rebates are also called community charge benefit. Personal and collective community charge rebates/benefits are means-tested and must be applied for usually before the annual community charge bill is calculated. It is possible to get up to 80% rebate/benefit and those on income support automatically get the maximum rebate. Rebates will vary according to income and capital, as they have done under housing benefit schemes. If a rebate is granted, the annual community charge bill will be reduced to take this into account; the rebate can also be received as a lump sum. Those paying collective community charge may receive vouchers to give to their landlord. For couples, the rebate will take account of the community charges that both have to pay and will be divided between the two of them. They will be given separate rebates and their bills will be reduced accordingly.

### Community Charge Reduction Scheme

- This scheme replaced transitional relief from April 1991. A reduction will be allowed where the government's assumed community charge in 1991-2 exceeds the 1989-90 rates bill by more than £52 a year for a one or two - person household, £104 a year for a three person household, and so on.

### Co-op Club

- In this club goods are obtained from the Co-op and a regular amount is paid into the club usually through a collector.

### Co-op Society

- By being a member of a Co-op society and buying goods from the Co-op, a person earns a dividend. The more goods that are bought, the greater the dividend. Profits made by the Society are paid back to members on a proportional basis, depending on the amount of dividend earned. This type of society is different from a Co-op bank.

### Covenant

- Under a deed of covenant, a person can agree to make a series of payments to an organisation or individual. The recipients of the payments can claim back from Inland Revenue any tax paid by the payer on their income, covering the amount paid.

- Credit Cards**
- There are basically only two types of bank credit cards Access and Visa. Anyone over 18 can apply for a credit card. A person issued with a card can purchase goods and services, on credit, from a variety of shops and organisations which accept the card. Any number of goods and services can be purchased, up to the individual's credit limit set by the credit card company. Each month a detailed statement is sent to the cardholder showing the cost of the goods and where they were purchased. If the whole of the account is paid off within a specified period, no interest is charged. The cardholder must always pay off a minimum proportion of the amount owing, usually £5 or 5%, whichever is the greater. Interest is charged on the remaining amount. An annual standing charge is payable on a number of bank credit cards.
- Credit Sale**
- Credit Sale agreements are usually taken out for the purchase of smaller consumer durables (eg radios, cameras, tape recorders). The agreement normally covers nine months and the borrowed money is repaid to the shop, with the first payment serving as a deposit. Goods purchased by Credit Sale are the property of the purchaser as soon as they are acquired. Sometimes, no interest is charged on this type of agreement.
- Credit Trader**
- These are commonly known as 'tallymen', 'bagmen' or, in Scotland, 'Scotch drapers'. Credit traders call on customers, show samples, and, if items are purchased, then recall at regular intervals to collect money. They trade usually in drapery and clothing for women and children, but some deal in furniture, carpets and men's clothing.
- Credit Transfer**
- A credit transfer is a means whereby an amount of money is transferred from one account to another on instruction and without writing a cheque. A transfer can take place between two different people or organisations, or between different accounts of one person, eg current to deposit account. Where a person transfers money from one account to the other, both of which are their own, this is not considered to be expenditure.
- Credit Union**
- A group who save together on a regular basis and then use the money built up to lend money to each other at a low rate of interest.
- Debenture**
- A debenture is a loan to a company, usually repayable over a fixed period of time with regular payments of interest. The interest, however, is likely to vary according to the terms of the debenture.
- Deposit Bonds**
- See National Savings Bonds.



