

DIARY CODING/EDITING INSTRUCTIONS

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MAIN DIARY CHANGES IN 1993

1. 'Point of Purchase' or 'Shop' codes (see Section B)

Clothing and footwear only are being coded in 1993.

2. New codes:

- 408 - TV Sets (new and second hand)
- 415 - TV games and TV games consoles (new and second hand)
- 416 - Audio equipment (new and second hand) (excluding non-essential equipment for CB radio - see 422).
- 421 - CD players (new and second hand)
- 605 - Purchase of blank and pre-recorded compact discs (including rental and accessories)
- 795 - Friendly societies, sick clubs (B schedule only)
- 949 - Driving lessons
- 950 - Annual standing charge on credit, charge, shop or store card account

Amended Codes

- 552 - Bus travel - now includes concessionary bus tokens
- 903 - Domestic Rates - now includes community charge, council tax
- 904 - Water Rates - now includes community water charge, council water charge
- 932 - TV Rental - now includes cable, satellite and video recorder rental

Deleted codes for 1992

- 409 - Cassette/Tape recorders, radios, record players, televisions, televideos
- 769 - Driving lessons
- 794 - Annual standing charge on credit charge, shop or store card account
- 933 - Video recorder rental
- 996 - Purchase of OAP concessionary bus passes, permits, tokens or tickets.

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 also be entered in the second office use box (see Section C).

A. GENERAL CODING INSTRUCTIONS

Nil Expenditure in the diary

If there is no expenditure in one or both weeks of the diary, enter the following numbers in the office use box on the front page of the diary.

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 "£" or "p" signs entered in the £ and p columns. Any entry in the pence columns must have two digits. If there are no pence check that 00 is entered.
6. All entries in the diary should be given an item code, including payments by cash, cheque, postal order, giro cheque, credit card, charge card, shop or store card, debit cards such as, 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 Q143 (A Schedule) or Q28 or Q47 (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, the total should be deleted (ie crossed through) but not the items.
 - (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 x Value of bill = Amount to enter
acquired on a/c in coding column
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 3 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 FES. These codes should be entered in the last 'Office Use' column. If the column is left blank the item will be treated as normal expenditure.
 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 1993, the 'point of purchase' or 'shop' code applies to clothing, clothing materials and footwear.

The items that are to be given a shop code are listed below:

- 301 Men's outerwear
- 305 Men's underwear and hosiery
- 311 Women's outerwear
- 315 Women's underwear and hosiery
- 321 Boys' outerwear
- 322 Boys's underwear and hosiery
- 325 Girls' outerwear
- 326 Girls' underwear and hosiery
- 330 Clothing materials
- 331 Men's and boys' headgear
- 332 Haberdashery
- 335 Infants' outerwear
- 336 Infants' underwear and socks
- 338 Miscellaneous purchase of clothing
- 341 Men's footwear
- 342 Women's footwear
- 343 Children's and infants' footwear
- 349 Footwear undefined.

Note that 'Code 337 - 'Clothing Charges' is excluded from this list.

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

British Home Stores
C&A
Marks and Spencer
Littlewood's

If the name of the shop given in the diary is one of the above, then code (1). If no name is given 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, debit card, 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 on page 38 but there is no corresponding account payment in the diary, no action is required.

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.

D. BUDGET ACCOUNTS, OPTION ACCOUNTS & MAIL ORDER CLUB PAYMENTS ETC

Items obtained from a budget account or mail order club etc during the record-keeping period should not be entered in the diary. If such an item does appear in the diary it should be deleted ie crossed through.

If the informant has made a payment into a budget account or mail order club etc during the record keeping period it should have been entered in the diary and a description of the account written beside the entry. This should be given code 966.

E. EXPENSES REFUNDED OR CLAIMED (Pages 8-37 of the Diary)

Usually most refunds or claims on the diary pages will be abated because of answers given at Q143 (A Schedule) or Q28 or Q47 (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.

F. 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.143 (A Schedule) or Q.28 or Q.47 (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.47 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/caf /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, insurance, 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 Q70 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 Q70 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 into T.P. system.
- (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 at Q.143 in the A Schedule, Q.28 and Q.47 in the B Schedule, and Section 1 on p.38 of the diary.

Abatement must be carried out manually for specific instructions relating to Q.143, Q.28 and Q.47. See the notes covering those questions in these Coding/Editing Instructions.

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 T.P. system. 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 enter on T.P. system. 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 has 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 1993, 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.28 - 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 Q28.

(ii) If not included in net pay (Q28 - 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.

	Example 1		Example 2	
	Amount spent in both weeks (£)	Amount after abatement (£)	Amount spent in both weeks (£)	Amount after abatement (£)
Code 538	30.00	-	30.00	-
" 539	-	-	-	-
" 542	5.00	-	-	-
" 549	8.00	3.00	-	-
TOTAL	43.00	3.00	30.00	-

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 (Q41-47) 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 code according to items listed at codes 196 and 197. For example, 'sandwiches' should be coded as 196, and 'toasted sandwiches' as 197.
3. Fish and chips (with or without vegetables) should be coded as 138.

J. FOOD AND DRINK BOUGHT AND CONSUMED AWAY FROM HOME

1. Meals out

Food bought and consumed away from home should be entered in the first section on the right-hand page of the diary. Different codes apply according to where the food was eaten.

(i) Bought and consumed at Workplace (codes 840-842)

eg. canteen, staff dining-room, staff tea-bar, staff tea club, rest-room, vending machine at work. This does not have to be the informant's own workplace; it includes any workplace which he may be visiting. Subsidised meals for students at college should also be included.

(ii) Bought elsewhere but consumed 'On Premises' (codes 843-846)

eg sandwich bar, café, fish and chip shop, restaurant, pub, hotel, cinema, theatre, race course, school shop, tuck shop, church hall.

(iii) Bought elsewhere but consumed 'Off Premises' (codes 847-857)

If the food was not eaten or cannot be eaten on the premises where it was bought (eg kiosk, sweet stall, ice cream van) but is consumed away from home, it should be coded to one of the 'off-premises' codes.

Always code the individual items of a meal if possible. For meals or parts of meals which cannot be itemised use the main "meals out" codes: 840, 843, or 848/855. If the total cost is given as well as the individual items make sure the total is deleted.

2. Non-alcoholic drinks, soft drinks, ice cream, sweets, chocolates, biscuits, crisps etc

If these items are consumed away from home they should be entered in the same section as 'meals out' and coded accordingly, (codes 840, 842, 845, 846, 850-854).

If soft drinks appear in the alcoholic drinks section assume they were consumed 'on premises'.

If any of these items are entered on the right hand page of the diary but not in the 'meals out' section, assume they were 'brought home' and code accordingly.

3. Mess Bills

If the cost of the food and drink has not been given separately, then allocate:

2/3 of the amount to food (code 840)

1/3 " " " " drink (code 279)

4. State school meals

State school meals may be entered in the 'meals out' section or elsewhere on the right hand page of the diary. As details should have already been given in the 'A' Schedule, proceed as follows:-

- (i) if entry is under 'workplace' code as 975
- (ii) if entry is under 'café, etc' and 'school' is specified as the place where the meal was bought then code as 975, otherwise code to the 'meals out' series
- (iii) if the entry is made during school holiday periods, it should also be coded to the 'meals out' series.

5. Alcoholic drink bought and consumed away from home

Alcoholic drink bought and consumed away from home should be entered in the 'beer, wine, spirits' section on the right hand page of the diary. In this case, different codes apply according to where the drink was bought:

- (i) Off licence (including supermarket etc) (codes 260-269)
- (ii) Other - ie licensed premises (codes 270-279)
eg workplace, restaurant, pub, hotel, club.

K. ALCOHOLIC DRINK TAKEN WITH A MEAL AND CONSUMED AWAY FROM HOME

1. If any alcoholic drink was taken with a meal this should be written beside the entry eg 'wine (with meal)'. The cost of the meal and the drink should therefore be given separately, the former in the 'meals out' section and the latter in the 'beer, wine, spirits' section.
2. If 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' and an off licence if not taken with a meal. 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 £300 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 £300 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 £300. If it is £300 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.

If contract catering is written besides entry then code 806.

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 Q126-129 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.

	Code
- 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 Q116(a) (code 5) or Q102(b) (code 4) if the item is a car. If the details have not been entered at either of these questions, refer to RO.

(ii) Diary items

If the repayment relates to a diary item then the entry should be deleted (ie crossed through).

(iii) Item not known

If there is no indication in the diary as to what the repayment is for enter code 966 against the item in the diary.

0. MISCELLANEOUS NOTES ON DIARY ITEMS

1. Car or motorcycle purchase

The purchase of a car or motorcycle is regarded as an 'A' Schedule item. If such an item is purchased outright during the record-keeping period and is therefore recorded in the diary, it should be given a 900 series code:

- 942 Outright new car purchase
- 943 Outright second-hand car purchase
- 944 Outright motorcycle purchase (new and second-hand)

The corresponding codes 501, 502 and 503 should be used only at the loan or HP questions (ie Q113 or Q115) 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 formal loans. If such a loan occurs at Q113 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. All corn based crisps and snacks eg KP snips, Frazzles, Sainsbury's sticks
106	Cakes and other bakery purchases Including: Composite purchases of biscuits, bread, cakes and flour etc	Apple Dumpling (pastry), Bannocks, Bracks (Irish), Bread Pudding, Buns, Cheesecake, Chorley Cakes, Crumpets, Currant bread, Frozen (cooked) cakes (eg eclairs, gateaux, sponge), Flan cases, Fruit pies, Jaffa cakes, Malt loaf, Muffins, Parkin, Pastries Petit Fours, Pikelets, Scones, Torte Fruit, Teabread, Teacakes, 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) Excluding Sandwiches and meals out - see 196, 197 or 800 series chicken, fish and meat pastes - see 190	Bath chaps, beef in a bag, black/white pudding, bottled meat, bridies, brawn, brunchie, canned beefburgers, canned braised beef, canned chicken and mushroom casserole, canned cocktail sausages, canned escargots, canned frankfurters, canned meat puddings, canned sausage and beans, canned sausages, canned sliced beef, canned tongue, chicken pie, 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,

FOOD FOR HOME CONSUMPTION - Continued

		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.
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

FOOD FOR HOME CONSUMPTION - Continued

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

FOOD FOR HOME CONSUMPTION - Continued

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
184	Soft drinks (squashes, cordials, crystals)	Blackcurrant juice, Citrozade, essences for making soft drinks, milk shake syrup, 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 spagehetti, 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,

FOOD FOR HOME CONSUMPTION - Continued

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, pineapple fritters, pizza pie, potted meat, prawn cocktail, ravioli, ready made trifles and custard, 'Ready to eat' and 'Ready to heat' meals, rum butter, salads (mixed, potato, vegetable), savour mix, skillet meal, sorbet, taramosalata, Tip top tinned cream, toast toppers, toasty grills, vegetable Bhajis and Samosas, white sauce, Xmas pudding.

193 Pickles, sauces,
flavourings, colourings,
additives

Angelica, apple sauce, artificial sweeteners (eg slimcea, sweetex, sugaree), baking powder, baking soda, Bovril, breadcrumbs, candied fruit and flowers, candied peel, chicken essence, chutney, cocktail cherries, coffee mate, cooking chocolate, cooking wine, Cranberry Sauce, cream of tartar, curry powder and paste, dessicated coconut, drained cherries, fish dressing, flaked/blanched almonds etc, fresh ginger, garlic, gelatine, glace cherries, gravy salt, ground almonds, herbs (eg mint, parsley), hops and malt for making home brewed beer, isinglass, jar of beetroot, Jif-lemon, King Beef (extract), Marmite, mayonnaise, mustard, nibbed nuts, oxo, parmesan, pectin, pepper, pickled foods (eg cabbage, eggs, onions, walnuts) rennet, rice paper, salad cream, salt, soup cubes/squares, soyagen (milk powder), spices (eg ground ginger, root ginger, cinnamon, all spice), sweet cake decorations, sweet and savory flavourings and essences, tomato ketchup, vinegar, yeast.

FOOD FOR HOME CONSUMPTION - Continued

196	Cold take away food items consumed at home (including items not defined as hot or cold)	Meat pies, salads, sandwiches, sweet pies, 'meals on wheels', 'take away meals'.
197	Hot take away food consumed at home	Chips on their own, toasted sandwiches, 'meals on wheels', 'take away meals'.
199	Other food undefined	Food tokens, grocery bills which cannot be itemised, Christmas club hamper, money for cookery class. 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	Cigats 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 (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 (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 (Do-it-yourself).	Gas fired central heating, water and hot air. Oil fired central heating. Radiators and hot air systems. Storage heaters, including under floor heating (by electricity). Open fires, closed fires, fireplaces, Raeburn solid fuel cooker.
221	House purchase (including deposit - but excluding rent (see 799) - on a new main dwelling or a dwelling to which a household member is moving eg on marriage) (excluding insurance, mortgage etc for the dwelling in which the household is living)	Buying leasehold or share of property (if main dwelling), insurance on structure, mortgage instalment, rates, water rates, payments to 'Self-Build Association', private road construction charges, purchase of a garden plot/plot of land.
222	Caravan purchase (including deposit)	Repairs and decorations to mobile homes/caravans (if not a second dwelling).

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 (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-electrical) 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 excluding fuel oil for central heating	Calor gas, firelighters, firewood, gas refills for blow lamps/camping stoves, underfloor heating charges where source of heating unknown. (Liquid paraffin - see 621).

ALCOHOLIC DRINKS (see Sections J & K)

Alcoholic drink bought and consumed away from home - OFF LICENCES

260	Ale, barley wine, beer, shandy, stout	Low alcohol beers & lagers
261	Cherry B, cider, perry	Babycham.
263	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
264	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
265	Wines (unspecified)	Low alcohol wine, any wines inadequately described.
266	Spirits, liqueurs	
269	Alcoholic drink inadequately described or itemised	

Alcoholic drink bought and consumed away from home - LICENSED PREMISES

270	Ale, barley wine, beer, shandy, stout	Low alcohol beers and lagers
271	Cherry B, cider, perry	Babycham
273	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
274	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white
275	Wines (unspecified)	Low alcohol wine, any wines inadequately described.
276	Spirits, liqueurs	
279	Alcoholic drink inadequately described or itemised	Round of drinks.

Note If brand names appear and no other description given, refer to supervisor.
Tips (if entered separately) should be given the same code as the drink purchased.

ALCOHOLIC DRINKS - continued

Alcoholic drink brought home

280	Ale, barley wine, beer, shandy, stout	Low alcohol beers and lagers
281	Cherry B, cider, perry	Babycham
283	Wines (fortified)	Aperitif wines, dessert wines, Dubonnet, ginger wine, madeira, montilla, muscatel, port, sherry, tokay, vermouth (including Martini, Cinzano), whiskey mac (including Clan Dew, Highland mac, etc).
284	Wines (unfortified)	Champagne, fruit, hock, mead, red, rose, sparkling, tonic, white.
285	Wines (unspecified)	Low alcohol wine, any wines inadequately described.
286	Spirits, liqueurs	
289	Alcoholic drink inadequately described or itemised	Month's supply of wines and spirits. Drinks for party: If specific drinks not identified.

Note

If brand names appear and no other description given, refer to supervisor.

CLOTHING AND FOOTWEAR - (See Section 0)

Definitions

Adults (men & women are persons aged 16 or over.
Children (boys and girls) are persons aged 5-15.
Infants are persons aged under 5.

301	Men's outerwear	All sports clothes, blazers, capes, cardigans, dressing gowns, duffle coats, jackets, kilts, kneepads, overalls, overcoats, raincoats, shirts, shorts, suits, swimming trunks, trousers, waistcoats.
305	Men's underwear & hosiery	Collars, combinations, pants, pyjamas, socks, vests.
311	Women's outerwear	All sports clothes, aprons, blazers, blouses, capes, cardigans, costumes, dresses, dressing gowns, duffle coats, gym slips, jackets, jumpers, leotards, overalls, overcoats, raincoats, shorts, skirts, slacks, suits, swimming costumes, twin sets.
315	Women's underwear & hosiery	Bed-jackets, brassieres, briefs, combinations, corsets, leg warmers, negligees, night dresses, panties, petticoats, pyjamas, roll-ons, slips, stockings, suspender belts, socks, tights, vests.
321	Boys' outerwear	As for men where applicable
322	Boys' underwear & hosiery	" " "
325	Girls' outerwear	As for women where applicable.
326	Girls' underwear & hosiery	" " "

CLOTHING AND FOOTWEAR - Continued (See Section 0)

330	Clothing materials	Leather to make clothes, materials for school sewing.
331	Men's and 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.
408	TV SETS (new and second hand)	Televideo Sets TV Aerials (including fitting) Satellite Dishes
410	Home computers (new and second hand)	Printers, word processors.
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.
414	Telephone and telephone answering machines (new and second hand)	Attachments for telephone, bleepers (if purchased), mobile telephones.
415	TV Games and TV Games consoles	Computer games all Hand-Held Electronic Games (Purchase and Rentals)
416	Audio Equipment (new and second hand) (Excluding non-essential equipment for CB radio see 422)	Cassette recorders, radios, radio clocks, radio aerials (including fitting), CB radio (essential equipment: aerial power supply and transceiver) Hi-fi, music centre, personal stereo, amplifiers, speakers, tuners.

DURABLE HOUSEHOLD GOODS - Continued

417	Electric washing, drying machines (new and secondhand)	Drying cabinets, spin dryers, tumble dryers.
419	Electric refrigerators, freezers (new and second hand)	
420	Video recorders (new and second hand) (excluding cassettes, discs and accessories - see 604)	
421	CD Players	
422	Spare parts for cassette recorders, CD players, radios, televisions, televideos Video, TV games and home computers. TV games and videos	Non-essential equipment for CB radio, (excluding aerial, power supply and transceiver - see 416), transistors, valves.
423	Spare parts for gas and electric 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, glass 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, rotovators, 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, doorstep, 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 (excluding china or pottery), plastic foam for kneeler, rope, scissors, shoe horn, shoeshine sets, sink plug, soap holder, sparklets/gas refills for soda stream, table top for washing machine, tilley lamp, torches, tub, venetian blinds, water filter, waste paper basket, WD40, wick for oil lamp or stove.
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VEHICLES

501	New cars (A Schedule only) (including unspecified whether new or second hand)	Three wheel cars, motor caravans, caravanettes, new car kits for self-assembly. Jeeps, landrovers, lorries and vans used for private purposes.
502	Second hand cars (A Schedule only)	As for 501
503	Motor cycles (A Schedule only) (new and second hand)	Motor assisted cycles, moped, scooter, tricycle
505	Other vehicles (new and second hand)	Bicycles, BMX, canoes, carrycots, dinghies, go-karts, motor cruisers, prams, trailers, tricycles, wheel-chairs (manual or battery driven) yachts.
508	Other vehicles - repairs and servicing (excluding car and motor cycle repairs etc - see 548)	Boat house hire, boat moorings, cycle garage fee, push chair, cycle hire.
510	Motor-cycles - accessories, Spare parts and replacements (new and second hand)	Crash helmet, motor-cycle paint.
511	Other vehicles - accessories, spare parts and replacements (new and second hand)	Cycle clips, outboard motors, paddles, pram harness, pram straps.
512	Driving licences	
513	Cars - durable accessories and fittings (new and second hand)	Car radios, cassette players and telephones, licence holders, seats and seat covers for babies and children.
514	Cars - spare parts and replacements (new and second hand)	Brake fluid, car paint.
538	Petrol	
539	Diesel oil	
542	Other motor oils	Gear box oil
545	Garage rent, rates (if separate), and ground rent	

VEHICLES - Continued

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.
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 not rail and tube - see 551.
551	Rail or tube fares (excluding season tickets)	Train/boat ticket, reservation of railway seat, S/Citizens' rail fare card, OAP passes. This includes combined rail and tube or metro.
552	Bus, coach fares (regular services only) (excluding season tickets, but including concessionary bus tokens etc)	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	Purchase of records, and blank and pre-recorded cassettes for cassette recorders, TV games and home computers (including rental and accessories) (new and second hand)	Cassette cases, computer software, "dustbags", record cases, record rack, record tokens.
604	Purchase of blank and pre-recorded video cassettes (including rental and accessories) (new and second hand)	
605	Purchase of blank and pre-recorded compact discs (including rental and accessories).	
611	Spectacles (NHS and other)	Contact lenses (record only the amount paid), sunglasses. Contact lens insurance if included with purchase (if not included with purchase see 921).
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 teets, calamine lotion, clinical thermometers, cod liver oil, contact lens soaking fluid, Complian, contraceptive pills, cotton buds, cotton wool, cough sweets, Dettol, disposable nappies, elastic stockings if not NHS, Froment, glucose, hearing aid battery, hearing aid rental, insect repellent, illicit drugs, Lipsil, liquid paraffin, Metercal, Milton, nappy liners, Plax, nebulisers, 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 After shave lotion. "Aqua-marine" lotion, astringent lotion, baby bath, baby cream, baby lotion, barrier creams, bath essences/salts, brilliantine and hair creams, bubble bath preparations, cleansing cream, cold cream, colour rinses, compact with powder, deodorants, depilatory creams, eyebrow pencil, eye shadow, face packs, face powder, foundation creams and lotions, hair conditioner, hair glitter, hair setting lotions, hair sprays, hand creams and lotions, home perms, lipstick, lipstick brushes, lipstick towels, liquid make-up, mascara, "Nailoids", nail polish/varnish, nail varnish remover, night cream, orange sticks, perfumery (including cologne and toilet water), powder brush, powder puffs, preparation for tanning the human skin, eg "He-tan" (not soothing lotion such as calamine), proprietary hair bleaches and dyes, rouge, skin food, talcum powder and treated toilet tissues (eg Lantex, savet, etc - not dry paper tissues/handkerchieves) waxes and gloves.
- 623 Toilet paper
- 624 Other toilet requisites Bath scrubbers, blades, combs, cosmetic bag etc (limit £3), emery boards, face flannel, hair clippers, hairbrushes, hairgrips, hairnets, hair rollers, hot water bottles, headrest, holder for 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.