- Direct Debit** - A bank direct debit is a form of standing order where the amount of payment is likely to vary. The variation is instigated by the person being paid and therefore saves the payer having to take action.
- Disability Living Allowance** - From April 1992 this benefit will be directed at disabled people of working age and below. There will be two components; self-care, which will replace Attendance Allowance for those under retirement age, and mobility, which will replace Mobility Allowance.
- Disability Working Allowance** - This will be introduced in April 1992 as an Employment Credit designed to support disabled people who are in work or would like to work but whose earning capacity is low.
- Earnings-Related Supplement** - This is a supplement to some state benefits and may be called Additional Pension. It is earnings-related, in the sense that the amount paid varies according to the NI contributions made (while working) and the earnings as an employee in the relevant tax year ie the higher the wage, the higher the contribution, the higher the supplement. The supplement is normally paid by giro with the relevant standard benefit (eg Retirement Pension, Invalidity Pension).
- Electronic Transfer Funds (ETF) Cards** - ETF cards, such as Nat West Servicecard ("Switch") and Barclays Connect, are considered to be the equivalent of cash and thus are accepted instead of cash or cheque to pay for goods and services. When the card is used, the card-holder's current account is debited within a few days. The card is therefore not a credit card and purchases with it should be regarded as "cash" purchases in the diary, not "credit" purchases. ETF cards also serve as cash dispenser and cash guarantee cards.
- Employee** - An employee is someone who receives a wage or salary for working for an employer (this can be an individual or an organisation; consequently directors and managers are employees of their companies).
- Employer's sick pay** - When an employee is off work sick they receive Statutory Sick Pay, NI Sickness Benefit or Invalidity Benefit. In addition, they may receive Sick Pay from their employer. Sickness pay from the employer is normally either:-
- i. made-up pay, eg the different between NI Sickness Benefit etc., and normal earned pay or
  - ii. half pay, ie. half normal earned pay.
- There are, of course, other arrangements depending on the individual employer or employee's situation.
- Employment Training (E.T.)** - Open to 18 to 59 year olds who have been signing on at an Unemployment Benefit office for six months or more. The allowance is at least £10 a week more than the unemployment benefit. All travel costs over the first £5 per week are paid.

Responsibility for planning and delivering Employment Training is being passed to local Training Enterprise Councils, or in Scotland Local Enterprise Councils.

**Enterprise Allowance** - This is a payment made to previously unemployed applicants who want to start a business. It is open to adults in receipt of Unemployment Benefit or Income Support who have access to at least £1,000 to invest in their business.

The allowance is paid for up to 52 weeks to supplement the receipts of the new business while it is being established.

**EEC Training Supplement** - This is an allowance paid by the European Economic Community out of its social fund to redundant workers in specified industries, eg steel workers, while they are undergoing re-training.

**Family Credit** - Family Credit is available to families, including one parent families, with at least one child under the age of 16 (or over 16 if still at school) where the HOH or partner works at least 24 hours a week, but the total family income is below a certain level. The amount of the benefit depends on the number of children in the family, the family earnings and the total family liquid assets. It is paid by payment book. Family Credit is normally paid for 26 weeks (renewable) and is non-taxable.

**Finance House Loan** - This works in much the same way as a personal loan from a bank, but in this case the loan is arranged directly with the finance company. Such loans normally have a higher rate of interest than a bank loan. Some HP agreements may also be arranged directly with a finance house.

**Fixed Interest Savings Certificates** - The value of Department of National Savings fixed interest certificates remains the same during the life of the certificates. Interest is paid on the value of the certificates with an additional amount paid after five years and is tax free (See also Index-Linked savings certificates).

**Friendly Society Benefits** - Friendly societies provide a wide range of benefits for members in need. The most common of these is a sickness benefit provided for a member or one of the member's family. Some friendly societies provide a scheme whereby a pension is paid on retirement. This is not an employer pension.

**Government Gilt-edged Stock** - This refers to stocks issued by the government and considered 'gilt-edged' because they are secure investments.

**Guardian's allowance** - A weekly state payment for someone who takes an orphan into the family. In exceptional circumstances this may be paid if one of the child's parents is still alive but cannot care for the child. It is paid by payment book.

- Hire purchase** - This is one of the most common means of purchasing goods by instalment. The goods are hired before they are purchased, therefore unlike many other types of loan, the goods are not actually owned until all the instalments are paid plus a nominal purchase fee. This type of loan is normally arranged by the shop where the goods are acquired, and the instalments are paid to the shop.
- High Street Banks** - These are the normal banks such as National Westminster, Barclays, Midlands, Lloyds, Royal Bank of Scotland, Bank of Scotland, etc. Their two main accounts are 'Current' and 'Deposit'.
- Hospital Savings Schemes** - These are run on a commercial basis to provide financial aid in the form of contributions towards medical appliances or weekly payments when sick, eg Hospital Savings Association (HSA), Hospital Saturday Fund (HSF).
- Housing Benefit** - This is a collective name used for the various forms of means-tested assistance given with housing costs.
- In Great Britain the term housing benefit refers to rent rebate and rent allowance only. Rebates received in respect of community charge are known either as community charge rebates or community charge benefit. In Northern Ireland "housing benefit" continues to cover rent rebate, rent allowance and rates rebate.
- Income Bonds** - See National Savings Bonds.
- Income Support** - This is the basic Social Security Benefit designed to prevent anyone having too little to live on. There are two kinds of Income Support, Income Support Premium and Income Support Personal Allowance. Various groups including pensioners and the disabled receive the higher premium rates. The amount of benefit that can be received depends on a means test of needs and of liquid assets. Income Support can be received even with liquid assets of up to £8,000. Income Support can be paid on its own or in combination with other benefits.
- Index-linked national Savings Certificate** - The first Department of Savings index-linked issue, known as "Granny Bonds", allowed people of retirement age or over (65 men, 60 women) a form of inflation-proofed saving by index linking to the Retail Price Index. Index linking is assumed as long as the money is not withdrawn for 12 months. If the money is kept in for five years there is an additional bonus. The age bar was lowered and with subsequent issues, the certificates became available to anyone (see also Fixed Interest Savings Certificates).
- Industrial Disablement Benefit** - This can be a weekly pension or lump sum gratuity, depending on the degree of disablement arising from an industrial accident or disease. A constant attendance allowance may also be paid to people who need daily care and attention and whose disablement has been assessed at 100%.
- Industrial Death Benefit** - An Industrial Widows' Pension can be claimed by a woman whose husband died as a result of an industrial accident or prescribed industrial disease.

- Invalid Care Allowance-** Invalid Care Allowance is a taxable benefit for people of working age who cannot work because they have to stay at home to care for a severely disabled relative who is getting Attendance Allowance or Constant Attendance Allowance. There are no NI contribution conditions but, in general, married women and people receiving certain other benefits do not qualify for this allowance. The allowance is claimed through the local DSS office.
- Invalidity Allowance** - Invalidity Allowance is paid in addition to Invalidity Pension if the person becomes incapable of work while they still have a reasonable part of their working lives before them (ie up to age 60 for men, 55 for women). After retirement age (65 men, 60 women) people who have been receiving the allowance have it included in their retirement pension. Payment is weekly by giro or payment book.
- Invalidity Benefit** - See Invalidity Pension, Invalidity Allowance.
- Invalidity Pension** - Invalidity Pension is paid in place of Statutory Sick Pay or Sickness Benefit if a person continues to be incapable of work after 28 weeks, (see Sickness Benefit, Statutory Sick Pay).
- Loan** - See Bank loan, Finance House loan.
- Local Authority Securities** - Investing in local authority securities is a way of lending money to the LA at a fixed rate of interest, over a fixed period. The securities are renewable although the interest rate may not be the same.
- Mail Order Agent** - Mail order agents are often local part-time agents who work on behalf of the mail order catalogue companies (eg Universal, Littlewoods). Mail order companies offer a wide range of goods, nearly all available on credit. Someone can choose what they want from the catalogue, and the agent completes an order form and sends it off to the company, the goods being received by post. Payment is usually in equal instalments over 20 or 38 weeks, longer for high amounts.
- Mail Order Direct** - This refers to mail order services advertised by a company in a newspaper, magazine, eg Reader's Digest, Automobile Association or in a limited item catalogue. Anyone interested in the advertised goods contacts the company direct and receives the goods through the post. Regular instalments are then paid direct to the company. This is different to arrangements through a mail order agent.
- Maternity Allowance** - Maternity allowance is a weekly benefit, paid by giro, usually for 18 weeks, starting 11 weeks before the baby is expected.
- Maternity Pay** - See Statutory Maternity Pay

- Mobility Allowance** - Mobility Allowance is a benefit to help certain disabled people aged between 5 and 75 to meet their additional transport costs. It is paid by payment book every four weeks. Mobility Allowance should not be confused with MOTABILITY which is an independent voluntary organisation for the purchase of hiring of vehicles at preferential rates.

Mobility Allowance will be replaced in April 1992 by Disability Living Allowance (mobility component).

- Mortgage** - A mortgage is a loan for the purchase of property. The loan can be taken out from various organisations, eg building society, local authority, bank. The size of the loan is usually worked out on multiples of yearly salary (often 2-2½ times depending on the lender's policy). The borrower, in most cases, will have to provide a deposit for the property (say 10%). Mortgage arrangements vary in the amount of interest payable and the tax relief that can be claimed. Most mortgages are one of two types, either interest and capital or interest only where there is an endowment or pension policy covering the capital. (See Mortgage Tax Allowance, Remortgage, 'Top Up' mortgage).