OTHER GOODS - Continued

625	<p>NHS prescription charges and payments for NHS medical appliances</p> <p>(excluding contraceptive pills - see 621)</p>	<p>NHS elastic stockings. NHS wigs and hairpieces. (Non-NHS wigs and hairpieces - see 793).</p>
631	<p>Games, Toys and Pastimes</p> <p>(excluding equipment for hobbies see 634, and sports see 641)</p>	<p>Babybouncers/walkers, balloons, card games, chess, Christmas stocking (containing toys/sweets), crackers, darts, dominoes, draughts, fireworks, child's paint box, playing cards. Electronic games.</p>
632	<p>Photographic and optical goods (excluding spectacles - see 611)</p>	<p>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.</p>
634	<p>Hobbies</p>	<p>All items bought for hobbies, artists' materials, coins/medals other than precious metals (see 649), scraper board, stamp albums, stamp collecting.</p>
641	<p>Sports goods</p> <p>(excluding sports clothes - see clothing (outerwear))</p>	<p>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.</p>

OTHER GOODS - Continued

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.
645	Smokers' requisites	Ashtrays, cigar boxes, cigarette cases, lighters, lighter fuel and gas refills, pipes, pouches.
646	Decorative fancy goods	Artificial flowers, birdbaths, fancy china bowl/flower pot, joss sticks, mirrors, optic lights, ornaments, pictures and picture frames, plastic badges, plastic flower pot holders, posters, pot pourri, vases, works of art.
648	Stationery (personal and household)	All greetings cards, aluminium foil, artificial Christmas tree, bin liners, binders for mags, calenders, cardboard folders, carrier bags, charity stamps/cards, Christmas decorations, candles (including birthday cake candles), cocktail sticks, correction fluid, crayons, digital watch pen, drinking straws, exercise books, football card photos, gloy, glucine, greaseproof paper, ink, jampot covers, kitchen rolls, lighter types of glue, paper decorations, paper napkins, doyleys, pencils, pens, plastic cutlery, polythene bags, rulers, scrap book, string, 'Stretch & Seal', tinsel, typewriter ribbons, wrapping paper, writing paper/envelopes.
649	Personal effects (including jewellery, watches, and personal silverware)	Coins and medals made from gold or platinum, compacts without powder, cufflinks, hip flasks, key rings, scent bottles, spectacle chains, watch straps.

OTHER GOODS - Continued

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), which (including subscriptions to consumers Association).
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	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 fertilizers - see 734)	Compost, flower-pots, gardening clubs, gardening stakes, peat, real Christmas tree, rents for allotment, weed-killer.

OTHER GOODS - Continued

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, methylated spirits, Nappisan, polishes, record cleaning cloth, rinse aid, soda, shoe cleaning materials, starch, sulphur candle, turpentine.
745	Toilet soap	Liquid soaps, shower gel.
746	Other soap and soap products	Detergent, dirty paws, dishwasher liquid/powder, Stergene, Swarfega, washing powder, washing-up liquid.
750	Miscellaneous goods not assignable to any other code	Beach hut (if canvas - see 641), distilled water not specified as for car batteries, christmas presents (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 household telephone accounts - see 930)	Telecom security, 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), discoteques, exhibitions, fashion shows, flower shows, fun fairs, holiday school play schemes, horoscopes, horse shows, juke box, mother and toddler groups, museums, night clubs, Social Club entrance, spectator at airports, subscription to Annabel's or other Dancing club/disco, trips round the bay, visits to Father Christmas, whist drives, women's fellowship (including tea and biscuits), Youth Club entrance fees, zoos.
754	Postal order poundage (see section O)	Postal order poundage (£ or less - 25p, £2-£4 - 42p, £5-£7 - 55p, £8-10 - 65p), £15 - 75p, £20 - 80p postal orders - see 988.
755	Money spent abroad (whether on a hotel, self- catering or a package holiday/trip)	"Duty-free" purchases in UK or abroad or during travel, all goods and services purchased abroad.
	Excluding Purchase and running costs of holiday home/Timeshare - see 999	
	(See Section M)	
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 (including subscriptions to sports and social clubs, ad hoc admission and similar charges but excluding residential attendance at health clubs/farms - see 775)	Band levy, billiards, boat hire boating, boating licence, brass rubbing charges, darts, fee for model, fishing licences, permits and trips, greyhound and pigeon racing, health club activities (eg sauna, solarium), rental for stretch of river, showing animals, skating, snooker, swimming, tennis (use of public court) subscription to Turf club, weight lifting/training.
765	Spectator sports (including football admission)	Boxing/cricket/football/rugby/ tennis matches, horse/dog/speedway/stock car racing, school sports, swimming, wrestling.
768	TV, Radio, TV games console slot meter payments (If household has its own key treat as account - see 932)	Exclude rental of audio cassettes - see 603, and video cassettes - see 604
770	Stamp duties to Central Authorities	Birth certificates, driving test fee (£21.50) import duty, passport, search fee at St Catherines House, stamp duty for house purchase
772	Licences (excluding TV and driving licences)	

SERVICES - Continued

773	NHS payments for dental and other services (Including items undefined as NHS or private but excluding spectacles - see 611)	Amenity hospital bed.
775	Private medical, dental and optician fees (excluding spectacles see 611)	Artificial teeth, chiropodist, ears pierced, eye tests, family planning clinic, health clubs/farms (residential attendance), medical certificate fee, nursing home and convalescent fees, repairs to spectacles.
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 babysitter, 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 (Loan question only)	

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SERVICES - Continued

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.
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.
795	Friendly Societies, Sick clubs (B schedule only)	(Exclude Friendly Society, Life assurance - See 924).
796	Subscriptions to trades union, professional associations, etc	Contributions to strike funds. Exam fee to professional bodies
797	Other subscriptions	Choir fund, conference fee, Kennel Club, National Trust, political parties, Ratepayers Association, RSPB, Veterans Motor Club, Weight Watching Club, youth/social/welfare/working/men's/masonic/buffaloes/Scout/Guide associations, World Wildlife Fund.
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.

SERVICES - Continued

- 799 Miscellaneous services not assignable to any other code.
- (Including rent for a new main dwelling or a dwelling to which a household member is moving eg on marriage).
- Architect's fees, bank charges for storing documents, banns, Bleepers (if rented) cloakroom charges, court payments and costs, emptying cess pit, hire of deck chair, left luggage charges, library subscriptions and fines, management charge for bill paying services (eg Homewise - £5.00 per month, Secure Homes - £1.50 per week), motor 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

- 801 Children's pocket money
- This applies to children under 16 who are in the household
- 802 Cash gifts and goods or services bought for persons outside the household
- (including tips not assignable to other codes but excluding donations to charities - see 798)
- (see Section N)
- 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.

MISCELLANEOUS - Continued

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)	
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) These codes are
823	Winnings - lotteries) used in the D
824	Winnings - other betting) schedule only
	(bingo, sweepstake etc)) (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.

FOOD BOUGHT AND CONSUMED AWAY FROM HOME

ITEM	EXAMPLES	WORKPLACE	EATEN ON PREMISES	EATEN OFF PREMISES
Hot meals out DEFINED AS HOT OR NOT DEFINED AS HOT OR COLD	<ol style="list-style-type: none"> 1. Non itemised entries described as meal, meal out, breakfast, lunch, dinner, supper, snack, sweet, dessert. 2. Chips on their own. 3. Chips priced separately EXCEPT WITH FISH AND CHIPS. 4. Soup on its own. 5. Mushy peas 6. Pizza, quiche. 	840	843	855
Cold meals out DEFINED AS COLD	<ol style="list-style-type: none"> 1. Non itemised entries described as meal, meal out, breakfast, lunch, dinner, supper, snack, sweet, dessert. 2. Salad. 3. Shell fish. 4. Tuck shop (undefined) 5. Quiche 	840	843	848
Fish and Chips (cooked items only)	<p>Cooked fish, cooked fish fingers, cooked fish cakes, cooked fish croquettes, cooked fish roes, etc. Any of the above on their own or with chips, peas, etc.</p> <p>Items described as fish-tea, fish-supper, etc.</p>	840	843	847
Cooked meat and meat products not in roll or sandwich. Sweet pies DEFINED AS HOT	<p>Meat pies, hotdogs, sausage rolls (see list at code 123) Hamburgers Fruit pies</p> <p>Kebabs (usually code 856)</p>	840	843	856
Cooked meat and meat products not in roll or filling. Sweet pies DEFINED AS COLD OR NOT DEFINED AS HOT OR COLD	<p>Meat pies, delicatessen meats, scotch eggs (see list at code 123) Fruit pies</p>	840	843	857

FOOD BOUGHT AND CONSUMED AWAY FROM HOME

ITEM	EXAMPLES	WORKPLACE	EATEN ON PREMISES	EATEN OFF PREMISES
Toasted sandwiches	Hot rolls with filling	841	844	856
DEFINED AS HOT	Toast (with or without butter) Cheese on toast			
Cold sandwiches	Cold rolls with filling	841	844	857
DEFINED AS COLD OR NOT DEFINED AS HOT OR COLD	Roll or bread (with or without butter)			
Cakes, currant bread, pastries, buns, etc.	Apple dumpling (pastry), banana fritters, bannocks, bracks (Irish), bread pudding, buns, cake (eg gateaux, eclairs, sponge), cheesecake, Chorley cakes, crumpets, malt loaf, parkin, Petits Fours, pikelets, teabread, torte.	841	844	849
Non-alcoholic drinks (excluding soft drinks and fruit juices)	Tea, coffee, milk, drinking chocolate, horlicks, tea clubs, etc.	842	845	850
Soft drinks (excluding fruit juices)	Orange squash, cola, lemonade	840	846	851
Ice cream	Iced lollies (if they contain ice cream), tubs, cornets, Arctic Roll, Dark Secrets	840	846	852
Sweets and chocolates	Excluding biscuits, wafers etc	840	846	853
???? other foods	Potato crisps and potato products Fruit and fruit juices Nuts and dried fruit Biscuits, wafers, shortbread, chocolate coated Yoghurts Cheese, including Cheese and biscuits Iced Lollies (without ice cream or unspecified whether includes ice cream), ice pops, ice poles	840	846	854

Jan 93

'A' AND 'B' SCHEDULE ITEMS

QUESTION

A17	901	Rent/rent including rates	
A25b/ A54	903	Council tax (GB) Rates (NI)	Collective/personal community charge (GB).
A29/ 30	904	Water payments	Water rates (England & Wales) Collective community water charge, Personal community water charge (Scotland), Council water charge (Scotland)
A31	907	Service charges, Ground rent	Feu duty, (Scotland), chief rent, compulsory or regular maintenance charges, site rent for caravan (sampled address)
A44/ 47	910	Mortgage payment	Endowment, repayment or pension mortgage
A90a	913	Central heating oil	
A82	914	Gas account)	Include standing charges, meter rent and installation
)	
)	
A84	915	Gas board) budgeting payment)	Exclude any rental of appliances or regular maintenance
)	
)	
A74	917	Electricity) account)	
)	
)	
A76	918	Electricity board) budgeting payment)	
A52/ A53	920	Structure insurance	Insurance on structure, furniture and contents where they cannot be split, boat insurance (if boat is a home)
A52/ A53	921	Contents insurance	Furniture and contents, personal possessions eg furs, jewellery, TV, boat (if boat is not a home) contact lens insurance (if included with purchase - see 611).
			(Exclude maintenance contracts - see 784, 786 and 948)
A51a	922	Mortgage protection policy	
A46	923	House endowment	

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A59	924	Life insurance	Friendly Society life assurance, annuities, endowment and endowment undefined, education endowment, fixed term assurance, death and burial. (Exclude house endowment - see 923)
A60	925	Private medical insurance	BUPA, HCS, PPA, PPP, WPA
A60	926	Other insurance	Personal accident, Friendly Societies' sickness insurance (eg HSA), works' sick clubs, insurance for sporting activities, animal insurance, rentokil insurance (Include Friendly Societies - see A50 for list of societies) (Exclude Friendly Society Life assurance - see 924)
A58	927	Private Personal Pension	
A63/ 65	930	Telephone account telephone budgeting payment	Telephone stamps, installation charge.
A91	932	TV rental	TV set, cable TV, satellite TV (decoder rental and subscriptions for additional programme channels), home computer, combined TV and video rental, Video rental, TV and radio aerial rental.
A92a	935	TV licence	TV stamps
A101	936	Season tickets	Train only, tube only, train and tube
A101	937	Season tickets	Bus only
A101	938	Season tickets	Bus and tube, bus and train; bus, tube and train
A101	939	Season tickets	All others

NOTE Travel for children to State schools should be coded as 977
not 936-939

JAN 93

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A93C/ 97C	940	Vehicle insurance	Green card (car)
A93b/ 97b	941	Vehicle tax	Vehicle tax stamps
	942	Outright new car purchase	Three wheel cars, motor caravans, caravanettes, new car kits for self-assembly. Jeeps, landrovers, lorries, and vans used for private purposes. (Include unspecified whether new or second hand)
	943	Outright second hand car purchase	As for 942
	944	Outright motorcycle purchase (new and second hand)	Motor assisted cycles, mopeds, scooters, tricycles.

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

Codes 945 to 948 relate to work carried out by a CONTRACTOR in respect of a MAIN OR SECOND DWELLING

A108	945	Structural space heating installation (Contractor)	Gas fired central heating, water and hot air Oil fired central heating. Radiators and hot air systems. Storage heaters including under floor heating (by electricity). Open fires, closed fires, fireplaces, Raeburn solid fuel cooker.
A110	946	Capital improvements (Contractor) Including Capital improvements to a new main dwelling prior to moving in. Excluding Timeshare (purchase and capital improvements): If in UK - see 215 If abroad - see 999	Materials and labour costs, bathroom added/modernised, built-in furniture (eg fitted wardrobes, kitchen units), car port, cement base for garage, new garage, conservatory, double glazing, garden shed, solar heating installation.
A111	947	Repairs, decorations and replacements (Contractor) Including Repairs etc to a new main dwelling prior to moving in. Excluding Rental on self-catering holiday homes etc: If in UK - see 955 If abroad - see 956 Timeshare (running costs): If in UK - see 216 If abroad - see 999	Materials and labour costs, private road repair charges, rewiring.
A109	948	Structural space heating repairs and maintenance (Contractor)	Insurance premiums (applies only when 'central heating' is written beside the entry in the diary).

JAN 93

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

A139	949	Driving lessons	
A112	950	Annual Standing charge on credit charge, shop or store card account.	
A116-119	955	All holidays in UK (including business trips) Excluding Money paid to friend/relative for board and lodging - see 757 Timeshare in UK: Purchase and capital improvements - see 215 Running costs - see 216 (See Section M)	Hotels, boarding houses, hostels, holiday camps, camping site fees, hire of accommodation (eg caravan for self-catering holiday) holiday insurance savings for children's holidays arranged by school
A116-119	956	All holidays abroad (including business trips) Including Isle of Man, Channel Islands and Eire Excluding Timeshare abroad: Purchase, Capital improvements and running costs - see 999 (See Section M)	Hotels, boarding houses, villas and apartments (including food and travel if inclusive), hostels, camping site fees, hire of accommodation (eg caravan for self-catering holiday), holiday insurance savings for children's holidays arranged by school Package holidays - Advanced payments, deposits, travel, accommodation, food and catering (if this is included in a self-catering package holiday)
A114a	957	Furniture (new and second hand) (excluding built-in furniture - see 946)	Beds, bedroom/dining room suites, chairs, kitchen and bathroom cabinets, tables, TV and video cabinets
A115a	958	Soft floor coverings (including laying and making up charges)	Carpets, carpet tiles (if soft), mats, matting, rugs, rug wool, sheepskin rugs, tufted carpets, underlay.

A112b/ 959 113a	Moving house expenses	Conveyancing, estate agents', surveyors' and valuers' fees. Removal charges (if they include labour) and storage charges connected with moving house.
A103c 960	Loan instalment payment	(Not to be used at loan or HP questions).

'A' AND 'B' SCHEDULE ITEMS - Continued
QUESTION

A105h	963	HP or credit sale instalment payment	Include deposits on HP purchases (Not to be used at loan or HP questions)
A106d	966	Club instalment payment (including repayments of informal cash loans - see Section N)	Budget or option account, check trader Club run by a shop, Mail order club/organisation, Clothing clubs (Not to be used at HP question)
A102	969	Credit, charge, shop or store card account payment	(Not to be used at HP question)
A120a	970	Bank service charges	Exclude interest
A125d	975	School meals)))	Only for children attending State schools
A126c	977	School bus or train travel and bus or train passes)))	
A129b	980	Fees or maintenance for educational courses	persons in the household
A130b	981	Fees or private tuition for leisure courses	For persons in the household Exclude membership fees, day nursery/ creche/playgroup, nursery school/class/ playschool.
A133a	984	Fees or maintenance for educational courses	For children aged 16-24 outside the household
A140a	985	Maintenance or separation allowance	
	986	Money given to other spenders in the household	
	988	Money set aside for payment of bills at a later stage (Postal orders - see Section O)	Postal orders paid for but not used during record-keeping (otherwise code to the item purchased) Bank budget accounts: Homewise (exc management charge - see 799) Secure Homes (exc management charge - see 799) Money set aside for household repairs, holidays etc

'A' AND 'B' SCHEDULE ITEMS - Continued

QUESTION

B48a	990	Regular national insurance contributions	
B49a	991	Lump sum national insurance payments	Include NI not specified
B72a	992	Income tax payment	
B74a	997	Money sent abroad to private individual	
B74b	998	Money sent abroad to charity	
	999	Any other A & B schedule payments	Include transfers between long term savings accounts, property and timeshare abroad - purchase, capital improvements and running costs.

4001-04B/A

JAN 93

OFFICE OF POPULATION

CENSUSES AND SURVEYS

SOCIAL SURVEY DIVISION

FAMILY EXPENDITURE SURVEY

1993

INSTRUCTIONS TO INTERVIEWERS

CHANGES TO 1993

FES QUESTIONNAIRES

This note describes the changes in content of the 1993 Household Schedule, Income Schedule and the Diary. Changes in layout, numbering and order of questions and data processing are not covered.

New and combined questions and deletions are shown in bold.

Household and Income schedules

General wording changes

"In the last 12 (3) months, that is since .."
replaced with "In the 12 (3) months since .."

"Accommodation" with "house/flat".

"How long did this cover?" with
"What period did this cover?"

"May I check" and ".. you have (just) mentioned"
deleted at a number of questions.

Household Schedule

1992		1993		Change
Page	Question	Page	Question	
1	2	1	2	HOH pre-printed on line 1.
1	6	1	6	One code only for state primary, nursery, play schools. One code only for all Higher Education.
3	11(a)	3	12(a)	How many other households live here?
3	12/13	3	13	Questions combined: How many of the following rooms do you have in your house/flat, that is those rooms at this address which you own, rent or occupy rent free, including rooms you share? In grid utility room replaces room used for cooking. Column (a) cover rooms used by household or shared. Column (b) covers rooms shared.
3	13(c)	-	-	Rooms let/sub-let question deleted.

1992		1993		Change
Page	Question	Page	Question	
-	-	3	13(a)	New question: How many of the rooms you have mentioned are shared with other households?
3	13	3	14	Lines 1 and 2 of grid replaced with new question: Are any of the rooms you have mentioned used for business? If yes, ask: (a) How many rooms are used partly for business? (b) How many rooms are used only for business?
4	14	3	11	For how many years have you lived here?
4	15(c)	5	17	Rent payments by someone outside household entered at new code 2.
4	16	4	16	Does the house/flat go with your job?
5	17	5	17	How much rent did your household pay last time?
5	19(a)	5	19(a)	From Quarter 2 1993 reworded: What amount was included for council tax?
5	19(b)	5	19(b)	From Quarter 2 1993 reworded: What amount was included for council water charge?
5	20	5	20	Do you have any rent free weeks?
6	21(c)	9	26(aiv)	Rent rebate check question now asked in Northern Ireland only.
6	21(di)	6	21(ci)	Can I just check, was your last rent payment before or after deduction of the rebate?
7	22	7	22	Did your last rent payment include ... New DK code.

1992		1993		Change
Page	Question	Page	Question	
7	23(a)	7	23	Ask renters: Is your house/flat connected to the mains water and/or mains sewerage system?
7	23	7	23(a)	Were water/sewerage rates included in your last rent payment?
-	-	7	23(ai)	How much did you pay last time for water/sewerage rates?
		7	23(aii)	How many times a year do you pay?
9	27(a)	9	27(a)	How much have you received in lump sum rates rebates in the last 12 months?
9	27(b-d)	-	-	N Ireland questions deleted.
-	-	11	31	From Quarter 1993 new question for Scotland only: How many times a year do you pay council water charge?
		11	31(a)	How much did you pay last time?
11	31	12	32	Do you pay any of these charges? "Factoring" shown on prompt card.
12	33	13	34	Did you originally buy this house/flat ...?
12	37	-	-	Question asking for valuation of property deleted (see 1993 Q58).
13	38(a)	13	38(a)	Separate codes for re-mortgage and topped-up mortgage?
14	42	14	42	How much is left to pay on your current mortgage?
15/ 16	44/ 47	15/ 16	44/ 47	New code for paid direct by someone outside household.
15	46	15	46	Are there any endowment policies covering the mortgage or loan?
17	51(d)	17	51(d)	Did your last mortgage payment include the protection policy premium?

1992		1993		Change
Page	Question	Page	Question	
18	52/ 52(f)	18	52	New lead question: Did your last mortgage payment include a structural insurance premium?
		-	-	
19	53	19	53	(Apart from any already mentioned) have (any of) you paid any (other) insurance premiums on the structure of this house/flat, or on its furniture and contents, or on any personal possessions in the last 12 months?
20- 21	54-57	20- 21	54-57	Community charge questions will apply in Quarter 1 only.
20	54	20	54	How much was your last community charge payment (excluding community water charge)?
20	55	20	55	Were any of these benefits allowed in connection with your last community charge payment?
21	56	21	56	How much community charge rebate/benefit was allowed?
21	57	21	57	How much community charge reduction was allowed?
-	-	22- 23	58-64	Council tax From Quarter 2 the following questions on the council tax will be asked:
		22	58	In which of the bands on this card has your house/flat been valued for payment of the council tax?
		22	59	Was your council tax bill applied to a lower valuation band because there is a disabled person in your household?
		22	60	How much was your last council tax payment? No tax paid ... - Ask (a) DK - Go to 62

1992		1993		Change
Page	Question	Page	Question	
				COUNCIL TAX (continued)
		22	60(a)	May I check, were you allowed either an exemption from the council tax or a 100% rebate? Exemption Go to 65 100% rebate Go to 62 No to both Go to 65
		22	61	How many times a year do you pay?
		23	62	Was a discount of 25% or 50% allowed in connection with your last council tax payment for any of the reasons shown on this card?
		23	62(a)	May I check, were you allowed a 25% or a 50% discount?
		23	63	Was any benefit or rebate allowed in connection with your last council tax payment?
		23	63(a)	How much was allowed?
		23	63(b)	What period did this cover?
		24	64	Was any transitional reduction allowed in connection with your last council tax payment?
		24	64(a)	How much was allowed?
		24	64(b)	What period did this cover?
22	58	24	65	In the 12 months since ... have you paid any contributions for a private personal pension that you have taken out on your own behalf?
22	58(b)	24	65(a)	How much was your last contribution?
22	58(ai)	24	65(ci)	Have you made any extra contributions towards a private personal pension in the last 12 months over and above those made by DSS on your behalf?
23	60	25	67	In the 12 months since ... have you paid any premiums on any other insurance policies such as these?