- Mortgage Tax Allowance (M.I.R.A.S)** - In April 1983 a scheme was introduced whereby tax relief on interest can be given by the organisation granting the mortgage rather than Inland Revenue via PAYE tax coding, etc. Under the scheme the amount of interest paid to the building society, etc, is reduced by the amount of tax relief due.

- National Insurance Contributions** - A NI contribution is a regular contribution by individuals to enable them to obtain various national insurance benefits. All employed and self employed persons (earning more than a specified minimum amount) are required to pay a NI contribution. Some non-employed persons may also do so. There are different classes of contribution depending upon employment status.

Employees pay class 1 contributions which are deducted from their wage or salary. There are three levels: contracted into the state pension scheme, contracted out of the state pension scheme (if the employee is in a private pension scheme) and a reduced rate paid by married women who were paying into the scheme before April 1978. (The reduced rate entitles them to fewer benefits).

Self employed pay class 2 contributions on a regular basis and class 4 on an annual basis depending upon profits.

Non-employed persons may also pay voluntary contributions under class 3.

- National Savings Bonds (Capital, Income, Deposit)** - There are three types - Income Bonds, Deposit Bonds and Capital Bonds. Income Bonds pay out a monthly interest while Deposit Bonds have to be held for a full year before interest accrues. Capital Bonds offer a guaranteed rate of interest over a period of 5 years but bonds repaid in the first year do not earn interest.
- National Savings Bank** - This was formerly the Post Office Savings Bank. There are two types of account. ordinary accounts and investment accounts. The investment account offers a higher rate of interest and longer withdrawal terms than the ordinary account. There are no cheque books for these accounts, for both types of account customers have a book in which all deposits and withdrawals are recorded. It is possible to transfer money from a National Savings Bank account to a National Post Office Giro account.
- National Savings Certificates** - See Index-linked National Savings Certificates and Fixed Interest Savings Certificates)
- Old Persons Pension/Over 80s Pension** - The basic NI retirement pension is conditional on the record of NI contributions. Old Persons Pension is paid regardless of the NI contributions record.
- One Parent Benefit** - This benefit is paid to single parents. This is paid as an increase in Child Benefit for single parents, who are entitled to Child Benefit in the first place. It is paid weekly or every four weeks by payment book.
- Option Account** - See budget account at a shop or store.
- Package Holiday** - A holiday package which covers at minimum all travel and accommodation arrangements.
- Pension From Previous Employer** - A pension from a previous employer is based on contributions made by the employee to the employer's pension fund or upon contributions made by the employer on the employee's behalf.
- Personal Community Charge** - See Community Charge
- Personal Pension (Private Pension)** - Prior to July 1988 it was possible for the self-employed to devise their own private pension. Certain categories of employees also were able to do this. Since July 1988 the option of either totally opting out of one's company pension or enhancing it has been available to almost everyone. Included in the private personal pensions are free-standing additional voluntary contributions (AVC's) which can be paid in one annual lump sum or in instalments.
- Post Office Giro** - This is also known as National Giro. When making a payment by Giro, the Giro account holder either fills in a transfer form and transfers money from his account to another Giro account, or he makes use of a standing order to another Giro account. Apart from these two methods it is also possible to make payments to a non-Giro account holder on a Giro cheque. Giro cheques can be cashed by non-Giro account holders at a post office or paid into bank accounts.

There is also a Post Office Giro deposit account.

**Private Sickness**

- Private sickness schemes can be run on a commercial or private basis. Examples include Hospital Savings Association.

**Rates**

- Rates are a tax on all kinds of property (commercial and private) levied by and paid to the local authority. The money from rates goes towards paying for local services of various kinds. The amount paid in rates depends on the rateable value of the property and the amount in the pound which the council decides to levy in a particular year. Domestic rates now apply in Northern Ireland only.

**Rates Rebate**

- Rates rebates apply in Northern Ireland only.

Owner occupiers or tenants who pay rates and who are on low incomes may get relief towards paying them from their local authority. The amount of rates rebate received depends on the income of the person claiming, the size of their family and the amount they pay in rates. The rebates can take the form of a refund or a reduction of the rates payable. There may be variations on this in individual circumstances. Since April 1988 the maximum rates rebate has been 80%.

**Redundancy Payment**

- A statutory redundancy payment may be made to those over 18 who lose their job and have worked for an employer for at least two years. An employer may also make non-statutory redundancy payments under a company redundancy scheme or give payments in lieu of notice.

**Remortgage**

- Remortgaging is taking out a new mortgage on an existing mortgaged property. It can be with the same or a different lender. The purpose may be to unlock part of the capital that has accrued or simply to take advantage of a cheaper interest rate from another lender.

**Rent Allowance**

- This is also known as Housing Benefit. A benefit administered by the local authority for private tenants to help with paying their rent. To qualify, the income of the family has to be below a certain level. The amount of the allowance depends on the size of the family and the amount paid in rent and income received. The allowance takes the form of a cash amount.

**Rent Rebate**

- This is also known as Housing Benefit. A benefit administered by the local authority for council tenants to help with paying the rent. To qualify, the income of the family has to be below a certain level. The size of the rebate depends on the number in the family, the amount paid in rent and income received. The rebate takes the form of a reduction in rent. It is still possible to receive 100% rent rebate.

**Retirement Pension**

- Retirement Pension is a taxable weekly benefit for women on reaching 60 and men at 65.

The rate is the same for men, women who have paid their own NI contributions at the standard rate, and for widows on their husband's NI contributions. Married women who

are not entitled to a pension on their own contributions may receive a pension on their husband's contributions. Those who have paid NI contributions as an employee since April 1978 may also get an additional earnings-related pension.

- Save as you earn** - Save As You Earn can be arranged either through National Savings or a Building Society scheme whereby a person agrees to make sixty regular monthly contributions (from a £4 minimum to a £50 maximum) over five years.
- Second Mortgage** - A second mortgage is a loan usually arranged for a large item of expenditure (eg home improvements). The distinguishing feature of this type of loan is that it uses the person's home as security, consequently the rate of interest is likely to be less than other types of long term loan.
- Self-Catering Holiday** - Where all arrangements for eating are arranged by the holiday maker. Travel and accommodation may be arranged by an agent or by the holiday maker.
- Self-employed** - Someone is self-employed if they work on their own account instead of drawing a wage or salary from an employer. It includes anyone who is responsible in their work only to themselves. Tax is not deducted at source by PAYE but paid direct to Inland Revenue.
- Severance pay** - This is general term covering payment for loss of office or money in lieu of notice.
- Severe disablement allowance** - Paid to people who cannot work because of long term sickness and who do not qualify for Contributory Invalidity pension because of too few NI contributions.
- Shares** - A share in a company can be bought by an individual thereby making him a part owner of the company. Interest (dividend) is paid from the profits of the company to shareholders.
- Shop and Store Cards** - These are cards issued by and generally accepted only at particular shops or group of shops. The card holder has a pre-arranged credit limit and can obtain goods up to that limit. Each month the card-holder receives an account statement showing goods purchased. The card-holder will generally be offered the option of extended credit but the interest rates are usually higher than those on credit cards.
- Shop running a club** - This type of club is normally run by a small shop mainly for toys, clothing and household goods. In many cases the customer has to make a number of payments to the club before being entitled to make a purchase. Usually the payments are not earmarked for any specific item, but can be used to purchase any goods sold by the shop.
- Sickness Benefit** - Those who are unable to work because of sickness and who cannot get Statutory Sick Pay (see below), can get Sickness Benefit for up to 28 weeks if they have paid enough NI contributions.