1992		1993		Change
Page	Question	Page	Question	
24	63/65	26	70/72	How much did you pay last time?
26	76	28	83	
28	84	30	91	
24	69	26	76	Did anyone outside the household other than your employer, give you the money for ..
25	72/ 72(a)	27	79	New lead question: Do you pay for your electricity by slot meter 1 account 2 board budgeting 3 card, disc, token 4 COCD 5 some other method 6 no electricity 7 paid direct by someone outside household 8
25	74	27	81	How much did you pay last time, excluding rental of appliances, hire purchase, loans or regular maintenance charges?
27	82	29	89	
26	78	28	85	How much was the charge on your last advice, excluding etc ...
28	86	30	93	
27	80(a)	29	87(a)	Additional code at gas question: Paid direct by someone outside household.
29	88	31	95	Additional codes for: tumble drier microwave oven dishwasher video recorder compact disc player
29	89(a)	31	96(a)	What fuel does it use?
29	90(a)	31	97(a)	DK code deleted.
30	91	32	98	Do you pay rental or a subscription for a TV set, video recorder, cable TV or satellite TV?
30	91(a-b)	-	-	TV ownership questions deleted.
31	92/ 92(a)	32	99	Combined question: How much have you paid for a TV licence in the last 12 months? New nil code.

1992		1993		Change
Page	Question	Page	Question	
32-36	93-100	33-38	100-109	Vehicle questions asked in new sequence. All questions relating to owned vehicles are grouped (Qs 100-103) and so too are questions about continuous use of vehicles (104-108).
-	-	33	100	At any time in the 12 months since ..., have (any of) you owned a car, van, motor cycle, moped or other motor vehicle?
-	-	33	100(a)	Is/was it a car 1 van 2 motor cycle/moped ... 3 other motor vehicle . 4
-	-	33	100(b)	How much road tax have you paid in the last 12 months for the ...?
-	-	33	100(c)	How much vehicle insurance have you paid in the last 12 months for .?
-	-	33	100(d)	Do you own the (vehicle) at present?
-	-	33	101	Applies to cars only: Does an employer pay for any of the petrol for your private motoring in this car?
35	98	34	102	Have (any of) you bought any of the vehicles you have mentioned in the 3 months since ..?
-	-	34	102(b)	Did you pay by Loan from finance house, bank, building society, second mortgage 1 - Go to 103 Hire purchase 2 - Go to 103 Loan from employer 3 - Ask (c) Loan from friend, relative, overdraft, cash or credit card 4 - Ask (c)
35	98(c)	34	102(d)	How much was the cash price of the vehicle including any part exchange or trade-in?
35	98(d)	34	102(e)	Was the road tax or vehicle insurance included in the cash price?

1992		1993		Change
Page	Question	Page	Question	
36	99	35	103	In the 3 months since ..., have (any of) you sold any of the vehicles you have mentioned, excluding trade-in or part exchange?
-	-	36	104	At any time in the 12 months since .., have (any of) you had continuous use of any (other) motor vehicle that you do/did not own, such as a company car?
-	-	36	104(a)	Is/was it a car 1 van 2 motor cycle/moped 3 other motor vehicle .. 4
-	-	36	104(b)	How much road tax have you paid in the last 12 months for the ...?
-	-	36	104(c)	How much vehicle insurance have you paid in the last 12 months for .?
-	-	36	104(d)	Do you have continuous use of the (vehicle) at present?
33	94	37	105	Is the car/van provided by ...?
-	-	37	107	Does the vehicle run on petrol or diesel? Petrol 1 Diesel 2 DK 3
33	96	37	108	Applies to cars only: Does an employer pay for any of the petrol for your private motoring in this car?
36	99	38	109	Have (any of) you received any refunds of road tax in the last 12 months?
37	101	38	110	Have (any of) you bought a current weekly or season ticket for any form of transport, including any for a child?

1992		1993		Change
Page	Question	Page	Question	
-	-	39	112	New question for National Accounts: Have (any of) you paid an annual standing charge for any of these cards in the last 12 months?
-	-	39	112(a)	How much have you paid in total in the last 12 months?
-	-	39	112(ai)	What is the name of the card?
39	103(b)	41	113(b)	Excluding interest, how much was the loan?
39	103(g)	41	113(g)	Was it new or second-hand?
39	103(h)	41	113(h)	From what type of firm was the item or service obtained?
39	103(i)	41	113(i)	What was the cash price?
39	103(k)	41	113(k)	How much did you put down in addition to the amount borrowed?
41	105(b)	43	115(b)	From what type of firm was the item/service obtained?
41	105(c)	43	115(c)	Was it new or second-hand?
41	105(d)	43	115(e)	What was the cash price?
41	105(g)	43	115(g)	How much was your down payment?
42	106	44	116	Are you at present making regular payments to any of these?
42	106(a)	-	-	Top-up loan code deleted.
42	106(c)	-	-	Period code question deleted.
42	106(d)	44	116(c)	Have any of you received any goods in the last month, ie since ... (the day exactly a calendar month before interview) from any of these?

1992		1993		Change
Page	Question	Page	Question	
Retrospective recall questions				
45- 51	108(e) 109(d) 110(d) 111(d) 112(c) 113(b)	46- 52	118(e) 119(d) 120(d) 121(d) 122(c) 123(b)	"Reclaim" question amended: Did/will you reclaim any of this expense?
45	108	46	118	In the 12 months since ..., have you paid anyone to install central heating, excluding any materials you bought yourself?
46	109	47	119	In the 12 months since ..., have you paid anyone for repairs, servicing or maintenance of central heating, excluding any materials you bought yourself?
47	110	48	120	In the 12 months since ..., have you paid anyone for any of these improvements or extensions, excluding any materials you bought yourself?
48	111	49	121	In the 12 months since ..., have you paid anyone for maintenance, decorations, repairs or replacements, excluding any materials you bought yourself?
48	111(e)	49	121(e)	Has any of this been advanced or refunded by an insurance company?
50	112	51	122	In the 12 months since .., have you paid any of these fees?
50	112(d)	51	122(d)	Code 4 reworded: Any other purpose.
51	113	52	123	In the 12 months since ..., have you paid for the removal or storage of furniture as a result of moving house?
52	114	53	124	In the 3 months since ..., have you bought any items of furniture such as these?
52	115	53	125	In the 3 months since ..., have you bought any of these?

1992		1993		Change
Page	Question	Page	Question	
54	117(b)	54	127(b)	Holiday destinations reduced to 2 codes: UK and Other.
55	118(a)	56	128(a)	
56	119(a)	56	129(a)	
54	117(ci)/ 117(cii)	-	-	Source of finance question deleted.
-	-	54	127(d)	New questions: Did your payment cover the deposit only 1 the deposit and balance .. 2 or the balance only 3
-	-	54	127(e)	Did the payment include an amount for holiday insurance?
-	-	54	127(ei)	How much did you pay?
-	-	55	127(f)	How many people covered by your holiday payment were charged at the adult rate?
-	-	55	127(fi)	How much of your payment was for those charged at the adult rate (excluding any amount for holiday insurance)?
-	-	55	127(g)	How many children covered by your holiday payment were charged at a reduced rate?
-	-	55	127(gi)	How much of your payment was for those charged at a reduced children's rate (excluding any amount for holiday insurance)?
-	-	55	127(h)	(Apart from any you have mentioned) have you paid any separate holiday insurance premiums covering this package holiday only in the last 3 months?
55	118	56	128	In the last 3 months have (any of) you paid for a holiday at a hotel, guest house or bed and breakfast?
56	119	56	129	In the last 3 months have (any of) you paid for a self-catering or camping holiday?

1992		1993		Change
Page	Question	Page	Question	
57	120(ai)	57	130(ai)	New DK code for service charges.
58	121	58	131	(Apart from any of the items you have mentioned) do (any of) you pay for anything by standing order or direct debit? Prompt card shown listing motoring organisations, National Trust, subscriptions to magazines, charities, etc.
59	122	-	-	Question on prescriptions deleted.
59	124	59	133	Asked of children under 19.
60	125	60	134	Has (have any of) your child(ren) had any school meals during the 7 days ending yesterday?
60	126	60	135	Has (have any of) your child(ren) travelled to or from school by bus or train during the 7 days ending yesterday?
61	127(c)	61	136(c)	What is the current annual value of the grant? DK code introduced.
61	127(e)	61	136(e)	Nil code introduced.
61	128	61	137	Student loan question asked of those aged under 51 only and reworded: Are (any of) you attending a course for which you receive a student loan?
61	128(b)	61	137(b)	How much are you entitled to borrow under the loan scheme during this academic year?
62	129	62	138	In the 3 months since ..., have (any of) you paid any fees, maintenance or parental contribution for any educational courses excluding leisure classes?
62	129(c-e)	-	-	Questions deleted.
-	-	62	139	New question: In the 3 months since ..., have (any of) you paid for any driving lessons?

1992		1993		Change
Page	Question	Page	Question	
-	-	62	139(a)	What is the total amount paid in the last 3 months?
64	131	-	-	Questions deleted.
	131(a-b)	-	-	
65	132	-	-	Questions about non-household members deleted.
	132(a-e)	-	-	
66	134	-	-	
	134(a-c)	-	-	
	135	-	-	
	136	-	-	
	136(a)	-	-	
66	133	64	141	In the 3 months since ..., have (any of) you paid fees, maintenance or parental contribution for any educational courses for a child ages 16-24 who lives outside the household?
-	-	64	141(a)	Ring person number
67	137/ 137(a)	65	143	Merge into combined question: Have you had any of these items refunded by an employer in the last 3 months?
67	137(a)	-	-	Vehicle purchase code to be deleted.
71	142	-	-	Transferred to Diary

Income Schedule 1992		1993		Change
Page	Question	Page	Question	
1	1(a)	1	1(a)	Additional government programme: Employment Action.
4	8	4	8	Are you unable to work because you are looking after a sick or aged relative?
5	10(a)	5	10(a)	What is/was your job title?
7	11(a)	7	11(a)	
8	11(f)	8	11(f)	
9	13	9	13	What was your last take home pay, including overtime, bonus, commission or tips, after all deductions?
9	16	9	15	How much was deducted for income tax under PAYE?
9	17	9	17	How much was deducted from your last pay as National Insurance contribution?
10	18	10	18	Were there any deductions for charities?
10	18(ai) 18(bi)	-	-	DK code deleted.
11	19	11	19	Were there any deductions such as superannuation, union fees, or sports or social clubs? Separate code for Friendly Societies deleted.
14	26	13	24	Your last take home pay was ... Is this the amount you usually receive?
15	28/29	14	26	Questions merged for IR: In the last 12 months have you received any bonuses such as Christmas or quarterly bonus, profit-related pay or profit- sharing bonus or an occasional commission?
-	-	14	26(a)	Did your last take-home pay of .. include any of this bonus or commission?
-	-	14	26(ai)	How much was included?

1992		1993		Change
Page	Question	Page	Question	
12	20	15	28	Was any mileage allowance or fixed allowance for motoring included in the take-home pay of .. that you received on ..?
12	21	15	29	Were there any refunds of motoring expenses included in the take-home pay of £..?
12	22	15	30	Did the take home pay of, include refunds for any of these items?
18	37	17	37	How much was deducted for income tax under PAYE?
18	38	17	38	How much was deducted as National Insurance contribution?
19	39 39(a/b)	-	-	Question deleted.
20	40	18	39	Were there any other deductions? Codes 1-5 replaced with two boxes (not pre-coded).
21	41	19	41	How much profit or loss did you make from your business before deducting income tax, NI contributions or money drawn for your own use, but after deducting all expenses and wages, in the last 12 months for which you have information?
21	42	19	42	Which 12 months does this cover?
-	-	21	46	To self-employed: Have you made any income tax payments relating to your business in the last 12 months?
-	-	21	46(a)	How much did you pay?
26	47	24	48	In the 12 months since ... have you taken part in a government training or employment programme including a business start-up scheme? New code for Employment Action.

1992 Page	Question	1993 Page	Question	Change
27	49	25	50	(Apart from the contributions you have mentioned) have you made any lump sum payments of NI contributions to Inland Revenue or DSS in the last 12 months?
58	75(a)	26	52(a-c)	New format for odd job question with specific questions (a) What was the job? (b) What did you do in the job? (c) How much in total did you receive for the job in the last 12 months?
29	52	27	54	At present do you have an OAP concessionary bus pass, permit, token or tickets?
30- 31	53	28- 29	55	Are you at present receiving any of these benefits?
32- 33	54	30- 31	56	Are you at present receiving any of these benefits? Q56 covers additionally:
40	58(b)	30	56(c)	Invalid Care Allowance
36	56(a)	31	56(h)	Industrial injury disablement benefit.
32	54(b)	-	-	Mobility allowance deleted.
40	58(a)	32	57	In the last 12 months have you received a Christmas bonus?
40	58(ai)	-	-	Amount of Christmas bonus deleted.
34- 37	55-56	32- 35	58	In the last 12 months have you received any of these income or sickness benefits? Q58 now covers Income support, Family Credit Unemployment benefit Statutory Sick Pay NI sickness benefit Invalidity benefit.
38- 39	57	35- 36	59	In the last 12 months have you received any of these maternity benefits?
41	58(c)	37	60	In the last 12 months have you received any of these benefits?

1992		1993		Change
Page	Question	Page	Question	
52	68	41	65	In the 12 months since .., have you received any rent from property?
52	69	41	66	In the 12 months since ..., have you received any income not yet mentioned from any of these sources? New prompt card for royalties, income as sleeping partner, occupational pension from overseas.
53	70	67	42	In the 12 months since ..., have you received any of these allowances?
45	63(a)	46	73(a)	In which group is your TESSA investment?
46	64	47	74	Do you have now, or have you had in the last 12 months, any of these savings accounts? Order changed: (a) Building society accounts with interest after tax (b) Building society accounts with interest before tax (c) High street bank accounts with interest after tax (d) High street bank accounts with interest before tax (e) Any other savings banks or societies (except National Savings Bank)
48	66-67	49	76	At present do you have any of these investments?
48	66(ai)- 66(gi)	-	-	Part (i) - In which group is your investment deleted.
-	-	47	76	New categories: (h) FIRST Option Bonds (i) Childrens Bonus Bonds
51	67(f)	-	-	Private loans deleted.
59	76	52	78	In the last 12 months have any of your children received an income from any of these sources?

1992		1993		Change
Page	Question	Page	Question	
59	76(e)	52	78(e)	Does he/she usually spend or save it all himself/herself 1 partly spend or save it and give the rest to you 2 or give it all to you? ... 3
60	77	53	79	At present do any of your children under 16 have any of these investments?
60- 61	77 (ai-gi)	-	-	Part (i) - grouped investment deleted.

Diary Changes

Point of purchase identified for clothing and footwear instead of cleaning materials, etc.

Regular purchases section on left-hand page to include newspapers, cigarettes, stamps, cleaning materials, cosmetics, toiletries, batteries, light bulbs.

"Any other payments today" to prompt payment of travel, motoring and fares, petrol, oil, parking; betting, Bingo, cinema, clubs, evening classes, football, and other sports, day trips to theme parks, museums, etc; bills, meter payments, telephone calls, insurance premiums, h.p. instalments, domestic help, etc; furniture, household goods, presents, holiday expenses, etc.

On page 38 box for annual standing charge on credit cards deleted (now covered in Household Schedule).

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GENERAL

PROCEDURES

INCLUDING

SAMPLING INSTRUCTIONS

1.0 History and Purpose of the Survey

1.1 Clients and Purposes

The Family Expenditure Survey is a continuous survey which has been conducted by the Social Survey since 1957. The main sponsoring department for many years was the Department of Employment; however, in 1989 the responsibility for both the Retail Price Index and the Family Expenditure Survey was transferred to the Central Statistical Office which now sponsors the survey. The computing work has remained with the Department of Employment at Runcorn.

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

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

1.2 Useful Points for Introducing the Survey

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

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

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

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

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

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

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

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

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

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

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

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

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

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

* some pensions schemes are linked to the RPI.

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

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

1.3 Publicity Folder

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

Interviewers are issued with a publicity folder when they are first briefed on FES. Anyone who does not have one should send a note to the FES Field Office and a set of documents will be sent. New material is posted out to interviewers as it is received and extra copies will be sent on request. These are not always of a recent date but can be used to demonstrate the reasons for a continuous survey and the types of change that occur in expenditure patterns over a period of time.

Sometimes you ask us for information packs for keen informants, especially students and teachers. They can either contact the office direct, SSD Registry, or you can send us a note and we will pass it on.

It is understood that there is now a question about FES in some 'A' level papers which probably explains these requests.

2.0 FES Sampling Instructions

2.1 The Sample

Conversion to PAF

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

Effect of ineligible addresses on quota size

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

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

2.2. Address List

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

Top Line

Survey Number	The survey number, name and year will be consistent throughout the year but, obviously, the quarter and month will change.
Survey Name	
Year Quarter	
Month	

Interviewer	The interviewer's name and number will be written in by hand in Field Branch.
-------------	---

Office Use	This gives HQ the date on which the address list was printed.
------------	---

SO837 FAMILY EXPENDITURE SURVEY 1987 QTR 1 JANUARY INTERVIEWER:

OFFICE USE: 031284

AREA NO:	004	POSTTOWN:	NORWICH	SECTOR:	NR3 1 / NORWICH NORTH EAST	REGION	05			
ADD SERIAL NO.		ADDRESS		POSTCODE	MO	LA	W	GRID REF		
01		7 MANDELLS ROAD		NR3 1AA		19G	10	62310/30930		
02		13 LOWES YARD		NR3 1AW		19G	10	62320/30880		
03		ST GEORGES STREET 23A CHURCH LANE		NR3 1BP	2	19G	10	62310/30910		
		DIVIDED ADDRESS		BOXED PART ONLY						
		*****		*****						
		*		23A CHURCH LANE		*				
		*****		*****						
				23 CHURCH LANE						
04		14 GRANGEWOOD AVENUE		NR3 1DE		19G	10	62290/30930		
05		23-25 LONG ROW	CANWICK	NR3 1DY		19G	10	62300/30930		
06		59 RED LION STREET		NR3 1EE		19G	10	62290/30990		
		DIVIDED ADDRESS		BOXED PART AND ANY PARTS NOT LISTED ON ADDRESS LIST						
				FLAT 1/59 RED LION STREET						
				FLAT 3/59 RED LION STREET						
		*****		*****						
		*		59 RED LION STREET		*				
		*****		*****						
07		THE GATE HOUSE/ST MARTINS ROAD		NR3 1EP		19G	11	62320/30870		
08		2B PRINCETON GARDENS		NR3 1HG		19G	11	62320/30880		
		DIVIDED ADDRESS		BOXED PART ONLY						
				BASEMENT FLAT/2 PRINCETON GARDENS						
		*****		*****						
		*		2B PRINCETON GARDENS		*				
		*****		*****						
				2 PRINCETON GARDENS						
09		149 BARRACK STREET	HAZEL GROVE	NR3 1JD		19G	12	62310/30940		
10		THE COTTAGE/BEECH ROAD	SWANLAND	NR3 1PW		19G	12	62390/30950		

*****LA 19G IS NORWICH

Second Line

Area Number

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

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

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

This is a 2-digit number indicating the Region.

Main body of list

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

1. Add Serial Number
This is the 2-digit address number (often called the serial number). It should be entered in the 'SER' box on all documents.
2. Address
Normally this will be the full postal address. Very occasionally, the house name or number will be omitted and replaced by an asterisk. If no extra information has been written in please telephone Sampling for instructions.
3. Postal District
At some address on the list you will see the words "DIVIDED ADDRESS" (See page 11).

There is no heading to this column which shows the postal district of the sampled address. This information is not always given on the PAF, and therefore on many address lists it appears only intermittently. Note that entries in this column are linked only to the address on that line (eg on the example address list 'Canwick' applies only to 23-25 Long Row' and not to any other address on the list).
4. Postcode
This column lists the postcode (up to 7 characters) for each sampled address.

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

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

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

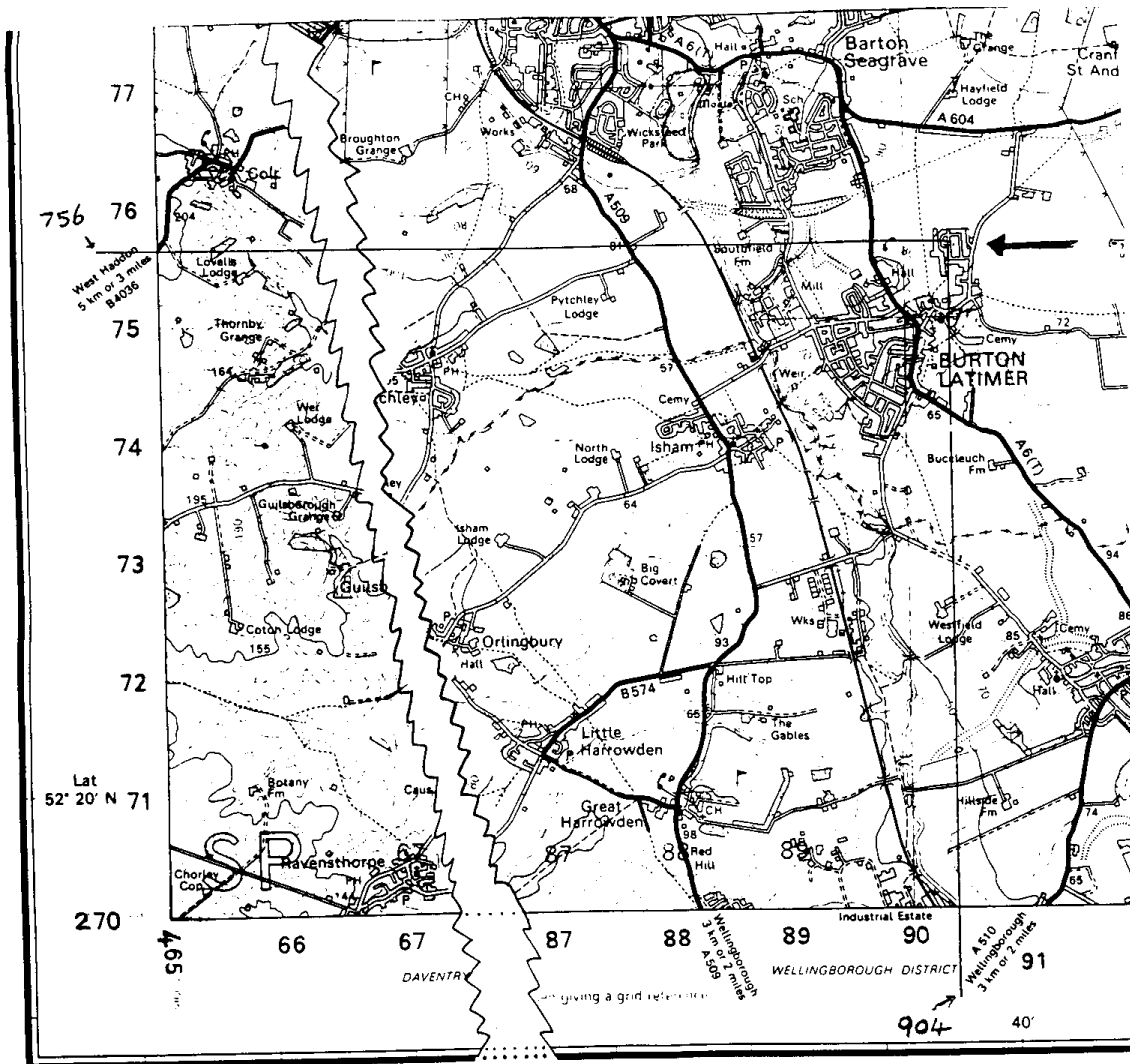
2.3 Using grid references on PAF samples

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

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

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

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



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

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

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

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

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

2.4 Addresses difficult to find

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

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

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

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

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

Blue Postcode Books

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

Counting Households at Address

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

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

Address Empty at First Call

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

2.5 Address labels

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

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

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

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

00359/03	MO 4
244 LONDON ROAD	
HADLEIGH	*****
BENFLEET	WARNING
SS7 2DE	DIVIDED
ADDRESS	

HADLEIGH	/ WD11
CASTLE POINT CD	/GR58110/18690

Details shown on label

LEFT HAND COLUMN

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

RIGHT HAND COLUMN

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

2.6 Non-divided and divided addresses

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

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

1. Non-divided addresses

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

- (i) You may find more than one household at the address on the address list. As in previous years you should list all such households on the form provided and follow the appropriate multi-household procedure to determine which household(s) to interview. In England & Wales you should always use the Concealed Multi-household procedure. In Scotland you should use the Concealed Multi-household procedure unless the address has a Multi-occupancy indicator of 3 or more in which case the Pre-sampled Multi-household procedure should be used.