- Sick Pay** - See Statutory Sick Pay, Sickness Benefit, Employers Sick Pay.
- Social Fund** - Since April 1988 lump sum payments for people on benefit towards the cost of bedding, clothing etc have been replaced by loans from the social fund. Those needing help with Maternity expenses may qualify for a Maternity Payment from the Social Fund if they are getting Income Support or Family Credit. Those needing help with Funeral expenses may qualify for a Funeral Payment from the Fund if they are getting Income Support, Family Credit, Housing Benefit or a Community Charge Rebate.
- Standard Community Charge** - See Community Charge.
- Standing Orders** - This is an arrangement that can be made with a bank to pay regular bills. The bank can automatically pay the bills on pre-arranged dates and deduct the amount(s) from the person's account.
- Statutory Maternity Pay** - Statutory Maternity Pay is paid by an employer. The amount paid will depend upon length of service, wages/salary and hours worked. It is paid for eighteen weeks to those who have earned enough NI contributions.
- Statutory Sick Pay** - Employees receive SSP from their employer for the first 28 weeks of sickness in a tax year. After this period, they may receive Invalidity Benefit.
- The payment is subject to various conditions including length of service.
- Stocks** - Usually refers to a block of shares (see shares).
- Strike Pay** - An amount paid by a Trades Union to its members who are on official strike. The amount paid varies between unions and depends on the circumstances of the strike.
- Tax Exempt Special Savings Account (TESSA)** - From January 1991 anyone 18 or over has been able to open a Tax Exempt Special Savings Account (TESSA) with a bank or building society. A TESSA will last for 5 years and provided the savings are left in the account any interest earned will be tax free. Up to £9,000 may be deposited over the 5 years. Investors may make regular savings of up to £150 a month over the 5 years or invest a lump sum at the start of each year. Up to £3,000 may be saved in the first year and up to £1,800 in each later year provided overall the £9,000 maximum is not exceeded. The most that can be withdrawn within the 5 years without loss of the tax advantage, is the total interest credited to the account less basic rate tax.
- 'Top-up' Mortgage** - This may refer to an increase in the original mortgage loan, often for home improvements: this is also known as a further advance.
- The term is also used for an additional mortgage for purchase, eg. in cases where a lender such as a building society advances only part of the loan and an insurance company provides the extra amount needed for purchase.

- Trade Union Pension** - A proportion of some Trade Union contributions are put into a pension fund, which is paid on retirement. This is not a pension resulting from being an employee of a Trade Union.
- Trade Union Sick Pay** - Some Trade Union subscriptions include an element which is put into a sick fund. Members of the union who are sick can claim benefit from this fund, provided they meet the necessary requirements.
- Training and Enterprise Councils (TECs)** - Training and Enterprise Councils have been established to plan and deliver employment training in their local areas. TECs, which are independent companies directed by leaders of the business community, are responsible for developing Youth Training and Employment Training under contract with the government according to local needs. TECs also organise the counselling for the Enterprise Allowance Scheme.
- Transitional Payment** - People who are now getting less housing benefit or no housing benefit because of the changes to their benefit introduced on 1 April 1988 may qualify for transitional payments that can be backdated to 1 April 1988. This also applies to people who have less Family Credit than they received under Family Income Supplement (FIS). Transitional payments can either be received as an additional rebate deducted from rent or as a separate amount received monthly or as part of Family Credit.
- Trustee Savings Bank** - Until recently the TSB was similar to the National Savings Bank and was closely controlled by the government. It was also organised on a local basis. Today it is organised in much the same way as a normal high street bank, eg Barclays, Midland.
- Trusts** - A trust can be set up with an amount of money, to benefit a certain person or a group of persons. A trust has to have an object or clearly defined aim. A trust is managed by trustees for the benefit of those for whom it was set up, ie the beneficiaries of the trust. Trustees are legally required to invest in suitably safe investments. There are two basic types of trusts; fixed trusts, where a particular person or organisation has the right to income from the trust, and discretionary trust, where it is left to the trustees to decide which of the possible beneficiaries should be paid income.
- Unemployment Benefit** - People out of work are entitled to claim Unemployment Benefit if they have worked for an employer, have paid full NI class 1 contributions and are actively seeking work. Self-employed people and married women who pay reduced NI contributions cannot claim. The benefit is taxable.
- Unit Trusts** - Unit trusts are trusts that are set up for the purpose of investing money in a wide range of undertakings, to get a good return for the people who have invested (ie bought units) in the trust. These trusts vary in the types of investment made and the method of providing return for investors. Often a proportion of money paid is used as a premium for a life insurance.

- War Loan** - A war loan was a way of investing in government stock primarily for the war effort. Such loans, some of which are still outstanding, were generally at rather low rates of interest.
- War Disablement Pension** This pension can be paid to individuals injured as a result of a state of war or other designated military action. Additional allowances that may be paid with this are unemployability supplement, constant care allowance, comforts allowance, educational allowance, clothing allowance, exceptionally severe disablement allowance.
- War Widows Pension** - This pension is paid to widows whose husbands were killed in either of the world wars. It may also be paid to widows of civilians who were killed in the second world war. The pension is not normally affected by other income.
- Water Meter** - This is a meter measuring the consumption of water. An individual is charged for the amount of water used rather than paying for water through a general water rate.
- Widowed Mothers Allowance** - This is paid to a widow who has at least one child for whom they get Child Benefit. It is paid by payment book weekly and is subject to the husband having met NI contribution requirements.
- Widows Benefits** - A series of benefits that a widow may be entitled to after her husband's death. See Widows payment, Widowed Mothers Allowance, Widows Pension.
- Widows Payment** - This is a lump sum payment for widows under 60, and for those over 60 whose husbands were not getting Retirement Pension when they died. It is paid immediately after widowhood provided that the husband had paid enough NI contributions. In addition to Widows Payment, Widows Pension and Widowed Mothers Allowance may also be received.
- Widows Pension** - Widows Pension is paid to a widow when Widows Allowance ends, if the woman was 45 or over when the husband died (40 and over if widowed before April 1988) or when Widows Allowance ended, provided that there is not a dependent child under 19. The pension is subject to the husband having met certain NI contribution conditions. It is normally paid by payment book.
- Youth Training (YT) - GB**  
**Youth Training programme - NI** - Training can cover up to two years and takes place on the job or at college or school. Open to 16 and 17 year olds including those who are employees, with a higher age limit in certain cases. The two-year programme involves at least 20 weeks off-the-job training in addition to on-the-job training leading towards a recognised vocational qualification. Training Enterprise Councils have been established in England and Wales to deliver and develop Youth Training under contract with the Government according to local needs.

# MAIN SOCIAL SECURITY BENEFIT RATES

Only the main rates, allowances and premiums are shown. All are weekly rates unless otherwise stated.

	until April 1992 £	from April 1992 £
Attendance Allowance		
higher rate	41.65	43.35
lower rate	27.80	28.95
Child Benefit		
for eldest qualifying child	9.25	9.65
for each other child	7.50	7.80
Community Charge Benefit		
capital - upper limit	16,000.00	16,000.00
- amount disregarded	3,000.00	3,000.00
personal allowances		
single		
18-24	31.40	33.60
25 or over	39.65	42.45
lone parent	39.65	42.45
couple	62.25	66.60
dependent children		
under 11	13.60	14.55
11-15	20.00	21.40
16-17	23.90	25.55
18	31.40	33.60
premiums		
family	8.70	9.30
lone parent	10.05	10.60
pensioner		
single	13.75	14.70
couple	20.90	22.35
enhanced pensioner (aged 75-79)		
single	15.55	16.65
couple	23.35	25.00
pensioner (higher)		
single	18.45	20.75
couple	26.20	29.55
disability		
single	16.65	17.80
couple	23.90	25.55
severe disability		
single	31.25	32.55
couple (one qualifies)	31.25	32.55
couple (both qualify)	62.50	65.10
disabled child	16.65	17.80
carer	10.80	11.55

	until April 1992 £	from April 1992 £
Disability Living Allowance		
care component		
higher	-	43.35
middle	-	28.95
lower	-	11.55
mobility component		
higher	-	30.30
lower	-	11.55
Disability Working Allowance		
capital		
upper limit	-	16,000.00
amount disregarded	-	3,000.00
adult credit		
single people	-	42.40
couples/lone parents	-	58.80
child credit		
under 11	-	10.40
11-15	-	17.25
16-17	-	21.45
18	-	29.90
Family Credit		
capital		
upper limit	8,000.00	8,000.00
amount disregarded	3,000.00	3,000.00
adult credit	38.30	41.00
child credit		
under 11	9.70	10.40
11-15	16.10	17.25
16-17	20.05	21.45
18	27.95	29.90
Guardian's Allowance		
for each child	10.70	10.85

	until April 1992 £	from April 1992 £
<b>Housing Benefit</b>		
main allowances/premiums as for Community Charge Benefit except:		
lone parent		
under 18	31.40	33.60
18 or over	39.65	42.45
couple		
both under 18	47.30	50.60
one or both over 18	62.25	66.60
<b>Income Support</b>		
capital		
upper limit	8,000.00	8,000.00
amount disregarded	3,000.00	3,000.00
personal allowances		
single		
under 18 - usual rate	23.90	25.55
under 18 - higher rate		
in certain circumstances	31.40	33.60
18-24	31.40	33.60
25 or over	39.65	42.45
lone parent		
under 18 - usual rate	23.90	25.55
under 18 - higher rate		
in certain circumstances	31.40	33.60
18 or over	39.65	42.45
couple		
both under 18	47.30	50.60
one or both over 18	62.25	66.60
dependent children		
under 11	13.60	14.55
11-15	20.00	21.40
16-17	23.90	25.55
18	31.40	33.60
premiums		
family	8.70	9.30
lone parent	4.45	4.75
pensioner		
single	13.75	14.70
couple	20.90	22.35
enhanced pensioner (aged 75-79)		
single	15.55	16.65
couple	23.35	25.00
pensioner (higher)		
single	18.45	20.75
couple	26.20	29.55