- (ii) You may find a separate flat or building with the same number as the address on your address list but which is not listed on your address list. For example when you go to '7 Mandells Road' (see address serial No 01 on your example address list) you find:-

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

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

2. Divided addresses

There are two types of 'Divided Address' procedure:

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

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

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

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

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

- (ii) Boxed part only

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

If there are any queries please ring ext 2347.

2.7 Multi-household procedures

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

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

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

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

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

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

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

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

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

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

- a. If the address is a block of numbered flats you should simply list them in numerical order, starting with flat 1, 2, 3, etc. or A, B, C, etc.

- b. If the address consists of unnumbered flats or bed-sitters, whether in a purpose built block or a converted house, you should list the flats in a systematic way, starting with the lowest floor and working in a clockwise direction on each floor (see the example of a concealed multi-household sheet on page ... where an address containing four households is shown). On each floor, start from the front left-hand side of the property. Thus if the address contained eight households, four on each floor, you would list them starting with the flat immediately on your left on entering the main door.
- c. If the address is marked as a 'DIVIDED ADDRESS' on your address list, you should list households only at those parts at which you have been instructed to interview, i.e. if you are asked to interview at 12A High Street (and only 12A) and when you arrived you found four separate households within 12A then you would list only those four, you would exclude those at 12B, 12C etc. However if you were asked to interview at 12A and parts not listed and 12B was the only part listed, but the address contained C, D and E, then you would need to list 12A, C, D, and E and carry out your concealed multi-household procedures.

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

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

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

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

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

Survey

Number

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

CONCEALED MULTI-HOUSEHOLD
SELECTION SHEET (A)

Area

0123

Serial No.

11

List of Households

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

IF MORE THAN 15 HOUSEHOLDS PLEASE TURN OVER

Procedure

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

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

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

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

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

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

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

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

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

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

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

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

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

Special Cases

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

b. Empty or ineligible units:

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

c. Selected unit contains more than one household:

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

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

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

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

Survey Number Multi-Occupancy Indicator - 9
TO BE RETURNED TO FIELD WITH
CALLS & CONTACT/OUTCOME SHEET

PRE-SELECTED MULTI-HOUSEHOLD Area 1234
SELECTION SHEET (A) Serial No. 08

List of Households

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

IF MORE THAN 14 HOUSEHOLDS PLEASE TURN OVER

Procedure

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

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

3.0 Addresses and Households to Exclude

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

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

Public Houses where household and business expenses cannot be separated

Hotels of all types

Guest Houses/Commercial Boarding Houses

Private Households containing 4 or more boarders at your first call

Institutions, e.g. hostels, schools, prisons, hospitals, religious "establishments".

(Remember that, within the 'address' there could be private accommodation containing a household which is responsible for all its own domestic expenses; this will be classed as a 'Domestic Household' and included in the survey).

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

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

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

Exclude households containing
Members of the Diplomatic Service of any country except the UK
Members of the USA Forces
Roman Catholic Priests if they are living in accommodation provided by the parish church

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

3.1 Households - Special Cases for Inclusion

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

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

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

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

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

3.2 Household Members and Definitions

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

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

- i. All persons in the household consider the address to be their only or main residence. The household could include 'absent members' who consider the address to be their main residence. Main Residence is as defined by the informant/s.
- ii. All persons in a household share at least one meal a day when in residence.
- iii. The household has exclusive use of at least one room; e.g. if two people share one room, and neither has the exclusive use of at least one other room, they should be treated as one household even if they do not share one meal a day.

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

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

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

4.0 General Points on Layout and Signposting

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

The following conventions are used on FES schedules:

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

Examples:

1. Go to 103
2. DNA, codes 5,
or 6 at 1(b) N N N Go to 45

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

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

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

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

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

4.1 Completing the Schedules

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5.0 Fieldwork

5.1 Maximum Number of Visits to Area

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

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

Your regional office will inform you of the allowance for a part quota.

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

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

5.2 Placing Pattern over the Fieldwork Period

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

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

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

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

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

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

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

5.3 Adjustment to Placing Pattern

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

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

5.4 Extension Week

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

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

5.5 Dealt With Addresses

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

Code

- 9 Households which have been interviewed and definitely promise to begin keeping record books
- 7 Households which definitely refuse
- 3 An address at which there is no household (empty/demolished)
- 1 An address which is not a domestic household (guest house/hotel etc)
- 5 Households which are moving outside reasonable travelling distance
- 4 Households which are away and not returning until after the end of the placing month
- 2 Multi household addresses where Sampling Implementation Unit have given a specific ruling that there is no household they wish you to interview
- X 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. Non contacts will only appear on the final weekly return.

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.

Ineligibles must be returned in the week that they are found; holding them until a later week affects the expected response figures.

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 7.00 pm but will it be alright if I come a bit later or earlier should I get tied up in a long interview?" This enables you to fit in placing appointments which might otherwise be missed through having to rush off to make a checking call. If informants are agreeable you can also telephone to confirm or make appointments for checking and collecting calls.

5.7 Working Away on Subsistence

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

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

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

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

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

The example below shows how you can plan your visits to an area where you are working on subsistence so that the maximum amount of work can be done within a minimum number of visits. Week 2 checking calls would have to be done very late, 20th, but if informants have a telephone and are agreeable you could telephone in the interim to see that diary keeping is going ahead.

Example month for working on subsistence

	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Days in area
	-	-	-	1	2	3	4	Nil
Start in area >	5	6	7	8	9	10	11	Maximum 5
	Place week 1			Place Wk 2				
				Check Wk 1				
	12	13	14	15	16	17	18	Nil
Go to area 20 th	19	20	21	22	23	24	25	Maximum 5
Placing calls		Place week 3						
Final calls		Collect Week 1 and Week 2						
Go to area 27 th	26	27	28	29	30	31	-	2 or 3
Place and Check		Check week 3						
		Place week 4						
Following month	2	3	4	5	6	7	8	1 or 2 if
				Collect wk 3				ext'n #
				Check wk 4				needed
*Collect Wk 4 on 1 day only	9	10	11	12	13	14	15	1 #

If informants are households who seem to be coping well with the survey, and if they agree, then week 3 collections could be held over for a few days and collected with week 4 to save a visit. Informants must be told not to write in the diary anything purchased after the final date.

6.0 Advance Letters, Calls and Procedures

6.1 Advance letters

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

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

6.2 First Contact/Initial Call

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

How many households live at the selected address

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

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

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

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

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

6.3 The Interview/Placing Call

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

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

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

Do not leave diaries (D schedules) until all spenders have been interviewed.

Diaries for all spenders should start on the same day. A spender should only be allowed to start on a different day if co-operation would otherwise be lost and there should only be one days' difference between starting dates. Where this happens a full note should be made under the 'special circumstances' question which is inside the back cover of the diaries.

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

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

Leave the informants an FES purpose leaflet.

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

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

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

6.4 Checking/Interim Calls

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

Procedure at checking calls:

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

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

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

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

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

6.5 Final/Collecting Calls

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

Procedure at final/collecting calls

Collect any outstanding expenditure and income data.

Check each diary and resolve any queries with the spender.

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

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

Explain that the postal orders will take up to 5 or 6 weeks to arrive.

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

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

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

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

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

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

Posting Diaries in Lieu of Final Call

This facility should only be used as a last resort and not to save going back to the area to do final collecting calls. Too frequently informants tell interviewers that diaries have been posted but they are never received by the interviewer or by the office. In some cases we have felt obliged to send postal orders to the informants which means we were paying for an unusable budget. The onus is on the interviewer to get the diaries back, or explain to the informants why they will not get their postal orders.

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

- i) At the interim call collect all the information that you would usually obtain at the final call. (See above)
- (ii) Give the informants a large envelope, stamped and addressed to yourself and ask them to use it to post the diaries to you before they leave the country. They should, ideally, enter all expenditure up to leaving the country, but we realise this can cause problems and it is acceptable for them to make a note of what they expect to spend en route to the air or sea port; e.g. petrol, train fares, taxis, meals, purchases at the duty free shop.

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

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

Leave a note saying when you will be calling again

Call each time you are in the area for other calls

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

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

Completed diary for each spender

List of any outstanding information from the A and B schedules

Surname and initials of each spender who kept a diary

Full postal address

Telephone number

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

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

6.6 Final Checks at home

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

Diary (D) Schedule: Did you remember to ask the special circumstances question?

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

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

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

6.7 Preparation for Despatch

Complete an (E) form for each household.

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

A despatch note must accompany each despatch of work.

All FES documents must be returned in a sealed envopac.

6.8 Return of work

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

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

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

7.0 Definitions and Handling Unusual Situations

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

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

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

7.1 Head of Household

The standard SSD definition is used on FES.

7.2 Definition of a Spender

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

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

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

NB: This exclusion does not apply to senile persons living alone. They form the household at the address so there has to be expenditure and income. This usually means that you have to see the person who looks after their interests and try to enlist their help. If this is not possible then it has to be treated as a refusal.

7.3 Applying the Spender Definition

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

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

Absence of a spender for longer than 7 days: if the spender is absent for the placing interview and is not expected to return within 7 days details should be entered in the household box. A proxy income schedule (B) should be completed with a suitable household member. Do not leave a diary for the absent spender. An absent spender is not eligible for the postal order. A note explaining why you are treating them as an absent spender should be made in the relevant place below the household box.

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

7.4 Household composition - Changes During Record Keeping

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

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

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

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

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

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

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

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

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

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

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

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

7.5 Recently Moved Households

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

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

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

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

7.6 Income Schedule - Background and Procedures

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

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

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

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

Persons 1, 2 and 4 on the first schedule

Person 5 on a separate schedule

It would also be permitted to put persons 1 and 2 on one schedule and persons 4 and 5 on the second schedule. It would be incorrect to put persons 1 and 4 together or persons 2 and 5 together as the numbers are out of sequence.

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

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

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

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

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

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

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

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

8.0 Field Documents, Administration and Training

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

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

8.1 Outcome Codes - (H) (J) and (K+L) Forms

Code 9 = All members of household interviewed and starting diaries.

Code X = Household contacted HQ and refused to take part before you called. You are notified by telephone and/or a refusal form.

Code 1 = Excluded/ineligible address.

Code 2 = No sample selected at address. These occur where the address differs from the address list in some way and SIU tell you not to do an interview.

Code 3 = No household at address; empty/demolished/not yet built / business only / other specify.

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

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

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

Code 7 = Refusal before or during the placing interview.

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 (K+L) and (J).

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

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

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

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

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

Enter the name of the HOH on the top line.

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

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

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

Number of household at selected address.

Number of E forms for this household.

Starting date of records.

Your name and authorisation number.

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

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

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

Unrelated people sharing household facilities.

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

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

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

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

8.3 Important Points about Postal Orders

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

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

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

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

8.4 Study Time and Rebriefings

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

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

Study time may be claimed as follows:

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

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

Rebriefings: these usually take place every year.

8.5 Administration and Checking Time

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

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

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

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

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

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

8.6 Office and Field Training

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

A Field Trainer always starts off an interviewer doing FES for the first time. Ideally the trainer makes two or three visits so that checking and collecting calls, as well as placing interviews, are covered by the training. The trainer usually does the first placing interview as a demonstration.

Before the trainer joins you: transfer your address labels to your FES notebook. A pre-printed one will be sent with your materials but you may use an ordinary one if preferred.

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

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

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

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

8.7 Field Prechecks and Recalls

In January we do a Field Precheck on several budgets per interviewer so that action can be taken if we identify problem areas on the new documents. In subsequent months we precheck work of interviewers doing their first FES quota of the year. A note of the result is sent to the interviewer.

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

8.8. Error Analysis Forms and Master Schedules

Over the years interviewers, especially at rebriefings, have been concerned to discover that they have been doing something incorrectly and that no one has said anything. Most points will come up on pre-checking when a note of data loss and clerical errors is sent out, but only a limited amount of pre-checking can be done. However, a list of possible errors is produced at the keying stage. This covers all items where a definite error or a possible error has been found in the data. The error may have been made by the interviewer, the coder, or the computer operator. By looking back at the schedules it is possible to see at what stage things went astray and do the necessary correction; if the entry is in a coloured ink it is probably a coding or punching stage error, if in pencil then it is something that happened at the interviewing stage. Often a note by the interviewer clarifies the point immediately; this occurs where you left a question uncoded because the answer did not completely fit. When it shows as an error the coders will look at your notes and deal with the data as necessary.

As part of the feedback to interviewers we have been sending you copies of the error analysis sheets which have been modified so that they make more sense to you. At first briefings or re-briefings we give you a Master 'A' and 'B' schedule with notes of the variable name so that you can refer to it to see where the error or omission occurred. It will not give you much detail and is mainly useful in identifying blank spots or misunderstanding instructions when the same error comes up across several schedules. It gives you a chance to work out what is going wrong at that point.

Please do not worry about these forms; remember that they are basically a processing form for coding and computing and only offered to you as a training aid.

An example of an error analysis form appears on the following pages.

FES 1992 - ANALYSIS OF CREDIBILITY ERROR AND WARNING MESSAGES

BY INTERVIEWER - QUARTER 1

INTERVIEWER AUTHORITY NUMBER: 4444 AREA NUMBER: 777

QUESTION NUMBER	VARIABLE NAME	NUMBER OF ERRORS /WARNINGS
A00Q002	INA002	2
A00Q006	INA007	2
A00Q008 2	INA009	1
A00Q009	INA011	1
A00Q011	OTHHOLIV	1
A00Q016	INA110	1
A00Q022	RENTINSV	1
A00Q025	RATES	1
A00Q043	MORTTYPE	2
A00Q046	MENPOL	1
A00Q052A	STRTYPE	1
A00Q052C	PERC137C	1
A00Q058A1	PENSBJ88	1
A00Q091B1	TVHOWPAY	1
A00Q096	PETRPROV	1
A00Q104	HIREPURC	1
A00Q105A	HPITEMA	1
A00Q107A	SEDWINUK	2
A00Q137A1	BUSEXPEN	3
A00Q137A2	PERSN103	2
B00Q002	EMPSTAT	1
B00Q010B	OCCUP91	1
B00Q010E	WORKSTAT	6
B00Q012 1	PAYDAT	1
B00Q016 1	TAX	1
B00Q019 16	GROSSPAY	1
B00Q025	PAYAFSMP	3
B00Q026A	USNETPAY	1
B00Q026B	USGROPAY	1
B00Q026C	PERC428	1
B00Q027	MALLUSP	1
B00Q030	BONUSPAY	1
B00Q04617	SEBUSEX9	1
B00Q049A	DIRNIAM	1
B00Q050A	MLBABAMT	1
B00Q050B	INA275	1
B00Q053A	CHILDBEN	1
B00Q064C	BKBTXAC	1
B00Q064C1	BKBTXINT	1
B00Q065A2	NSORDINT	1
B00Q069A	UNEARNAM	1

9.0 General points

Telephone extensions: for quick references the latest numbers for FES staff are on a loose leaf inside the front cover of the instructions.

Headquarters contacts: please contact the correct office/person with your queries. Staff in Regional Offices are not survey trained and therefore are not qualified to answer technical questions. Field Officers are not up to date on pay and management matters. Consult your current 'Telephone Directory and Points of Contact' booklet if you are in doubt. Briefly for FES they are:

The Field Officers:

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

The Sampling Officer:

Addresses which you are unable to find.
Addresses which differ from the address list, i.e. a single dwelling has been split into two or more dwellings, or flats/houses have been merged to provide one dwelling.
Mixed addresses, e.g. shop with flat attached which may or may not be listed as a separate address.

The Regional Officers:

Matters relating to availability/non availability.
Acceptance or otherwise of quota.
Attendance at briefings and rebriefings.
Issues related to work progress and work returns.
Queries re. Claims.

The above are not full lists but should suffice for quick reference in the field if you have an emergency.

HOUSEHOLD

SCHEDULE

Household "A" Schedule

- * The term 'household' is defined in section 3.2 on page 23 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 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 payments at the previous address.

- * Make a note if the household is newly set up and have no previous bills.

- * If it is necessary to re-start diaries, re-interview on the Household and Income Schedules where necessary and note new interview date on the front of the A Schedule.

In confidence

Family Expenditure Survey
Household Schedule

A

Date of interview: Day 02, Month 08, Year 93
 Starting date of records: Day 02, Month 08, Year 93

Int's Auth. No. 9999
 Off. Use 00011

Off. Use 93 L.A.

Off. Use C.I. 0001
 Interviewer Use
 Area 0740, Ser. 100, Hld. 0005
 Ref. No. 0740100

102

(1) Ring	(2) Person No.	(2) Relationship to HOH	(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					
			Off. Use	M		F	Both household members	Married	Widowed	Divorced	Separated	Not yet attending school (include playgroups here)	State Schools	Other	Off. Use	Off. Use	Off. Use									
01	HOH		0	1	2	39	1	2	3	4	5	6	7	1	2	3	4	5	6	7	18	1	2	3	9	2
02	Wife		1	2	36	1	2	3	4	5	6	7	1	2	3	4	5	6	7	18	1	2	3	9	2	
03	Son		1	2	12	1	2	3	4	5	6	7	1	2	3	4	5	6	7	/	1	2	3	9	2	
04	Daughter		1	2	9	1	2	3	4	5	6	7	1	2	3	4	5	6	7	/	1	2	3	9	2	
05	Daughter		1	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7	/	1	2	3	9	2	
06	Mother		1	2	63	1	2	3	4	5	6	7	1	2	3	4	5	6	7	14	1	2	3	9	2	
07			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7		1	2	3	9	2	
08			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7		1	2	3	9	2	
09			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7		1	2	3	9	2	
10			1	2		1	2	3	4	5	6	7	1	2	3	4	5	6	7		1	2	3	9	2	

POG absent on holiday from 31st July - 14th August 1992

If household member aged 16 or over is ringed as absent spender give reasons and dates

Interviewer: see page 68 for period codes

Household composition

Qs 1-9

Restarting Records

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 220 for full instructions on re-starting.

Interviewer's Authority number box

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. Do not write in the OFF USE box underneath.

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 address numbers 01-09 (see example on previous page).

Household number:

For addresses containing only one household, enter two zeros in the household box as in the example on the previous page.

Multi-household numbers:

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 household and that there may be shared facilities, etc. 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 page 102).

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

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. Apprentices and those registered in part-time education should be excluded.

If a full-time student is working at the time of interview (eg an evening, weekend or 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.

Code 1 Includes playgroups, kindergartens, day nurseries, etc where there is no attempt at formal education.

Codes 2-5: 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: code these as State schools.

Code 2: Includes State Primary and Nursery schools and playschools where some formal education is given.

Code 4: Includes all courses up to and including 'A' level at state secondary or middle schools.

Code 5: Includes all courses up to and including 'A' level taken at a sixth form college, tertiary college or further education college, but 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 Levels 1, 2 and 3

RSA Courses (most)

-

Pre-vocational

Office/secretarial studies

Advanced Diploma

Code 6: 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.

Code 7: Includes all full-time degree or other post A-level courses at universities, polytechnics, and institutes and colleges of higher education.

Courses above 'A' level include:

First degree (BA, BSc, Beng, BSc Econ, LLB, MB, MA (Scotland))
Higher degrees (MA, MSc) and postgraduate diplomas
Teacher Training (Bed)
Higher National Certificate (HNC)
Higher National Diploma (HND)
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

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 or other higher education place after leaving school then the age at leaving university, etc. should be accepted.

Where an informant is still in continuous full-time education 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.

Anyone of the following should be coded 1 (Head of unit)

A husband or male cohabitee.

All persons aged 19 years or over unless they are 'wife or female cohabitee of head of unit' (see below).

A child aged 16 years but under 19 who is receiving full-time higher education (coded 7 at Q6)

A child aged 16 years but under 19 who is receiving no full-time education (Q6 is blank).

Therefore code 1 covers everyone aged 16 or over except a wife or female cohabitee, or a child under 19 in non-advanced education.

Code 2

A wife even if her husband is not a household member.
A female cohabitee.

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 in the 'General Procedures' section of these 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, if there is any doubt about it being a code 8 refusal. 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.

Tenure

Qs 10-16

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 use code 4 or 5.

Q11 Years lived at address

If less than a year record the number of months.

Q12 Number of other households at address

Enter the total number of all other households living at the address but do NOT include the informant's household.

Include other households listed on the sampling sheet but not selected for interview.

The address is as specified on the address list and should be read out in full to informants.

Q13 and Q13(a) Number of rooms

If there is only one household at the address (i.e. where Q12 is coded 2), Q13 applies but Q13(a) does not. In the first column of the grid enter the number of rooms used by the household.

If there is more than one household at the address (i.e. where Q12 is coded 1), Q13 and 13(a) both apply. In the first column of the grid enter the number of rooms used by the household, including rooms shared but excluding rooms sub-let which are not used by the household; in the second column of the grid enter the number of rooms that are shared.

A room used solely for business which is not used for any other purpose such as bedroom or living room should be classified as "other room" in the grid. (See also Q14 below).

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. If not used all year, classify as 'other' rooms.

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 name of the room
- * whether there is a window
- * the use to which the room is put
- * whether the room is used throughout the year.

Q14 Rooms used for business

Rooms used partly for business should be entered at 14(a) and rooms used solely for business should be entered at 14(b). Ensure that any rooms for business have also been entered in the grid at Q13.

Q15 Type of tenure

This question applies to all types of accommodation including caravans, mobile homes and houseboats. Q15 should be coded according to the current tenure; for example, informants who have fallen into arrears with mortgage payments and are now renting their property under a mortgage help scheme should be coded as renters, not owners.

Mobile homes (caravans/portakabins etc) can be rented, rent free or owned outright. Include those being purchased on a credit agreement, details of which should be entered at Qs 113-115 in the 'A' schedule. A ground or site rent paid for a mobile home should be entered at Q32. Mortgages are not available for mobile homes.

Q15(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.

Q15(b) 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 15(a).

Rent

Qs 17-23

Qs 17-20 Gross Rent

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 have been deducted.

If the rent is in arrears enter at Q17 the amount actually paid last time even if this is a while ago.

If DSS or anyone else pay the whole rent direct enter this at Q145, code 2 at Q17 but do not enter the amount again in the monetary box at Q17. If the informant pays any rent at all, the amount should be entered at Q17.

If a 100% rent rebate is allowed, it is important to code 1 at Q17 and enter the 100% rent rebate at Q21(a). It is possible that an informant has been allowed 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 1 should also be ringed.

Most renters in Great Britain will not have their personal community charge payments, or from April their council tax payments, included in their rent.

However, in Quarter 1 a small number of renters in private rented accommodation, mainly transients living in boarding houses and bedsits, may pay collective community charge (and, in Scotland, collective community water charge) to their landlord as part of their rent.

From Quarter 2 landlords in private rented accommodation may pass on a council tax payment in rent but will not be legally obliged to identify the council tax component.

If community charge or council tax is included in the last rent payment please enter the amount for the charge or tax at Q19(a). If the amount is not known ring the DK code.

Similarly in Scotland, if community water charge, or from April council water charge, is included in the last rent payment, the amount included should be entered at Q19(b) or, if this is not known, the DK code should be ringed.

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.

Q20 Rent holidays

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.

Q21 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 usually receive community charge rebates separately from rent rebates; community charge rebates should be entered at Q56 in Quarter 1.

From Quarter 2 some informants' council tax status discounts, rebates or transitional reductions may be deducted from rent.

If details of council tax deductions are known, enter

- * rent rebate at Q21(a)
- * any status discount at Q62
- * any council tax rebate at Q63(a)
- * any transitional reduction at Q64

If informant can't split rent rebate from council tax deductions

- * enter the total rebate at Q21(a) and note that this includes council tax rebate, etc.
- * code "yes" at the relevant lead question 62, 63 or 64
- * leave 63(a) and 64(a) blank and note in the margin that the amount cannot be split from the rent rebate at Q21(a).

See pages 128-135 for more information about the council tax.

Q22 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.

If the precise amount included for services is not known, an estimate is acceptable.

Q23 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 superceded by the community water charge/council water charge, or Northern Ireland where it is not possible to split water rates from rates.

Water and sewerage rates are discussed in more detail in the instructions for Qs 28-30 on page 115.

Having answered Q23, renters in England and Wales should go to Q53.

Rates

Qs 24-27 apply in Northern Ireland only.

Qs 24-27 Rates questions

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?

The principle involved in obtaining a rates rebate is the same for all forms of tenure. The ratepayer 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.

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).

Q27 should be coded 1 if any lump sum rates rebates were received in the last 12 months. The total amount received in lump sum rebates should be entered at Q27(a).

Water charges

Qs 28-31

Q 28 Mains sewerage/mains water supply

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

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 separate bills, one for water rates and one for sewerage rates, 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.

If someone outside the household pays the whole bill, or the informants have recently moved to the sampled address and have not yet paid a water bill, code 3 at Q29 or 1 at Q30.

Q 31 Council water charge

Q31 should be asked of all households in Scotland from Quarter 2 (April) 1993. (The question will not be printed in the Quarter 1 schedule). If the council water charge is paid with the council tax, the water charge component should be entered here at Q31 and the council tax excluding water charge at Q60.

Q32 Additional payments for accommodation (Prompt card "A")

This question should be asked only of those whose accommodation is owned (coded 2 at Q15) or rent free (coded 5 at Q15(b)). It should not be asked of those paying rent.

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 at Q32 but should be entered in the Diary if paid during record keeping.

Mortgages

Qs 33-52

Qs 33-52 General notes on mortgage section

These questions are intended to provide detailed information on the pattern of outstanding mortgage debt, which is an important element in calculating mortgage interest payments for the RPI.

Qs 33-52 cover details of current mortgages originally acquired for the purchase of the sampled accommodation, including those which have an element for a top-up mortgage obtained for another purpose, but where the payments are combined. Remortgages should also be entered at 33-52.

Details of second mortgages taken out separately and with separate repayments from a mortgage for purchase should be entered at Q113 as should all mortgages for second dwellings.

The various types of mortgage are discussed in more detail in the instructions for Qs 38 and 43.

All monetary amounts in the mortgage section should be entered as £s only, except Q52(b).

Q 33 Type of ownership

This question should be asked of all who own or are buying the sampled accommodation.

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.

Q 34 How accommodation acquired

This question should be asked of those coded 3, outright owners, at Q33. 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 or gift, should be coded 3.

Q 35 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 or 2 at Q33) and also those outright owners who originally bought with a mortgage (coded 2 at Q34).

Enter in the monetary box the amount originally borrowed to purchase the accommodation, ie, excluding subsequent top-up loans. The amount borrowed will usually be less than the purchase price of the property (see Q37).

Where an informant coded as owning with a mortgage at Q33 bought the accommodation outright but subsequently mortgaged the property for some purpose, such as home improvements, code 1 (bought outright) at Q35. Where an informant acquired the accommodation in some other way, such as inheritance, and subsequently mortgaged the property, code 2 at Q35. Note that in either case details of the mortgage on the property will need to be entered at Q113, not at Qs 39-52.

Qs 36-37 Date accommodation bought and purchase price

At Q36 enter the year the informants bought the accommodation. At Q37 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.

Q 38 Change to mortgage arrangements

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 remortgage, a top-up of the original mortgage, 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 at Qs 38-52.

Where informants confirm that they originally bought the sampled accommodation with a mortgage or loan ring code 1 at Q38 and ask at 38(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. Informants buying council houses in which they were formerly tenants should be coded 1 at Q38.

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 remortgage or top-up mortgage should not be entered at Q113.

Where informants state at Q38 that they originally bought outright or acquired the accommodation in some other way - usually inheritance - and then took out a mortgage later, code 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 they should be entered when you come to the loan question (Q113).

a. 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 home improvements. There will be one set of repayments only.

Example:

An informant took out a £20,000 mortgage in 1982 to purchase a £25,000 flat. In 1988 he replaced the original mortgage with a £30,000 remortgage from a building society and now pays instalments of £280 a month. He has £25,000 left to repay on the remortgage.

How Qs 33-47 should be coded

Q33	-	code 1
Q35	-	£20,000
Q36	-	1982
Q37	-	£25,000
Q38	-	code 1
Q38(a)	-	code 1
Q39	-	code 1
Q40	-	code 2
Q41	-	5
Q42	-	£25,000
Q43	-	code 2
Q47	-	£280

b. 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).

Example:

An informant took out an £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. He now has £40,000 left to repay on the mortgage.

How Q33-46 should be coded

Q33	-	code 1	
Q35	-	£35,000	
Q36	-	1988	
Q37	-	£45,000	
Q38	-	code 1	
Q38(a)	-	code 2	
Q39	-	code 1	
Q40	-	code 2	
Q41	-	5	
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

c. Remortgage and top-up

If the original loan for purchase was topped-up and a remortgage was obtained subsequently, code 1 at Q38(a). If a remortgage was taken out and subsequently topped-up, code 1 at Q38(a).

d. Mortgage for purchase and second mortgage not for purchase

A borrower with a mortgage for purchase may take out a second mortgage on a property, often for home improvements, with the same or with a different lender. The second mortgage exists concurrently with the mortgage for purchase. In this case details of the mortgage for purchase only should be entered at Q39-52; details of the separate second mortgage should be entered at Q113.

Example:

An informant took out an £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 she took out a second mortgage of £8,000 with a bank to finance an extension to the house costing £10,000; the repayments on this second mortgage are £110 per month.

How Qs 33-47 and Q113 should be coded

Q33	-	code 1	Q113		
Q35	-	£25,000	(a)	-	code 3
Q36	-	1986	(b)	-	£8,000
Q37	-	£40,000	(c)	-	£110
Q38	-	code 1	(d)	-	5
Q38(a)	-	code 2	(e)	-	06-90
Q39	-	code 1	(f)	-	house extension
Q40	-	code 2	(g)	-	code 3
Q41	-	7	(h)	-	builder
Q42	-	£20,000	(i)	-	£10,000
Q43	-	code 2	(j)	-	00
Q47		£230	(k)	-	£2,000

e. Outright owner takes out mortgage not for purchase

An outright owner (coded 3 at Q33) may have taken out a mortgage on the property to raise capital for home improvements or other purposes. In this case, as the mortgage is not for purchase, Qs 39-52 will not apply and details of the mortgage will need to be entered at Q113.

f. Two mortgages for purchase of sampled accommodation

It is possible to have two mortgages for the purchase of the sampled address. Both mortgages should be included in the housing costs section.

Enter details of the larger loan in the coding boxes at Q33-52 and of the smaller loan in the left-hand margin. Where one is an interest only mortgage and the other a repayment mortgage, enter payment details at both Qs 44-46 and Qs 47-49.

g. Mortgages on second or other dwellings

Any type of mortgage on a dwelling other than the sampled accommodation should be entered only at Q113. 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.

Q 39 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.

If informants have two mortgages for the purchase of the accommodation from different types of organisation, e.g. a building society and an insurance company, code Q39 according to the lender providing the larger mortgage and enter details of the lender providing the smaller loan in the margin.

Q 40 Lower rate of mortgage

This question enables 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.

Q 41 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.

Q 42 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

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.

* 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 lender, 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.

* 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.

* Pension Mortgage

A pension mortgage is similar to an endowment mortgage but is available only to the self-employed and those who are not in 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. With a pension mortgage 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 Q65 and details of the assurance policy covering the mortgage recorded as a mortgage protection policy at Q51.

* 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 policy 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 Q131 in the Household Schedule if paid by standing order or direct debit, or in the Diary if paid during record-keeping.

Qs 44-46 Interest only mortgage payment

If the mortgage is covered by more than one endowment policy enter details of the policies separately in the grid 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.

Qs 47-49 Repayment mortgage payment

Interest is required at Q49 for the last year for which the informant has figures. The information will normally be available on an annual statement provided by the mortgaging company.

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.)

This question must be asked of all who own with a mortgage or loan.

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

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

Q 51 Mortgage protection policy

A mortgage protection policy is to pay off the outstanding mortgage in the event of the death of the borrower. 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.

A mortgage protection policy is not the same as a redundancy policy which pays the mortgage in the event of the borrower losing their job: this type of policy should be entered at Q67.

If the precise amount for the mortgage protection policy cannot be given, accept an estimate rather than a Don't Know.

Q 52 Structural insurance premium included in last mortgage payment

This question should be asked of all who own their accommodation with a mortgage or loan.

Code 1 at Q52 only if a structural insurance premium was included in the last mortgage payment, i.e. the payment at Q44 or Q47. If the informants pay a premium but it was not included in the last mortgage payment, code 2 at Q52 and enter details of the premium at Q53.

In most 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) and that period code 5 is entered at 52(c). If the informant is unable to give the proportion leave 52(b) blank and make an explanatory note in the margin.

DO NOT ENTER THE WHOLE ANNUAL STRUCTURAL INSURANCE PREMIUM AT Q52(B) UNLESS THE FULL ANNUAL PREMIUM IS INCLUDED IN THE LAST MORTGAGE PAYMENT; THIS WILL BE COMPARATIVELY RARE. IF IN DOUBT MAKE NOTES.

Parts (d) or (e) should be asked of all those who cannot give a premium at (b) and/or the period code at (c). We will be able to impute the missing premium using the insured value.

Q 53 Structural insurance/furniture and contents/personal possessions

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.

Do not multi-code, i.e. allocate a separate column for each policy paid by each spender in the last 12 months.

Community charge

Qs 54-57 apply to spenders aged 18 or over in England, Wales and Scotland in Quarter 1 1993 only. The questions do not apply in Northern Ireland.

Q 54 Last community charge payment

Enter the last community charge payment made by each informant. If the informant states that this payment includes arrears or court fines for non-payment note details in the left-hand margin, but do not probe.

In Scotland please exclude community water charge from the payment at Q54. If you are unable to do this, leave Q54 blank and enter the last payment in the margin with a note that this includes water charge.

There are three types of community charge.

* 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.

* 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); it should also be entered at Q54.

* Standard community charge

This is charged on second homes and is 1-2 times the amount of the personal community charge. Standard community charge should not be included at Q54, but should be entered in the Diary if paid during record-keeping.

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 not the period code covered.

Qs 55-57 Community charge rebates/benefit, community charge reduction, student payments (prompt card B1)

Community charge rebates/benefit, reductions and student payments will be identified on the annual bill received by each community charge payer. If the bill is no longer available, code Q55 according to the type of deduction, if any, that informants believe that they were allowed.

Community charge rebate/benefit only

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.

It is acceptable, and usually easier, to enter the full annual rebate at Q56 rather than the rebate allowed in connection with the last payment. If you enter the annual rebate, ensure that period code 8 is entered at Q56(a).

Community charge reduction only

A community charge reduction is allowed if the community charge bill 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.

The amount of reduction will usually be the same for all adults in the household, except students paying 20% of the charge. It is acceptable to enter at Q57 the annual community charge reduction allowed and at Q57(a) period code 8.

A Student's payment of 20% of the charge

Registered students in full-time higher education pay only 20% of the community charge. However, those who have not yet begun their course or who are on vacation will usually be eligible for the full charge, so 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).

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.

Community charge payments from April 1993

Any payments of the community charge made after 31 March 1993 should be entered at Q131 in the Household Schedule if paid by direct debit or standing order, or in the Diary if paid during record-keeping. They should not be entered at the council tax questions.

Council tax

Qs 58-64 apply in England, Scotland and Wales from April 1993. The questions will not be printed in the Quarter 1 1993 Household Schedule but are shown on pages 130-131.

Qs 58-64 General notes on council tax questions

Qs 58-64 cover council tax payments in respect of the sampled accommodation only. Any council tax payments for other dwellings or any community charge payments made after 31 March should be entered at Q131 in the Household Schedule if paid by standing order or direct, or in the Diary if paid during record-keeping.

The council tax will replace the community charge in Great Britain from April 1993. The tax is based on the value of a dwelling and assumes two adults per household. The full bill will consist of two equal elements: a property element and a personal element. Status discounts, which reduce or eliminate the personal element of the tax, will be available to single person and certain other households. Council tax benefit will be available in the form of rebates to those on Income Support and others on low incomes. There will be a transitional reduction scheme designed to ensure that households will not face unreasonable increases in their bills as a result of the introduction of the tax. And disablement relief will be available if there is a disabled person in the household.

Liability

If the property is owner-occupied the owner (or joint owners) will be liable for payment of the tax. If the property is rented the tenant will generally be liable provided he or she lives in it as a main residence.

Note, however, that the landlord will be liable for the tax on certain houses in multiple occupation (bedsits, etc. with shared washing or cooking facilities). The landlord may decide to recover some or all of the cost of the tax by increasing rent charges and will not be legally obliged to identify the council tax component. In such cases, tenants may not know the council tax element of their rent and DKs may be expected at Qs 58-64.

The owner of the residence of a minister of religion will be liable except in the case of the Church of England where the Church will be liable. C of E stipends will be abated to reflect all or part of the council tax payment, and the pay of ministers of other religions may also be docked to cover the tax. These payments should be accepted as council tax payments.

Appeals

Owners and tenants will be legally obliged to pay the amount shown on their council tax bills when they receive them in March/April. The valuation bands are based on prices in April 1991 and will not be affected by subsequent changes in house prices, although improvements such as extensions will be taken into account if made before the council tax is introduced. Appeals against the valuation band may not be lodged until 1st April; the full payments must be made until the result of an appeal is decided.

Appeals on valuation matters must first be taken up with the valuation office; appeals on other matters must be raised with the local authority. If matters are not resolved within a specific period, they may be referred to a valuation tribunal. It may be anticipated, therefore, that in some cases appeals will not be settled for several months.

The details entered in the coding boxes at Q58-64 should reflect as far as possible the situation at the time of the interview, but notes should be made about the nature and result of any appeal.

If an appeal has been lodged and the result is pending

- * enter at Q58 the band shown on the original bill; give details of the appeal in the left-hand margin including the band which informants believe is the correct one.
- * enter at Q60 the last council tax payment actually made; code 1 if no payment has been made because of the appeal.
- * Q60(a) ring code 3 if no payment has yet been made.
- * at Q62-64 enter details of any status discount, rebate or transitional reduction allowed in connection with the last council tax payment made; if no payment has been made these questions will not apply.

If an appeal has been made and a new bill has been received

- * enter at Q58 the band shown on the new bill.
- * enter in the coding box at Q60 the last council tax payment actually made (which may or may not reflect the result of the appeal); code 1 if no payment has yet been made.
- * if as a result of the appeal the amount paid in future will be different from the amount in the coding box (or an amount will be paid for the first time) enter in the left-hand margin details of the new amount that will be paid each time (weekly, monthly, etc) and, if known, the amount to be paid in the remainder of the financial year. Please make it clear what period is covered by each payment.
- * leave Q60(a) blank if no payment has yet been made BUT ASK QS 62-64.
- * in the coding boxes at Q62-64 enter details of any status discount, rebate or transitional reduction allowed in connection with the last council tax payment given in the coding box at Q60; if no payment has yet been made leave the coding boxes at 62-64 blank.
- * if as a result of the appeal the discount, rebate or reduction will be different from the details in the boxes at 62-64, enter the new details in the margin at the relevant question. It is acceptable to note the total rebate or reduction allowed for the rest of the financial year, but please make it clear what period is covered by each amount.

From Quarter 2

ENGLAND, SCOTLAND, WALES ONLY

Ask HOH or wife

58 Refer informant to prompt card C1

In which of the bands on this card has your house/flat been valued for payment of the council tax? 1

Enter number of band
DK 1
2

59 Was your council tax bill applied to a lower valuation band because there is a disabled person in your household?

Yes 1
No 2

60 How much was your last council tax payment? 1 £ p

No council tax paid, ring 1 Go to 61
DK payment 2 Ask (a)
2 Go to 62

(a) May I check, were you allowed either an exemption from the council tax or a 100% rebate?

Exemption 1 Go to 65
100% rebate 2 Go to 62
No to both 3 Go to 65

61 How many times a year do you pay?

Enter no of times

62 Refer informant to prompt card C2

Was a discount of 25% or 50% allowed in connection with your last council tax payment for any of the reasons shown on this card?

Yes	1	Ask (a)
No	2)Go to 63
DK	3)

(a) May I check, were you allowed a 25% or a 50% discount?

25% discount	1
50% discount	2

63 Was any benefit or rebate allowed in connection with your last council tax payment?

Yes	1	Ask(a-b)
No	2)Go to 64
DK	3)

1 £ p

(a) How much was allowed?

DK	1	Ask (b)
	2	Go to 64

(b) What period did this cover?

Enter Period code		If code 9 specify period
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64 Was any transitional reduction allowed in connection with your last council tax payment?

Yes	1	Ask (a-b)
Exclude reduction for prompt payment or for payment by direct debit	2)
DK	3) Go to 65

1 £ p

(a) How much was allowed?

DK	1	Ask (b)
	2	Go to 65

(b) What period did this cover?

Enter Period code		If code 9 specify period
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In cases of doubt make full notes about the council tax payments that have been made up to the time of the interview and details of any appeal that has been made or decided.

However, please note but do not probe cases where informants have not appealed against the valuation band but have elected not to pay the tax for other reasons.

Q 58 Valuation Band

These are the council tax bands for properties in England, Scotland and Wales:

COUNCIL TAX BANDS: ENGLAND, SCOTLAND, WALES

Band	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £30,000
B	£40-52,000	£27-35,000	£30-39,000
C	£52-68,000	£35-45,000	£39-51,000
D	£68-88,000	£45-58,000	£51-66,000
E	£88-120,000	£58-80,000	£66-90,000
F	£120-160,000	£80-106,000	£90-120,000
G	£160-320,000	£106-212,000	£120-240,000
H	£320,000 +	£212,000 +	£240,000 +

At Q58 enter the number of the band shown on the prompt card corresponding to the appropriate band letter. Do not enter the letter in the coding box.

If an appeal has been made against the valuation, but no decision has been made, code the number of the band shown on the original bill at Q58, but make a note of the band claimed by the informants in the left-hand margin. If the property has been re-valued as a result of an appeal, enter the new valuation band at Q58.

If the council tax bill was applied to a lower valuation band because disablement relief was allowed (see Q59), enter at Q58 the number of the valuation band that would have applied if no disablement relief had been granted.

A DK is acceptable at Q58 for renters living in houses in multiple occupation who cannot give the valuation band because the landlord is liable for payment of the council tax.

Q 59 Disablement relief

If a disabled person needs additional space or an extra room to meet special needs, the council tax bill may be reduced to that of a property in the band immediately below the band shown on the valuation list - e.g. a band E property would be treated as a band D property. However, no disablement relief will be allowed if the property's original valuation is band A.

Informants will have to apply for disablement relief, so they should know if it has been allowed. If it has been allowed, ensure that the valuation band entered at the previous question (58) is the band that would have applied if no relief had been allowed.

Q 60 Last council tax payment

The payment entered at Q60 should be the last council tax payment made by the household. In Scotland, the council water charge should be excluded from the payment at Q60 and entered at Q31; but if it is not possible to work out the water charge component leave Q60 blank, enter the last payment in the margin and note that this includes water charge.

Informants who have not made a council tax payment for any reason should be coded 1 and asked (a).

Code at Q60(a) the reason why no council tax has been paid. The main reasons will be that the household is exempt, a 100% rebate (or combination of discount/rebate/reduction) has been allowed, no bill has been received, or the household has delayed payment, possibly because of an appeal.

Exemptions

Two classes of exempt dwellings may occur in the FES. They are:

- * Dwellings occupied ONLY by students
Dwellings in which all the adults are students will be exempt. But in dwellings where a student lives with a person who is not a student, e.g. a single parent, a status discount may apply but not an exemption.

- * Dwellings owned by the Ministry of Defence as armed forces accommodation.
The MoD will pay contributions in lieu of council tax to local authorities. These contributions may be recouped from service personnel through accommodation charges.

100% Benefit

Unlike the community charge there is no minimum contribution under the council tax. Those on income support will generally pay no council tax because they will be allowed a 100% rebate/benefit. If no payment is made because a combination of status discount, transitional reduction and benefit is allowed equal to 100% of the tax, code 2 at Q60(a).