	until April 1992 £	from April 1992 £
Income Support (continued)		
disability		
single	16.65	17.80
couple	23.90	25.55
severe disability		
single	31.25	32.55
couple (one qualifies)	31.25	32.55
couple (both qualify)	62.50	65.10
disabled child	16.65	17.80
carer	10.80	11.55
Industrial Death Benefit (paid only in respect of deaths before 11 April 1988)		
higher permanent rate	52.00	54.15
lower permanent rate	15.60	16.25
Industrial Disablement Pension (benefit depends on degree of disablement)		
18 and over		
100% disablement	84.90	88.40
20% disablement	16.98	17.68
under 18		
100% disablement	52.00	54.15
20% disablement	10.40	10.83
unemployability supplement		
basic rate	52.00	54.15
max. reduced earnings allowance	33.96	35.36
maximum retirement allowance	8.49	8.84
constant attendance allowance		
exceptional rate	68.00	70.80
intermediate rate	51.00	53.10
normal maximum rate	34.00	35.40
part-time rate	17.00	17.70
exceptionally severe disablement allowance	34.00	35.40
Invalid Care Allowance allowance	31.25	32.55
Invalidity Benefit		
Invalidity pension	52.00	54.15
Invalidity allowance		
higher rate	11.10	11.55
middle rate	6.90	7.20
lower rate	3.45	3.60

	until April 1992 £	from April 1992 £
Maternity Allowance allowance	40.60	42.25
Mobility Allowance allowance	29.10	-
One Parent Benefit benefit	5.60	5.85
Pneumoconiosis, byssiniosis, workmen's compensation and other schemes		
total disablement allowance	84.90	88.40
partial disablement allowance	31.25	32.55
Retirement Pension		
basic pension		
based on own/late spouse's NI contributions	52.00	54.15
lower rate based on spouse's contributions	31.25	32.55
non-contributory		
full rate	31.25	32.55
married woman's	18.70	19.45
over 80 pension	31.25	32.55
addition at aged 80	0.25	0.25
Severe Disablement Allowance		
basic rate	31.25	32.55
age-related addition		
higher rate	11.10	11.55
middle rate	6.90	7.20
lower rate	3.45	3.60
Sickness Benefit		
over pension age	49.90	51.95
under pension age	39.60	41.20
Social Fund		
maternity payment	100.00	100.00
capital limit		
aged under 60	500.00	500.00
aged 60 and over	1,000.00	1,000.00



	until April 1992 £	from April 1992 £
Statutory Maternity Pay		
earnings threshold	52.00	54.00
lower rate	44.50	46.30
Statutory Sick Pay		
earnings threshold	52.00	54.00
lower rate	43.50	45.30
standard rate	52.50	52.50
Unemployment Benefit		
over pension age	52.00	54.15
under pension age	41.40	43.10
occupational pension abatement	35.00	35.00
Widow's Benefits		
Widow's payment (lump sum)	1,000.00	1,000.00
Widowed mother's allowance	52.00	54.15
Widow's pension		
standard rate	52.00	54.15
age-related (based on widow's age at time of husband's death or when Widowed Mother's Allowance stops; ages in brackets relate to those widowed before 11 April 1988)		
age 54 (49)	48.36	50.36
53 (48)	44.72	46.57
52 (47)	41.08	42.78
51 (46)	37.44	38.99
50 (45)	33.80	35.20
49 (44)	30.16	31.41
48 (43)	26.52	27.62
47 (42)	22.88	23.83
46 (41)	19.24	20.04
45 (40)	15.60	16.25

	until April 1992 £	from April 1992 £
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# Licences

## Television (annual)

Colour	77.00	80.00
Black and white	25.50	26.50

## Road Fund Tax - car

12 months	100.00	100.00
6 months	55.00	55.00