Other reasons why no council tax paid

- * Informants have not yet received a bill
Code 3 at 60(a) and note in the margin that no bill has been received. Do not enter the last community charge bill.
- * Informants have received a bill but have lodged an appeal
Follow instructions in "Appeals" on page 129.
- * Informants have decided not to pay the council tax
Do not probe what appear to be deliberate cases of non-payment.
Code 3 at Q60(a) and note reason for non-payment if volunteered in the margin.

Q 62 Status discounts (prompt card C2)

The council tax assumes two adults per household. If only one adult lives in the dwelling the bill will be cut by a quarter. Thus a 25% status discount will usually apply to a household which includes only one adult.

Certain other groups will not be taken into account when assessing the number of adults in a household. These are

- * the severely mentally impaired
- * those aged 18 or over who are still at school
- * students
- * student nurses
- * apprentices
- * Youth Training trainees
- * care workers

If a household includes, say, a student nurse and one other adult, a status discount of 25% will apply. But no discount will apply if, for example, a YT trainee lives with two other adults.

50% status discounts will be rare and will apply where the sampled dwelling includes only those in the above groups, e.g. student nurses only. Dwellings in which the adults are students only, as opposed to student nurses, will be exempt so Q62 will not apply to them. (50% discounts will also apply to second dwellings: any council tax payments for these should be entered in the diary, if paid during record-keeping, or at Q131 if paid by standing order or direct debit).

Probe situations where informants say that they have been allowed a status discount but where it appears that a discount will not apply, e.g. the household includes two adults who are not in any of the categories listed above. They may be confusing discounts with benefit or transitional reductions which will be entered at Q63-64, or with discounts for prompt payments or for payment by direct debit, which should not be entered here.

Q 63 Council tax benefit/rebate

Council tax benefit (rebate) will be available to those liable for council tax bills who are on low income. People on income support or equivalent levels of income will be entitled to the maximum rebate of 100%.

If a liable person's income is too high for him to qualify for benefit in his own right, he will be able to claim on behalf of other adults (except dependents and lodgers) living in the same property who are on a low income. This type of benefit is called "second adult rebate"; the maximum will be 25%.

Enter at Q63(a) the last rebate allowed, including second adult rebate. It is acceptable to identify the full annual rebate provided that period code 8 is entered at (b).

If informants are appealing against a council tax bill follow the instructions in the "Appeals" section on page 129.

Q 64 Council tax transitional reduction

A transitional reduction scheme will ensure that people do not face unreasonable increases in their council tax bills compared to their payments under the community charge. At the time of writing, details of the scheme have not been announced. Detailed instructions about the scheme will be issued in due course.

Note that transitional reduction should not be confused with a reduction of the council tax payment allowed for prompt payment or because the informants are paying by direct debit.

Personal pensions and insurance

Qs 65-67

Q 65 Private Personal Pension

There are a variety of personal pensions which should be included here. Prior to July 1988, self employed people had what were called 'retirement annuity premiums'. These should be included at this question as having been taken out before July 1988. It is also true that prior to July 1988 a few employees could top-up their company premiums with what were known as 'freestanding additional voluntary pensions' - this option commenced in October 1987 but very few people (possibly 10,000 in Great Britain) took this up. This option should not be confused with additional voluntary contributions (see below).

The majority of cases that will arise at this question will be employees who have opted out of their company pension schemes to set up their own 'private personal pension' (or 'personal pension' as it is also known). Changes in the law made it possible from July 1988 onwards for employees to leave company pension schemes as long as they set up their own pension scheme. Any money earned from SERPS (State Earnings Related Pension Scheme) can be transferred to the personal pension. Clearly those people who have made the choice to set up their own personal pension will understand Q65. Any pension set up on behalf of others should be entered at Q66, not Q65.

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.

Extra contributions to personal pension

Q65(c)(i) must be asked of those who took out a private personal pension in July 1988 or later. Most employees who are contributing to a personal pension scheme will do so through the national insurance scheme. DSS will collect their contributions in the normal way and then pass them on to the relevant pension scheme at the end of the tax year. Q65(c)(i) is designed to find out whether any extra contributions have been made, on top of those collected by DSS. The question is mainly aimed at employees, but also may apply to a few self-employed. Do not confuse this arrangement with AVCs (see below).

ADDITIONAL VOLUNTARY CONTRIBUTIONS

Additional voluntary contributions (AVCs) do NOT apply to private personal pensions and must be EXCLUDED from Q65. AVCs may be paid by employees into approved company pension schemes to top up their regular contributions provided that the total contribution does not exceed 15% of earnings. AVCs are usually paid to trustees or an insurance company. They should be entered at Q131 if paid by standing order or direct debit, or in the Diary.

Q 66 Life assurance / death / endowment policies

Please specify the precise purpose of the policy. The main types are:

- * Life/death - paid out only on the death of the insured person.
- * Endowment - 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 eg an annuity.

The year when the insurance was taken out must be recorded. An estimate, however vague, is preferable to a "Don't Know". It is acceptable 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 Q65 should not be duplicated at Q66.

Q 67 Other insurance premiums

This question includes regular insurance 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 contributions but not one-off payments for private medical treatment.

Friendly Society policies for sickness include:

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

Friendly society life and endowment policies should be entered at Q66.

Other insurance to be included at Q67:

- * Redundancy policies covering mortgage and other repayments in the event of loss of job
- * Insurance to cover loss of salary whilst in hospital
- * Credit card protection insurance
- * Medical Defence Union
- * Animal Insurance
- * Rentokil insurance

Exclude from Q67:

- * holiday or travel insurance (include at Q127(e)/(h))
- * green card insurance
- * AA insurance
- * insurance payments on television sets, video recorders, home computers, furs, jewellery, cameras, etc (personal possessions payments are included at Q53)
- * car windscreens (include at Q100(c)/Q104(c))
- * insurance covering the repayment of a loan (to be included in the instalment payment at the relevant loan question).

Telephones, electricity, gas

Qs 68-94

Qs 68 - 78 Telephone account payment

Q 68 measures telephone ownership. Q 69 is intended to discover whether the respondent pays part or all of a telephone account for a private telephone at the sampled address or elsewhere in the building. Account payments for telephones located outside the building and all coin box payments should be entered in the diary only.

Q 69 must be asked in all cases because some respondents pay part or all of the phone bill for telephones situated outside their accommodation, eg students in separate households may contribute towards a single bill for one telephone in the building; and some respondents do not pay the bills for telephones situated in their accommodation, eg an elderly respondent's telephone bill may be paid by her son who lives elsewhere.

At Q70 the last specified payment made should be entered, even if this is a correcting payment. 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.

If the informant pays by budgeting scheme, enter at Q74 the charge, ie what the respondent actually would have been charged for calls, etc.; this will usually be shown on the latest advice from B.T.

Reimbursements of a respondent's telephone bill by an employer should not be entered at these questions but should be included at Q143 if refunded in the last 3 months.

Some respondents may pay two regular bills for telephone calls: one to B.T., the other to Mercury. Enter details of the larger bill in the coding box, and the smaller one in the left margin. Ensure that any refunds are covered fully at AQ143 or BQ47.

Qs 79 and 87/87(a) Method of payment for electricity and gas

* Slot meter (Code 1)

Include slot meters which are emptied by the gas or electricity board, landlord or landlord's agent. Exclude meters emptied by informants themselves where an account will be received: these should be coded 6 at Q79 or 5 at Q87(a).

* Account payments (Code 2)

Payments based on the reading of the meter payment are the most usual method of payment. Accounts based on board estimates should also be included.

* 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. should be recorded in the Diary.

* C.O.C.D (Code 5 at Q79)

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.

* Some other method (Code 6 at Q79/Code 5 at Q87(a))

Includes any method where the informant makes some payment that does not fall into the above categories, eg money paid to council, separate from rent. This code should be used for those who have a key to a meter but pay by bill.

* No electricity supply (Code 7 at Q79)

This will be comparatively rare. If informants explain that they have no electricity supply because they have been temporarily cut off following non-payment of a bill, code 2 or 3 at Q79 according to the last bill, and make notes in the margin.

* Paid direct by someone outside household (Code 8 at Q79/Code 6 at Q87(a))

If the whole of the bill is paid by someone outside the household, such as a relative or DSS, code 8 and enter details of the payments, if known, at AQ145. If the informant pays any part of a bill, including cases where they are given the money to pay for the bill by someone outside the household, code 2 or 3 at Q79/87(a) and enter the informant's payment at the appropriate questions.

Qs 80/88 Slot meter rebate

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 at (a) is the full amount of rebate before deduction of the HP payment, and that the items being bought on credit are noted at Qs 113-115.

Qs 81-82 & 89-90 Amount shown on account

Enter 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 113-115.

If the last account was a credit enter the last actual payment of money.

Qs 83-84 & 91-92 Board budgeting scheme - agreed payments

The last specified payment made by direct debit or standing order to the Board and the period covered should be entered, even if this was a correcting payment.

Qs 85-86 & 93-94 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.

Consumer durables, central heating, TV payments

Qs 95-99

Q95 Possession of durables

Include items owned by the household or continuously available but exclude items beyond repair or for communal use.

For FES purposes a washing machine is a machine which has an electrically-operated agitator/pulsator. Therefore, a wash boiler with hand agitator should be excluded.

Qs 96/97 Central heating

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.

Estimates of oil expenditure are acceptable at Q97.

Q98 Rental or subscription payments for TV sets (Video recorders/cable TV/satellite TV

Q98 now covers payments only, instead of ownership and payments.

Use a separate column for each arrangement paid for by a spender, irrespective of the number of appliances/systems this covers. For example, if one payment covers two television sets and one video recorder enter the payment details in one column only; similarly, if one payment covers rental of a satellite decoder and a subscription to a satellite channel, enter details in one column only. Code children's appliances to the parent paying the rental.

Video recorders covers only machines used to record programmes off air or to play back recorded programmes or video cassettes. Exclude video cameras/camcorders.

Rental payments for appliances in households other than the sampled dwelling should be entered at Q131 (if paid by standing order or direct debit) or in the Diary (if paid during record-keeping).

Q99 Television licence

This question covers only payments for a licence for a television in the sampled accommodation only. Informants who pay by quarterly instalments will usually have to pay a sum greater than the standard licence fee in a 12 month period.

Vehicles

Qs 100-109

General notes on vehicle questions

An important change for 1993 is that questions relating to vehicles owned by spenders are separate from questions about vehicles in continuous use. Qs 100-103 cover owned vehicles whereas Qs 104-108 cover vehicles in continuous use; Q 109 covers all vehicles.

Monetary amounts at these questions must be entered as £s only.

An owned vehicle includes one which is:

- * leased by a member of the household where the spender makes the leasing repayments, i.e. not a company car where the business pays. The leasing payments should be entered at Q131, if paid by direct debit or standing order, or in the Diary, if paid during record-keeping.
- * used continuously by a self-employed informant who owns his or her business and uses the vehicle as if owned, although the informant may state that it is owned by his company.
- * being bought on hire purchase by informants through the Motability Scheme, which is a registered charity enabling disabled persons to purchase a car at a reduced rate. Disabled persons may also hire a car for 3 years through Motability: this should be treated as continuous use.
- * owned and registered in the name of one member of the household but used continuously by another person in the household. Treat as owned by the spender who pays the tax and insurance.

Continuous use includes:

- * a company vehicle owned by an employer or spouse's employer but which the informant has use of at all times.
- * a vehicle being hired for a limited period through the Motability Scheme (see above). The hire agreement usually lasts for 3 years.
- * a vehicle owned by someone outside the household, such as a friend or relative, which is on permanent loan to someone in the household.

Exclude from Qs 100-109 vehicles that are:

- * from a company car pool, unless an informant has continuous use of one particular vehicle.
- * on short term hire for holidays, moving furniture, etc.
- * bought or sold as part of a business.
- * not roadworthy and not taxed for that reason.

Q 100 Vehicles owned at present or in last 12 months

This question covers vehicles owned at present or that were owned at any time in the last 12 months.

Insurance for damage to a windscreen should be included in vehicle insurance at (c).

Q101 Petrol provided for private motoring in owned car

This question applies only to spenders who currently own a car.

Code 1 if petrol or diesel is provided for private motoring including journeys to and from the workplace.

Q 102 Vehicles purchased in the last 3 months

This question applies to spenders who at present own or who have owned a vehicle at any time in the last 12 months, ie those coded 1 at Q100. Note, however, that the reference period of Q102 is the last three months.

At Q102(b) ask for the source of finance for the purchase of the vehicles and proceed as follows:

- * if the finance was obtained partly or wholly from a finance house, bank, building society or an organisation granting a second mortgage, code 1 at 102(b). No further details are required at Q102, but remember that details of the loan will need to be entered at Q113.
- * if the finance was by hire purchase, code 2 at 102(b). No further details should be entered at Q102, but remember that the h.p. arrangement must be recorded at Q114-115.
- * if the finance was wholly or partly from a loan from the informant's employer, code 3 at Q102(b), complete 102(c)-(f), and ensure that details of the employer loan are entered at Q113. If the informant mentions that his or her employer is a finance house, bank or building society, complete Q102 and Q113 and note this fact in the margin at both questions.
- * if the source of finance was cash, credit card, a loan from a friend or relative, or an overdraft, code 4 at Q102(b) and complete 102(c)-(f). A loan from a friend or relative should also be coded 5 at Q116 and details entered at Q116(d) if the car was obtained in the month before the date of interview.

At Q102(d) enter the full cash price of the vehicle required by the vendor before any reduction made for part exchange or trade-in.

Q 103 Vehicles sold in the last 3 months

This question applies to spenders who at present own or who have owned a vehicle at any time in the last 12 months, ie those coded 1 at Q100. Note, however, that the reference period of Q103 is the last three months.

Q103 should be coded 1 only if the informant received some cash for the sale, after trade-in and part exchange are taken into account.

Q 104 Vehicles in continuous use at present or in last 12 months

This question covers any vehicles which are not owned but of which a spender has continuous use at present or has had continuous use at any time in the last 12 months. The question mainly applies to company vehicles, but also may cover vehicles hired through Motability or on permanent loan from someone outside the household.

Qs 105-107 Company car engine size and fuel

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

Q105 applies only to those who at present have continuous use of a car or van, ie those coded 1 or 2 at Q104(a) and 1 at 104(d).

Vehicles which are not provided by an employer e.g. those hired through the Motability Scheme or on permanent loan from a friend or relative outside the household, should be coded 2 at Q105 and details entered in the box underneath the question.

Only those who have continuous use of a car or van provided by their employer or their spouse's employer should be asked Qs 106 and 107. Please encourage respondents to consult registration documents to answer Q106.

Q 108 Petrol provided for private motoring in company car

This question applies only to spenders who at present have continuous use of a company car. Code 1 if petrol or diesel is provided for private motoring including journeys to and from work.

Q 109 Refunds of Road Fund Tax

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

Q 110 Season tickets

Please ensure that information recorded here is not duplicated at Q135 ('travel to school') in the Household Schedule or at Q54 ('OAP concessionary fare passes') in the Income Schedule.

All modes of transport covered by the ticket should be described in the box provided, eg rail/tube/bus combined for a London travelcard.

Exclude passes that enable an informant to obtain reduced fares, eg a family railcard or Networkcard. These are not season tickets.

Where a season ticket is obtained with a loan it should also be shown at Q113, and at BQ19 if a loan from an employer is being deducted from salary.

Credit arrangements

Qs 111-116

Qs 111-112 Credit cards, etc on which interest can be charged/annual standing charge made

Q111 should be coded 1 ("Yes") where at least one spender in the household possesses a credit card, charge card, shop card, or store card on which either interest can be charged and/or an annual standing charge is made, irrespective of whether the card is actually used.

Q112 should be coded 1 if any spender has paid an annual standing charge on any of these cards in the last 12 months. Use a separate column for each card on which a payment has been made. Enter details in one column only if a card is held jointly by more than one spender, or one standing charge covers more than one card (e.g. a Barclaycard and a Barclaycard Mastercard).

* Credit card account

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.

* Charge card account

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. An annual standing charge is payable on most charge cards.

* Shop and store card accounts

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.

* Debit cards

Debit cards, such as Switch and Barclays Connect, should be excluded from Qs 111-112.

* Diary

If a spender has a credit/charge/shop/store card on which interest can be charged, please explain to the informant that if an account is paid during record keeping, any interest shown on the account should be entered in box 2 on page 38 of the Diary.

Q 113 Formal loans (prompt card E)

The loan question probably causes more errors and misunderstandings than any other question on the Household Schedule. We suggest that you take plenty of time to check the answers recorded at the question; this may ensure that we do not need to contact the informant several months after the interview in order to clarify information or ask for missing data.

Q113 covers formal loans.

Include:

- * Loan from a finance house, credit union, employer.
- * Loan from DSS Social Fund.
- * A second mortgage
- * Any mortgage on a dwelling other than the sampled accommodation.
- * A personal loan from a bank or building society.
- * Flexi-loans or continuous credit loans
Enter at Q113(b) the current amount outstanding on the loan, at (c) the current repayments, and at (d) the purpose for which the current loan or most recent loan was obtained.
- * Payments to debt collector
If a debt collector has taken over a loan, code the repayments to a finance house loan, enter at (b) the amount outstanding on the loan, at (c) the current repayments, and at (d) the purpose of the original loan; note in the margin that payment is to a debt collector.

Exclude:

- * Overdrafts
- * A loan repayment made under a court order
This should be entered in the Diary
- * A loan from a friend or relative
This should be entered at Q116.

The principal loan arrangements to be included at Q113 are:

- * Finance house (code 1)
If instalment payments are made direct to a finance house code 1 at Q 113(a). If the money is paid direct to a retailer, treat as hire purchase and enter at Qs 114-115.
- * Credit Union (code 2)
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.

* Second mortgage (code 3)

The determining factor in coding the loan as a second mortgage is that a house is used as security for the loan. 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);

a mortgage taken out on a property which was originally purchased outright or acquired through inheritance;

a Home Asset Scheme whereby part of the equity of a house is used as security for a bank loan should be coded as a second mortgage;

a first or second mortgage on a second dwelling or any main dwelling other than the sampled accommodation.

Code 3 should exclude

an original mortgage for the purchase of the sampled dwelling, or a remortgage, including one that has been topped-up: this should have been entered at Qs 39-52 only.

a mortgage for purchasing a council house formerly rented (enter at Qs 39-52)

* Bank and building society personal loans (codes 4 and 5)

These are loans given originally for specific items or services. Exclude overdrafts.

* Loans from employers (code 6)

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 are being deducted from salary, details should be entered at Q19 in the Income Schedule.

* Loans from Social Fund (code 7)

Lump sum payments for items such as furniture or household equipment, clothing, and some debt repayments may be made in the form of a loan from the Social Fund to those who have been receiving Income Support for at least 26 weeks. The loan is repaid by direct payments or deduction from benefit.

Exclude from code 7 community care grants, maternity payments and funeral payments which don't have to be paid back.

Parts (1) and (m) on page 42 of the Household Schedule must be asked of all with a loan from the Social Fund. If (1) and (m) are completed, please check back to pages 40-41 to ensure that all loan arrangements have been accounted for and entered.

Points to Watch when completing Loan Question 113

1. Use a separate column for each item or service obtained with each loan.
2. Use the grid at the top of page 40 to find out how many arrangements each spender has.
3. 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).
4. If more than one item is obtained with the loan, ensure that the Spender Number is entered on page 40 and page 41, 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.
5. 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 and must be used where necessary.
6. 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
Part exchange at (j)	=	500

Total available to spend (b+j)		5,500
Cost of car at (i)	=	4,500
Cost of greenhouse at (i)		1,000

		5,500

The amount spent should equal the combined amount available at (b) and (j).

7. 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 day-to-day expenses, etc, but ensure you enter some description of the residue.
Please probe large residual amounts over £500 as we would expect that informants would be able to give some information about the larger items or services obtained.

8. 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.
9. If the loan was for capital improvements to the house, state whether the work was carried out by a contractor or was D.I.Y.
10. Another incomplete description is loan for '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, hire of hall.
11. Distinguish between furniture and furnishings.
12. Always record the cash price of an item, not the credit price, ie exclude interest.
13. A new arrangement where the informant has not yet paid any instalments at the time of interview should be excluded.
14. Exclude all business loans.

Example

On the following two pages is an example of a completed loan question. 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.

113 To all spenders
 Refer informant to Prompt Card E

Are (any of) you at present making regular payments
 to any of the organisations shown on this card?

Yes 1 Code in grid below
 No 2 Go to 114

INTERVIEWER USE ONLY

Code all that apply

Spender No.	01	02	
A finance house	1	1	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))
A credit union	2	2	
Second mortgage/mortgage on A second dwelling/mortgage not for purchase	3	3	
Bank personal loan	4	4	
Building Soc. personal loan Employer as a repayment of loan	5	5	
DSS Social Fund	6	6	
	7	7	

Suggest consulting agreement or payments card 113 1 Use a separate column for each item or service obtained

Spender No.	01	01	01	02		
113 2						
(a) Enter each arrangement in a separate column, but allow for more than one item	OFF. USE	1	2	3	4	
113A						
a finance house		1	1	1	1	
a credit union		2	2	2	2	
an organisation granting a second mortgage/mortgage on a second dwelling/mortgage not for purchase		3	3	3	3	
a bank for a personal loan (that is a loan given originally for specific goods or services)		4	4	4	4	Ask (b-e) about each arrangement
a building society for a personal loan (that is a loan given originally for specific goods or services)		5	5	5	5	
Your employer as repayment of a loan		6	6	6	6	
DSS Social Fund		7	7	7	7	

To those spenders with loans
(coded 1-7 at 113(a))

Use a separate column for each item or
service obtained

113 (cont'd)

Spender No.	01		01		01		02	
	£	p	£	p	£	p	£	p
(b) Excluding interest, how much was the loan?	4,500						780	
(c) How much was your last payment	150.00						65.00	
(d) What period did this cover? Enter Period code	5						5 If code 9 specify period	
(e) When did you obtain the loan? Month Year 19	09 92						01 93	
(f) What items or services did you obtain with the loan of ... (See b)?	PERSONAL CAR		BICYCLE COMPUTER		FOR SON (PO3)		ANNUAL RAIL SEASON TICKET	
	113 F OFF.USE						Ask(g- k)about each item or service	
(g) Was it new or second hand?	New	1	1	1	1	1	1	1
	S/hand	2	2	2	2	2	2	2
	DNA	3	3	3	3	3	3	3
(h) From what type of firm was the item or service obtained	Garage	£ only	Dept store	£ only	Dept store	£ only	British Rail	£ only
(i) What was the cash price?	4,800	£ only	1,015	£ only	135	£ only	810	£ only
	113 H	£ only	£ only	£ only	£ only	£ only	£ only	£ only
(j) How much was allowed in part exchange?	1,250	£ only	NIL	£ only	NIL	£ only	NIL	£ only
(k) How much did you put down in addition to the amount borrowed?	200	£ only	NIL	£ only	NIL	£ only	30	£ only
							See (1) on next page	

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Qs 114-115 Hire purchase and credit sale instalments

Qs 114 and 115 cover hire purchase or credit sale agreements where the informant is making payments direct to the retailer/vendor. If the repayments are being made direct to a loan organisation, such as finance house, enter at Q113 only.

Q 114 asks about current instalments and Q 115 about down payments where no instalments have been paid.

All monetary amounts must be in £s only.

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 114 and 115.

At Q 115(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 Qs 114-115.

Q 116 Club credit arrangements/mail order, etc. (prompt card F)

Note that only goods received by the informant during the calendar month before the date of interview should be entered at Q116(c), regardless of whether any payment has been made for the items.

It is essential to record at Q116(c) the date the goods were received from the club or club's agent. The details required regarding the goods are the same as those for diary items.

* Budget or option accounts (code 1)

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

* Club run by shop (code 2)

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

Please note that payments to 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.

* Mail order agent (code 3)

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.

An HP or credit sale agreement arranged by a mail order firm should be coded at Q115.

* Other mail order organisation payments (code 4)

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 purchases where the full payment of the item is made with the order - this is not a credit arrangement.

* Loan from check trader or other person or organisation (code 5)

A check trader (or "tallyman") 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. Check trading is also known as "shop-a-check".

Include at code 5 loans from relatives and friends, loans from organisations such as Friendly Societies, and legal fees being paid in instalments.

Exclude from Q116

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

Retrospective questions

Qs 117-129

General notes on Retrospective Questions

- * 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 questions are an important source of data on consumer expenditure for the National Accounts branch of CSO.
- * Probe carefully to ensure that expenditure was within the 12 or 3 month reference period of the question. This check will avoid "telescoping", ie informants reporting transactions which actually took place before the reporting period.
- * All amounts at these questions should be given in rounded £s only.
- * If the payment is financed by a loan, the sum entered should be the payment actually made to the contractor/vendor, including any cash down payment, in the last 12 (or 3) months. Do not enter the total of the repayments to the organisation granting the loan.
- * If the payment is by hire purchase, the sum entered should be the total of the h.p. payments, plus any down payment, made to the contractor/vendor in the relevant reference period.
- * If informants are still paying instalments on the loan or hire purchase ensure that details of the arrangements are entered at Qs 113-115.
- * 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. Code 3 should be used where the payment is by top-up mortgage and the repayments have been included in the main mortgage payments at Qs 44 or 47. If, however, payment is by separate second mortgage, code 1 (loan) and ensure details have been entered at Q113.
- * Expenditure on materials bought by the informant direct from a D-I-Y store, etc. should be excluded but payments to a contractor for fitting these materials should be included.

Q 117 Second dwelling

If a spender has a permanent second dwelling in England, Scotland, Wales or Northern Ireland (coded 1 at Q 117(a)), Qs 118-121 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.

Exclude

- * timeshares, both in and outside the UK
- * second dwellings which are rented out on a permanent basis

Qs 118-119 Central heating

These questions should be asked only of those who have central heating in their main accommodation (coded 1 at Q96) or those who have a second dwelling in the UK (coded 1 at Q117(a)).

Q 118 Installation

Include

- * initial installation or total replacement of a central heating system eg where a warm air system is replaced by a radiator system.
- * extension of a central heating system.

Exclude

- * repairs which include partial replacement (enter at Q119).

Q 119 Repairs, servicing and maintenance

Include

- * routine servicing and maintenance
- * repairs to a central heating system
- * maintenance contract payments, eg Gas Board schemes. Make a note at Q119. If the maintenance payment can't be separated from the account or budgeting payment at Q89 or 91.

Qs 120-121 Home improvements and decorations (prompt cards G and H)

Estimates are acceptable. Home improvement grants should be coded 3 at (c).

Insurance claims (Qs 121 (e-f))

Qs 121(e) and (f) cover claims from insurance companies in respect of amounts spent on repairs, replacements, etc. Include at (e) any payment actually received by an informant from an insurance company which covers any amount paid to a contractor in the last 12 months.

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.

In rare cases where an insurance company sends out a cheque to the respondent made out in the contractor's name, i.e. where the informant has not actually paid anything himself, treat as a direct payment and exclude from Q121.

Q 122 Sale or purchase of property (prompt cards I and J)

Prompt card I is used at the main question 122, and prompt card J with Q 122(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 (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 (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 in the margin.

If fees have been incurred in respect of a second mortgage, ensure details of the mortgage have been entered at Q113; if in respect of a remortgage or top-up mortgage details should have been entered at Qs 39-52. If fees were incurred, but the remortgage or second mortgage loan was not granted, make a note in the margin at Q122(d).

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.

Fees for structural surveys where no property transaction is involved should be coded 4 at (d).

Code 3 at (d)(i), "other dwelling", covers a case where the respondent sells someone else's property, eg a parent's house.

Q 123 Expenditure on moving and storage of furniture

Data about the costs of the moving and storage of furniture are collected for the RPI.

If payments for moving and/or storage of furniture were included in fees incurred in respect of property transactions (Q 122), please separate and enter an amount at Q 123, even if it is an estimate.

Include

- * payments in relation to the purchase or sale of a main dwelling.

Exclude

- * payments in relation to purchase or sale of a second dwelling.
- * payments for storage of furniture by an informant who is going overseas but is not selling his property.

Q 124 Expenditure on furniture (prompt card K1)

This question covers a three month retrospective period.

Include

- * New and second-hand furniture

Exclude

- * Appliances such as cookers, refrigerators, televisions, etc.

Q 125 Expenditure on carpets and carpeting (prompt card K2)

This question covers a three month retrospective period.

Include

- * soft floor coverings such as carpets, mats, rugs and soft carpet tiles
- * a charge for fitting a carpet.

Exclude

- * hard floor coverings such as linoleum, vinyl and plastic tiles.

Qs 126-129 Holiday questions

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

Q 127 applies to package holidays, Q 128 to non-package holidays at a hotel or boarding house, and Q 129 to non-package self-catering holidays.

Exclude

- * holidays taken at an informant's holiday home
- * holidays with friends or relatives where there is no payment made on a commercial basis.
- * timeshare holidays (UK or overseas)

Note that at the holiday destination questions (127(b), 128(a) and 129(a)) holidays in the Isle of Man, Channel Islands or Irish Republic should be coded 2 (Other).

Q 127 Package holidays

Q127 has been expanded to provide the RPI with more detailed information about package holiday expenditure.

A package holiday is one where the travel to the holiday destination and the accommodation costs are combined and cannot be paid for separately. Insurance may be included in the package, but may be obtained separately.

At (a) enter the month and year when the holiday started or will start. The month should be entered as two digits (01 for January, 02 for February, etc).

At (c) enter the total payment in the last 3 months on the package only, including insurance if that was paid as part of the package.

At (d) code whether the payment at (c) covered the deposit, balance or both.

At (e)(i) enter the holiday insurance premium only if it was included in the amount at (c). The premium will be identified separately on the holiday invoice or booking form.

At (f) enter the number of people covered by the payment at (c) who were charged at the full adult rate. This generally, but not exclusively, will be those aged 12 or over. At (f)(i) enter the proportion of the payment at (c) which covers those charged at the adult rate, excluding any amount for insurance.

At (g) enter the number of children, if any, who were charged at a reduced rate. On some package holidays children under 12 may be charged at a reduced rate if they share their parents' room or for other reasons. At (g)(i) enter the proportion of the payment at (c) which covers children charged at a reduced rate, excluding insurance.

At (h) record details of any separate holiday insurance premiums paid in the last 3 months which cover this package holiday and are not included in the package payment at (c). Include premiums which cover other holidays provided that they also cover this package holiday. Insurance premiums which cover other holidays but do not cover this package holiday should be excluded.

Q128 Non-package holidays at hotel, guest house, bed and breakfast

Enter at (b) the amount spent on accommodation only, i.e. excluding travel costs and insurance.

Q129 Non-package self-catering or camping holidays

Enter at (b) the total spent on accommodation only, including campsite fees and hostel charges, but excluding travel costs and insurance.

Bank charges and standing order/direct debit payments

Qs 130-131

Q 130 Bank charges

The purpose of this question is to obtain domestic bank charges on normal banking transactions on current or budget accounts, including 'bank' current accounts which yield interest (eg Lloyds' Classic Account, Midland's Vector Account) as service charges are made on these. Abbey National current accounts should be included.

Include at (a) charges for

- * cheque withdrawals
- * standing orders or direct debits
- * letters about overdrafts (but not interest on overdrafts)
- * cash deposits (including wages).

Exclude

- * all building society accounts (except Abbey National, which is a bank)
- * charges on deposit and savings accounts
- * interest charged for overdrafts or loans
- * charges on bank credit cards
- * counter charges for cashing cheques.

Where there is a joint account code 1 in both spenders' columns at (a) but enter details of the charges at (b)(i) and (ii) in one spender column only, i.e. do not try and apportion service charges between account holders. Note in the margin that it is a joint account.

At (iii) an estimate of the amount for business is preferable to a Don't Know.

Q 131 Standing orders and direct debits (prompt card L1)

This question is intended to cover items paid for by standing order or direct debit which have not been covered at previous questions. However, if you wish, you may record all such payments as a means of checking the accuracy of amounts given at other Household Schedule questions.

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.

If the answer to Q131 is 'Yes' enter details in the grid and then show prompt card L1 as a reminder of other items. If the answer is 'No' refer the informant to card L1 to check.

In the left-hand column of the grid, list the spender numbers, not the standing order numbers.

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.

Do not use abbreviations such as AA at this question. Also, in the case of payments to organisations which are not nationally known, please describe fully (and legibly) the nature of the organisation, eg charity, savings club.

Examples of items which are often paid by standing order or direct debit:

- * subscriptions to motoring organisations
- * subscriptions to the National Trust/National Trust for Scotland
- * subscriptions to magazines such as Which, Readers Digest, etc.
- * payments to charities and religious organisations
- * subscriptions to social, sports and leisure clubs and societies
- * investments in savings, pensions, AVCs
- * payments to bill paying firms, eg Homewise.
- * private car leasing payments.

Free milk, school meals, travel to school

Qs 132-135

Q132 Liquid welfare milk

This question applies only to those aged under 61.

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

Exclude powdered milk and milk tokens.

Free milk is available for:

- * expectant mothers and all children under school age in families in receipt of Income Support, housing benefit, Family Credit, or in special need because of low income;
- * expectant mothers who already have two children under school age, regardless of family income;
- * all but the first two children under school age in families with three or more children under school age, regardless of family income;
- * handicapped children aged 5 to 16 who are not attending an educational establishment.

Q 133 Free school milk

This question is asked only of those with children under 19 at state schools.

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

If there is an occasional, nominal charge made by the local authority, but otherwise the milk is free, include at Q133 but make a note of the amount charged.

Free school milk is usually supplied to children up to their seventh birthday (eleventh birthday in some areas) 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, 5 bottles a week would be the usual answer at (b).

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

Q 134 School meals

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.

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.

At (d)(i) enter the amount, if any, paid in the seven days before the interview date.

Q 135 Travel to school

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.

Include payments for state school bus and train passes.

Exclude privately purchased season tickets for children, which should be entered at Q110 but not duplicated here.

Where one child in the family travels to school without payment, all the other children in the family would be expected to 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 110 (season tickets).

Enter at (c)(i) the amount actually paid in the last 7 days.

Education and Tuition

Qs 136-141

General notes on education questions

Qs 136-140 cover members of the household only. Q141 covers children who live outside the household.

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.

All amounts should be entered in £s only.

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 on pages 105-106 for a list of educational courses.

Q 136 Those attending courses for which grants are received

The main rates of maintenance grant for England, Wales and Northern Ireland for the academic year 1992/93, excluding top-up loans, are as follows:

	£s
students living away from home:	
in London	2,845
elsewhere	2,265
students living at home	1,795

In Scotland slightly different rates apply. There are special rates of grant for those on teacher training courses, disabled students and students with dependants.

The grant amount entered should exclude any top-up loan.

State grants exclude fees so those coded 1 at (b) should be asked (c) but not (d).

Grants from overseas governments, or from private sources in the UK or overseas will include fees, so those coded 2 or 3 at (b) should be asked (d) but not (c).

Q 137 Top-up loans for students

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 are 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.

Q137 should be asked of those aged under 51 only.

For the academic year 1992/93, the maximum full year loan will be:

	full year £s	final year £s
students living away from home:		
in London	830	605
elsewhere	715	525
students living at home	570	415

Enter at (b) the amount that student is entitled to borrow during the current academic year, and at (c) the amount that the student expects to borrow: an estimate is acceptable. If interviewing during the summer vacation, the academic year should be regarded as the year just completed.

Q 138 Fees, maintenance and parental contribution

This question covers fees and maintenance paid in the last 3 months and should include parental contribution made towards the full amount of the grant.

Q 139 Driving lessons

Include driving lessons in the last 3 months for any vehicle owned or used continuously where the informant has paid the fees.

Exclude fees for a driving test.

Q 140 Fees for leisure classes (prompt card L2)

This question covers fees paid in the last 3 months. Include leisure or recreational courses which cannot be identified as vocational, excluding driving lessons.

Examples include:

- * cookery, homemaking, handicraft, needlework, do-it-yourself;
- * dancing, music lessons;
- * sports tuition, e.g. swimming, riding, judo classes;
- * do-it-yourself classes;
- * language courses, including those on tape/records and by correspondence;
- * one-day, weekend and summer schools; teach-ins;

Exclude:

- * membership subscriptions to societies, clubs, professional associations, etc. where no tuition is involved.

Q 141 Fees, maintenance and parental contribution for children outside the household

Q 141 covers payments in the last 3 months by a member of the sampled household of fees, maintenance or parental contribution for children aged 16-24 who are not members of the household. This includes married children. Unmarried students can receive parental contributions up to the age of 24; married students can receive contributions up to two years after their marriage.

Estimates are preferable to Don't Knows.

Maintenance, refunds, direct payments

Qs 142-145

Q 142 Maintenance and separation allowance

This question is asked of all spenders and balances Q 67 in the Income Schedule which asks about receipt of allowances.

Note that the amount at (a) should be entered in £s and pence.

Q 143 'A' schedule expenditure refunded by employer (card M)

If the informant has not worked for an employer in the last 3 months code 2 at Q143.

For those who have had any of the items on the card refunded in the last 3 months it will be necessary to refer back to the relevant 'A' schedule questions when prompting.

Note that amounts at Q143 should be rounded to £s only.

Q 144 Money received for items of household expenditure (card N)

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.

Exclude:

- * one-off payments
- * money given by an employer, government department or other organisation
- * money refunded by a business.

Q 145 Direct payment of household expenditure (prompt card N)

This question covers cases where the informant does not receive cash to pay a bill, but has the item paid on their behalf direct by a private individual outside the household or the Department of Social Security. An example would be where a mother in the FES household has her rent paid for by her son who lives in a separate household.

If only part of the expenditure is paid direct, the part paid by the informant should be entered at the relevant Household Schedule question, and the part paid direct at Q145.

Exclude:

- * one-off payments
- * money from a government department other than DSS. Direct payments by DSS should be included.
- * money given by an employer
- * income in kind or parts hired from employers
- * money refunded by a business.

Q 146 Net rateable value

This applies in Northern Ireland only.

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 Q80 are unacceptable and the interview must be terminated. Refusals to assets questions 80-89 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 Knows".

Employment details

Qs 1-11

Qs 1-2 Employment status questions

The main economic activity categories to be identified are:

Workforce in employment which includes those who are:

- * on government work-related employment and training programmes
- * employees
- * self-employed

Out of employment which includes

- * those seeking paid work within the last four weeks and available to start work
- * those waiting to start a job already obtained

Economically inactive which includes

- * retired
- * those who cannot work because of sickness or injury
- * those looking after a house or family
- * other inactive respondents (including those doing only voluntary work)

Q 1 On government training programmes at present (prompt card 0)

This question applies to all men and women under 61.

Employment Training (ET), Youth Training (YT) and Employment Action apply in Great Britain only; and Youth Training Programme, Job Training Programme and Action for Community Employment apply in Northern Ireland only. Community Programme was superseded by Employment Training in 1988; if mentioned, it should be coded 1.

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 is carried out by Local Enterprise Councils (LECs).

In many areas Employment Training and Youth Training have been renamed by the TECs or LECs. Examples are given on the reverse side of prompt card 0 and include:

TEC/LEC		NEW NAME
Barnsley/Doncaster	YT	"Careership Programme"
	ET	"Skills Start"
Bradford/Calderdale/ Kirklees/Humberside/ South Derbyshire/Glasgow	ET	"Adult Training"
CEWTEC	ET & YT	"Career Training"
Essex	ET & YT	"Job Training Programme"
Sandwell	ET & YT	"Skills for Sandwell"
South and East Cheshire	YT	"Traineeship Careership"
Stockport and High Peak	ET	"Skilltrain"
Sussex	ET & YT	"Jobskills"

Include at Q1:

* Employment Training

ET is open to those aged 18-59 who have been unemployed for at least 6 months. Training is run by local authority providers who know what skills are required in a particular area. The allowance received is £10 a week more than unemployment benefit.

* Youth Training

YT is open to 16 and 17 year olds and can take place on the job or at college. YT offers planned work experience with an opportunity to gain a recognised vocational qualification. Those who already have a job continue to receive a full wage; those who don't are paid a training allowance of £29.50 per week (for 16 year olds) or £35 a week for those aged 17.

If those on YT are receiving a wage from an employer, code 2 at Q1(a), 1 at 1(b), 1 at Q2, and ensure that all the employee and pay details questions are completed.

* Employment Action

This scheme was introduced in October 1991. It is aimed at those unemployed for 6 months or more, with special arrangements for the disabled and others including ex-regulars and ex-offenders. The scheme provides temporary work of community benefit, Jobsearch support and incidental training, lasts on average for 6 months. The allowance is the usual weekly benefit amount plus £10.

Exclude from Q1:

* Enterprise Allowance and other business start-up schemes
Code as self-employed at Q2.

* Other training schemes with no benefit payment
e.g. Job Review, Job Club and Restart.

Those on government programmes who have no paid employment should be coded 2 ("No") at Q 1(b) and should then be asked Q48.

Q 2 Employment status

All spenders should be asked this question except those on government training programmes who have no other paid employment (coded 2 at 1(b)).

Informants may need to be asked a series of probes before any code can be ringed. In particular, probe to find if they have more than one job for pay or profit. For a spender with two or more jobs, code Q2 in respect of the most remunerative job only, i.e. the one for which they regularly receive the highest income. Informants should be 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, e.g. a YT trainee with an employer, code 1 at Q2 (a), and enter details of that paid job at the relevant employment and pay questions.

Q 2(a) Employee (Code 1)

An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary.

Include:

- * employees who are temporarily away from work due to short-term 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.

Note, however, that individuals who have been absent from work for more than six months and who are not receiving any pay, statutory sick pay or statutory maternity pay from their former employer should be excluded.

- * an individual receiving statutory sick pay or statutory maternity pay at the time of interview. You may not discover this until you ask the benefit questions, and may need to re-code Q2(a) to employee to reflect the situation.
- * an individual on the books of their husband's/wife's firm for tax purposes, regardless of the number of hours worked.

- * a director of a limited company
A director of a limited company may manage his or her affairs as if self-employed and it is acceptable in these situations to enter income details in terms of profit or loss at the self-employed questions. However, you must still code the director as an employee at Qs 2 and 10.
- * a sandwich student who has an arrangement to work for an employer, and is attending college or university at the time of interview.
- * casual or seasonal workers 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 3-7, as appropriate. This category applies to occupations like market research interviewers, agricultural workers and secretarial staff.
- * resident employees such as au pairs, domestics, who are members of the household.
- * Church of England and non-conformist ministers.

Exclude:

- * individuals who are still on their former employer's books but who have been away from work for more than six months in order to bring up children or for health reasons and who are not receiving any pay, statutory sick pay or statutory maternity pay.
- * an individual receiving income from permanent health insurance (PHI), who should be coded code 5 at Q2(b).
- * Jehovah's Witnesses.

Q 2(a) Self employed (Code 2)

The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by the individuals.

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

Include:

- * sole or part owners of a business
- * doctors in private practice
- * farmers
- * landlords who manage their own property
- * people with recurring freelance jobs such as musicians, actors and journalists.
- * 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.
- * Jehovah's Witnesses
- * those receiving the Enterprise Allowance or on any other business start-up scheme. The allowance received should be included in the calculation of profit at Q41.
- * child minders.

Exclude:

- * mail order agents and baby sitters.

Q 2(b) Out of employment (codes 3 and 4)

Code 3 applies only to those who in their own view have been actively seeking work in the four weeks before the interview and who are available to start a job. Actively seeking work means registering with a government employment office, job centre, careers office, private employment agency, answering advertisements, advertising for jobs, etc. Those who, in their own view, are not actively seeking work, even if they are claiming unemployment benefit, should be coded 7 at Q 2(b).

Code 4 applies to those who have obtained a job and are waiting to start work at the time of the interview.

Q 2(b) Permanently sick or injured (code 5)

Anyone who is unfit to work due to sickness or injury and who is not seeking work for that reason, should be coded 5.

Include those:

- * attending an occupation therapy centre.
The benefit from the centre should be entered at Q 67 and treated as an allowance from an organisation.
- * receiving income from permanent health insurance (PHI).
Enter the net benefit received after deductions at BQ61, national insurance deductions at BQ49 and any income tax deductions at BQ70.
- * mentally handicapped people who previously worked but who are now unable to do so because of deteriorating health.

Q 2(b) Retired (code 6)

Include 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. Those who cease work at a comparatively early age to look after families should be coded 7 rather than 5.

Include also:

- * those who are receiving Unemployment Benefit but consider themselves retired and who have not been actively seeking work.
- * those who left work early on a Government Job Release scheme.

Q 2(b) None of these (code 7)

Include:

- * those out of employment who are not actively seeking work
- * those who stay at home to manage families, etc. and do not work for that reason
- * mail order agents or paid baby sitters with no other occupation
- * those of independent means
- * those never employed and not seeking employment
- * students over 16 not employed at time of interview
- * mentally handicapped who have never worked.

Q 3 Paid work in last 12 months

This question applies to those coded as employees or self-employed at Q 2(a). Work here means regular arrangements and not odd jobs, which should be entered at Q 52.

Include as paid work any paid holidays, paid sick leave or time on Statutory Sick or Maternity Pay but exclude periods of unpaid leave or when on strike.

Q 4 At work on day of interview

Please note that this question is asked of employees only.

Code 2 if the interview date is one on which the informant would normally have gone to work but did not do so because of illness, leave/holiday, strike, or special circumstances.

Q 5 Unemployed: Weeks away from work and weeks of paid work

This question is asked of all those coded as out of employment (3 or 4 at 2(b)) except those who have not worked before, eg school, college and university leavers, who should be coded x. The question covers regular work, not odd jobs.

Include at (a) any paid holidays or paid sick leave or time on Statutory Sick or Maternity Pay. Exclude periods of unpaid leave or when on strike.

Note that if the informant has been paid a wage or salary in the last year, full details will be required at pay questions 13-40.

Q 7 Permanently unable to work

This question applies only to those men under 66 and women under 61 coded as sick or injured at Q2(b). The term 'permanently unable to work' should be left to the informant's interpretation.

Qs 8 and 9 Looking after relative/last paid work

These questions apply to those men under 66 and women under 61 who are coded as sick or 'none of these' at Q2(b).

At Q8 a relative means someone related legally or by blood relationship eg husband/wife, father/son. An adopted child is legally a relative whereas a foster child is not.

Q 10 Most remunerative employment

Q10 must be completed for current employees, self-employed and those out of employment (with reference to last job).

If 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 must be coded as employees here at Q10, and also at Q2(a), because they are legally employees of their company, irrespective of the size of the company.

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 not receive a salary but will handle 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 10 but you may enter details of income, tax and N.I. as if he or she is self-employed, ie complete Qs 41-46 and 49-50. Where this occurs please make full explanatory notes.

Q 11 Subsidiary employment

Q 11 must be asked of current employees, self-employed and those who are out of employment. Details of the most remunerative subsidiary job should be entered on page 7 and of a second subsidiary job (i.e. third job) on page 8.

Employee pay

Qs 12-40

Qs 12-33 Last pay details: most remunerative job

These questions cover the job entered at Q 10 as the most remunerative job as an employee, regardless of the number of hours worked. These questions must be asked of

* current employees

* those out of employment whose last main job was as an employee.

* No pay received for more than 12 months

If the date given at Q12 is more than 12 months before the date of interview, Qs 13-33 will not apply.

* Reference period

Qs 21-27 apply to those currently employed and to those who have been out of employment for up to 12 months.

Qs 28-33 apply to those currently employed and to those out of employment for up to but no more than 3 months.

The number of weeks an informant has been out of employment can be calculated from Q 5.

* Recently started work

If someone has only recently started work and has not yet received any wages/salary, complete Qs 12-20 as fully as possible, giving anticipated pay and deductions if actual figures are not available. If details cannot be obtained by the final call, enter details of income from the previous job in the left-hand margin.

* Statutory Sick Pay or Statutory Maternity Pay

If the last pay included Statutory Sick Pay or Statutory Maternity Pay enter the full amount of pay received.

* Pay not usual

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.

* Self-completion schedule

Where, for personal reasons, an informant is not willing to divulge information on pay in front of other members of the household, they should be asked to complete a self-completion sheet. The information should then be transcribed on to the income schedule after the placing interview.

Qs 12 & 14 Date last paid and period pay covered

If details of anticipated pay are given, ring code '1' after the date at Q12 but do not enter a date at Q12.

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 Q14, give the reason in the margin. For example, an informant who is weekly paid is interviewed on 8/4/93. They state that they were last paid on 19/3/93, 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 26/3/93 or 2/4/93.

Q 13 Last net wage or salary received

Qs 13-33 should not be asked of those who last received a salary for the job more than one year before the interview.

The amount entered at Q13 should 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.

Where the informant is employed abroad, but was not paid in £ sterling, enter salary details in the left-hand margin, not in the coding boxes.

Q 16 Refund of tax

A refund of tax indicates that the pay is not usual and that Q24 should be coded 2 (No).

Q 19 Other deductions from wage/salary

Points to watch when completing Q19:

- * Where an amount is entered, the code in the box above the amount must be ringed, e.g. 1 for superannuation.
- * Show each individual deduction and amount separately. If it is impossible to separate amounts, try to establish what is included in composite deductions eg is it superannuation, union dues or savings?
- * If the deduction is for a loan, ensure that details of the loan have been entered at Q 113 in the Household Schedule.
- * If the deduction is for insurance specify whether it is life, sickness or accident.
- * "Benevolent Fund" - is this a payment to a charity or some form of insurance and, if the latter, what kind?
- * Do not use initials. FSC could be Federated Sailing Club, Family Savings Club, Friends' Sick Club, Frinton Social Club.

Q 20 Pay slip consulted

Enter the gross pay at Q 20 only if a pay slip is consulted; otherwise leave the question blank. The figure entered should not be your addition of the net pay and deductions. The figure at Q20 can be cross checked against the gross you calculate when checking pay details on the checking schedule.

Q 21-22 Usual hours and overtime

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 Q21 but enter the average amount of paid overtime at Q22.

Q 24 Usual take home pay

An informant would be expected to answer 'No' at Q 24 if their last take home pay included holiday or back pay, an occasional bonus, irregular overtime or tax or business refunds.

Q 26 Profit-related pay or profit sharing bonus

Include at Q26 only actual money income such as:

- * a Christmas, quarterly or seasonal bonus
- * profit-related pay under a qualifying scheme
- * a profit-sharing bonus
- * an occasional commission
- * honoraria (voluntary fees for professional services)

Exclude:

- * shares in a company
- * income in kind
- * cash value of vouchers used in shops.

* Profit-related pay (PRP)

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 profit-related pay is exempt from tax up to a limit of the lower of 20% of pay or £4,000. For profit periods before April 1991 only one-half of the profit-related pay was exempt from tax.

Q 26(a) Did last take home pay include PRP/bonus?

Q26(a) applies to all who received PRP, a bonus or commission (coded 1 at Q26) and asks whether any of this was included in the last take home pay at Q13. This must not be confused with the information required at Q27 (see below).

Q 27 Did last usual pay include PRP/bonus?

Q27 applies to

those who received PRP, a bonus or commission (coded 1 at Q26) AND WHO stated that their last take home pay was not usual (coded 2 at Q24).

The question asks whether the usual net pay at Q24(a) included any of the bonus or commission at Q26 and if so, how much was included.

Please ensure that you note the difference between Q26(a) which refers to last take home pay at Q13 and Q27 which relates to usual net pay at Q24(a).

Qs 28-29 Mileage or fixed allowance and other car expenses

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, page 38 of the Diary should contain details of refundable expenditure on petrol etc, which will be refunded via the allowance paid.

Q 29 covers refunds for items such as parking fees, repairs, etc.

Q 30 Refunds of 'A' schedule and other business expenditure from employer (prompt card P)

Here it will be necessary to refer back to the Household Schedule (particularly Q 143) 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.

Qs 32-33 Luncheon vouchers/free meals

* Luncheon vouchers

These refer to luncheon vouchers used by the informant and supplied by the informant's employer only. At Q 32(a)(i) enter the total value of the vouchers used in the last 7 days.

* Free meals

Exclude free meals to resident employees, such as au pairs or farm workers.

Qs 34-40 Subsidiary employment

Enter at these questions details of the most remunerative 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 41-47

Q 41 Self-employed income

It is often difficult for self-employed people to give precise details about their income but please try to complete these questions as fully as possible.

- * 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 of any anticipated profit in the margin.
- * Profit figures for a period of less than a year are acceptable but ensure that the number of weeks covered by the information is entered at Q 42(a).
- * It is acceptable to enter profit details for a director of a limited company if he or she manages their income as if they are self-employed; but remember that a director must still be coded as an employee at Qs 2(a) and 10(e).
- * 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 Q41 including details of any deductions.
- * The allowance received by those on the Enterprise Allowance scheme or on a similar business start-up scheme should be included when calculating the profit - in some cases the allowance (£40 a week) may be the only profit.

Q 42 Dates of profit

Q 42 must be completed in all cases where a profit is given at Q41. The dates given should be for the period covered by the profit at Q41. 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

The purpose of this question is to ascertain how much money is being drawn from the business if 'Nil Profit', 'Loss' or 'DK' is given at Q41. 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, rather than accept a Don't Know, 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 or was self-employed. If the period is less than 12 months enter at Q43(c)(i) the number of weeks of self-employment.

Q 44 Self employed - sole ownership/partnership

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)(i), then obtain a percentage or proportion of the amount the partner expects to receive, and note this in the margin.

Q 45 Total hours worked

If an informant has main and subsidiary self-employed jobs, the hours worked in the two jobs and should be added together to provide an answer to Q 45.

Q 46 Income tax payments relating to the business

Q46 covers only income tax payments made to the Inland Revenue in the last 12 months in respect of the self-employed job(s) at Qs 41-45.

Exclude direct payments of income tax in respect of shares and other sources of income which will be covered at Q70.

Q 47 Household Schedule expenditure claimed for tax purposes
(prompt card Q)

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 ring code 2 at Q47.

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, mail order agents, odd jobs

Qs 48-52

Q 48 Government training schemes

This question applies only to 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. Qs 48, 48(a) and 48(b) also apply to those on Enterprise Allowance or a business start-up scheme.

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 on page 173). These re-named programmes should be coded 1 or 2 at Q 47(a) as appropriate.

* Enterprise allowance/business start-up scheme
Those receiving an Enterprise Allowance or an allowance from any other business start-up scheme run by a TEC or LEC should be coded 5 at Q48(a) and the number of weeks they received the allowance should be entered at 48(b). However they should not be asked parts (c)-(e) because their allowance should already have been included in the calculation of profit at Q 41.

Q 49 National Insurance (NI) contributions

Include at Q49 regular NI contributions made by

- * those with either a main or a subsidiary self-employed job
- * those on a government programme with no other work
- * those coded 3-7 at Q 2(a)

Exclude:

- * employees with no subsidiary self-employed job.
- * lump sum payments of NI contributions by self-employed, non-employed or those making up contributions; these should appear at Q 50.

Q 50 Payment of NI contribution direct to Inland Revenue/DSS

This will apply mostly to self-employed people who, in addition to a basic weekly rate of National Insurance, may pay a class 4 contribution based on a percentage of the profits of their business (if these are over about £6,000).

Informants may, however, be making up missing contributions, even if they are not currently working. Record all cases and the reason for payment at (b).

Voluntary contributions paid regularly (ie not as a lump sum), should be entered at Q49.

Q 51 Mail order agents/baby sitters

If income is received for work as a mail order agent and as a baby sitter, enter the combined total at (a).

Exclude

- * child minders who should be treated as self-employed.
- * income in the form of goods acquired from a mail order club.

Q 52 Income from occasional jobs

Enter at Q52(a) the type of job, at (b) a brief description of the work done including whether the informant works as an employee or self-employed, and at (c) the total income from that job in the last 12 months.

Q52 should only cover occasional jobs. If it appears that the job is a regular commitment, regardless of hours worked, the details should be entered at the employee or self-employed section, and Q2 recoded if necessary.

Regular commitment includes any obligation to work for someone on a regular basis, eg service in the Territorial Army.

Redundancy pay, OAP concessionary bus travel

Qs 53-54

Q 53 Redundancy payments

Include:

- * all statutory redundancy payments
- * payments under the employer's own redundancy scheme
- * ex-gratia payments to which the informant had no contractual entitlement
- * money in lieu of notice.

Exclude:

- * 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.

Q 54 Concessionary bus passes/tokens/tickets

This question applies only to those of retirement age.

Exclude weekly or season tickets mentioned at Q110 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 informant states that the area does not have concessionary bus pass travel, code 3 at Q54.

Benefits and pensions

Qs 55-64

Qs 55-60 General notes on state benefits

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.

If you are unable to separate a payment which covers a combination of benefits, e.g. Income Support and Retirement Pension, code 1 (yes) at the relevant benefits, enter the total amount received at the first benefit, and leave the amount box blank at the other benefit(s) with a note that the amount is included at the earlier benefit and cannot be separated.

The amounts for different benefits will usually, but not always, be identified in the benefit payment books. Please encourage informants to consult these. 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.

It is difficult to distinguish between the two books, and informants are sometimes uncertain which benefits they are receiving. However, 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.

Instead of receiving payment by book, some informants are paid by giro or by direct transfer to their bank or building society accounts. Please ask respondents to consult any relevant documents in order to obtain accurate details of benefit payments.

Q 55(a) Child Benefit (prompt card R1)

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 (a)(i).

Q 55(b) Retirement Pension (prompt card R1)

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 (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 (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 Q 55(b)(iii). However, (b)(iii) should only be asked if the informant consulted a payment book or another document.

Those who have paid NI contributions as an employee after April 1978 may also receive an additional earnings related pension. Those who have been in a contracted-out occupational pension scheme may receive a contracted-out deduction (formerly called guaranteed minimum Pension). Those who decided 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.

Code J:	Additional Pension
Code K:	Contracted-out deduction
Code M:	Additional pension increments
Code N:	Uprating of guaranteed minimum pension increments

You are not required to code separately other amounts included in the pension, such as graduated pension or age addition.

Q 55(c) Widows' Benefits (prompt card R1)

Include Widow's Payment, Widowed Mother's Allowance and Widow's Pension.

* Widow's Payment

This is a lump sum paid immediately after the husband's death if he had paid enough NI contributions.

* Widowed Mother's Allowance

This is a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit.

* Widow's Pension

This 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 56 Disability-related benefits (prompt card R2)

* Severe Disablement Allowance

This 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

This is a weekly benefit for people disabled at or before age 65 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 disabled before they were 65 was replaced in April 1992 by Disability Living Allowance (see below).

* Invalid care allowance is a weekly paid benefit to those caring for a long term sick person and should be coded in the column of the person caring.

* Disability Working Allowance

This is an income-related benefit for those who are working at least 16 hours a week but have an illness or disability that limits their earning capacity. Applicants must also be getting Disability Living Allowance or have an invalid three-wheeler from DSS or must have claimed another disability benefit within the last 56 days.

* Disability Living Allowance

This has two elements and is directed at the care needs and mobility needs of disabled people of working age and below. The self-care component has three rates and has replaced Attendance Allowance for those under retirement age.

The mobility component has two rates and has replaced Mobility Allowance.

* Motability is a registered charity through which those who receive disability living allowance may hire or purchase a car at a reduced rate. Either part or the whole of the allowance is paid to Motability. If an informant is purchasing a car on HP through the Motability scheme, ensure that details are entered at Qs 114-115 in the Household Schedule. Full details should also be entered at the vehicle questions.

* War Disablement Pension

This 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. The amount received depends on severity of disablement and rank.

* Industrial injury disablement benefit

This is paid to those who become disabled as a result of an accident at work or an industrial disease. The amount received depends on degree of disability. A reduced earnings allowance may also be paid if the disabled person cannot return to work because of the effects of disablement: the allowance should be included at this question.

Q 58 Income support, Family Credit, Unemployment benefit, Statutory Sick Pay, NI Sickness benefit and Invalidity benefit (prompt card S1)

* Income Support

If Income Support is paid in combination with another benefit, eg Retirement Pension, enter the amount for Income Support only at 58(a).

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 (a)(ii), also with a note.

* Family Credit

To get Family Credit an informant must have at least one child under 16 (or under 19 if he or she is in full time education up to GCE A level or equivalent standard). The informant or his or her partner must be working at least 24 hours a week to qualify. The amount received depends on the income of the informant or his or her partner, how many children they have and their ages.

* Unemployment benefit

This question should exclude any benefit for weeks spent on government training schemes.

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 and are not looking for work but who are receiving unemployment benefit should be coded 6 at Q2(b) on the front page of the Income Schedule.

* Statutory Sick Pay

This is paid by the employer. The benefit is paid for a maximum period of 28 weeks in a tax year. If an informant is currently receiving Statutory Sick Pay they should be coded as an employee at Q2(a).

* NI Sickness Benefit

This is paid by the DSS for a maximum period of 28 weeks to those who are not entitled to Statutory Sick Pay.

* Invalidity Benefit

This 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 (for women) or 60 (for men). It is also possible to receive an Additional Pension based on earnings since 1978.

Q 59 Maternity benefits and pay (prompt card S2)

These questions apply only to women aged under 55.

* Statutory Maternity Pay

This 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. If an informant is receiving Statutory Maternity Pay at present, they should be coded as an employee at Q2(a) on the Income Schedule.

* Maternity Allowance

This 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

This may be made for maternity expenses to those who receive Income Support, Family Credit or Disability Working Allowance.

Q 60 Other state benefits (prompt card T1)

This question covers all state benefits not covered by previous questions. Examples are:

- * Grant from Social Fund for Funeral Expenses - a lump sum to cover the cost of a simple funeral.
- * War Widows Benefit - paid to widows of those killed in the Armed Forces.
- * Industrial Widows Pension - paid to widows of those who died as a result of an accident at work or a prescribed disease.
- * Guardian's allowance - paid to those with an orphaned child.

If more than one benefit is received, enter the larger benefit in the coding box and the smaller one in the left-hand margin.

Q 61 Trade union sick/strike pay, friendly society benefits etc (prompt card T2)

Record at (b) the total amount of benefit from all sources. Exclude lump sums.

Qs 62-64 Pension from previous employer, Trade Union, Friendly Society, Annuity, Personal Pension or Covenant (prompt card U1)

* Employee pension

Q62 covers 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 but some pension funds agree to deduct other payments from pension, eg medical insurance premiums, savings. Ensure therefore that 62(f) covers all deductions. If the informant has more than one pension from previous employers, code 1 at (g) and enter details of the second pension in the left hand margin at (a)-(f).

* Income from annuities, private personal pensions, etc.

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 64. If an informant has more than one of these, enter details of the smaller payment in the left-hand margin.

Other income, allowances, income tax, money sent abroad

Qs 65-72

Q 65 Rent from property

Include here all rent from let or sublet property except rent received by someone who makes their living solely from renting out property: this should be included at Q 41 in the self-employment section.

Q 66 Other unearned income

Include only:

- * royalties from land, books or performances etc.
- * income as a sleeping (inactive) partner in a business.
- * occupational pension from an overseas government or company paid in foreign currency.

Exclude:

- * 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 income on which people have.

Q 67 Regular allowances received (prompt card V)

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. Include also an allowance from an absent member of the household except an allowance from a spouse who is an absent spender or who is not a member of the household (this should be entered at Q 68).

* Foster children

An allowance for a foster child should be coded 4 if it is from a local authority and coded 5 if from another source. Please indicate on the front of the Household Schedule if a child in the household is a foster child.

Q 68 Allowance received from or bills paid by an absent spouse or spouse who is not a household member

Details of any regular allowance paid by an absent spouse or a spouse who is not a household member to anyone present in the household should be recorded.

Record details of any bills paid direct by the absent spender or spouse who is not a household member at Q 145 in the Household Schedule.

Q 70 Income Tax paid direct to Inland Revenue

Include

- * Direct payments of income tax on savings and investments, i.e. excluding tax deducted at source.

Exclude

- * Income tax paid under PAYE.
- * Direct payments of tax relating to self-employment covered at Q50.
- * Income tax on income from investments which is deducted at source: this will be covered at Qs 74 and 77.
- * Any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.

Q 71 Income tax refunded direct by Inland Revenue or DSS

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. Tax refunds received through pay are not to be included at this question but should be entered at Q 16.

Include refunds from DSS. Income tax may be refunded by DSS if the informant is or was unemployed.

Q 72 Money sent abroad

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 be excluded. Estimates are quite likely at this question and are preferable to a 'don't know'.

Savings and investments

Qs 73-79

Qs 73-77 General Instructions

- * 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 the 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.

Q 73 Tax Exempt Special Savings Account (TESSA) (prompt card W1)

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: if nothing has been invested enter 00. At (d) code 1 if the amount at (c) was deposited as a lump sum or code 2 if it was invested in instalments.

* Feeder accounts

Some respondents have an ordinary building society or bank account from which amounts are fed into a TESSA once a year. Please ensure, as far as possible, that the two accounts are shown separately at Qs 73 and 74, and that interest is not duplicated. It is helpful if you make notes about feeder accounts.

Q 74 Building Society and bank accounts (prompt card W2)

* Building society/bank interest paid gross
Since April 1991, account 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 after tax should be entered at (a) and those which yield interest without deduction of tax should be included at (b). High Street Bank accounts which yield interest after tax should be included at (c) and those which yield interest without deduction of 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.

Q 75 National Savings Accounts (prompt card W3)

Those with a National Savings Bank (Post Office) Ordinary Account or Investment Account should be shown prompt card W3. The group which covers the amount of their investment 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).

Q 76 National Savings investments (prompt card X)

This question on National Savings holdings provides the Department of National Savings with information about characteristics of holders of National Savings investments. Details of interest on holdings are not required.

The holdings are covered in the Glossary. Note that FIRST Option Bonds were introduced in 1992 and offer a fixed, guaranteed rate of interest for 12 months at a time, after which investors can leave the money invested at a fixed rate of interest or cash it in. FIRST stands for Fixed Interest Rate Savings Tax Paid.

Children's Bonus Bonds may only be bought for children aged under 16 but may be retained until the 21st birthday, so holdings by those aged 16-20 should be entered at Q76(i) and those by children under 16 at Q79(a).

Q 77 Bonds and securities (prompt card Y)

Qs 77 (a)(i) and (d)(i) cover investments where dividends are received after deduction of tax at source whereas Qs 77(b)(i) and (e)(i) cover investments where dividends are received without deduction of tax.

* Personal Equity Plans (PEPs) and SCPs
PEPs allow individuals to invest in unit trusts and shares without paying tax on dividends. Since the scheme began in 1987 about 2 million PEPs have been taken out with a total investment of £6 billion. Since January 1992 investors have also been allowed to invest in Single Company PEPs called SCPs. The subscription limit for SCPs is £3,000 and cash can only be invested in the shares of one company. Employees are allowed to transfer up to £3,000 worth of shares from a profit-related or savings-related option scheme into an SCP without paying tax on capital gains.

You will probably find that you are unable to split dividends from PEPs between unit trusts and shares. If this is the case you should enter details of the dividends in the interviewer check box on page 51 together with details of any other investments that cannot be assigned to 77(a-e).

* Money Market
An investor may have arrangements for usually substantial sums to be invested in the stock 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 in the interviewer check box.

Qs 78 and 79 Income and savings of children under 16
(prompt cards Z1 and Z2)

Qs 78 and 79 should be addressed to the parents.

* Q78 Children's Income

Include at Q78:

- * regular income, however small, from jobs eg a newspaper round.
- * income from bank and building society accounts, post office accounts and other National Savings investments, shares, trust funds in the child's name.

Exclude

- * cash gifts and pocket money.

If there is more than one source of income, enter details of the second income in the left-hand margin. Accept estimates rather than 'Don't Knows'.

* Q79 National Savings investments
Code the investments held by children under 16. Dividends from any such investments should be entered at Q78.

Liquid assets

Qs 80-89

Qs 80-89 General notes on assets questions

These questions are included so that DSS may estimate the disregard level of eligibility for certain benefits (Income Support, Housing Benefit and Family Credit).

The questions cover all spenders who have liquid assets and children under 16 who have liquid assets. Do not interview children under 16 directly, but ask questions about their assets of their parents.

* Q80 Asset holdings

The first step at Q80 is to prompt the liquid assets by referring back to these items on the household and income schedules, or by using a spare copy of page 54 (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 on page 54 for each type of account or investment held.

* Q81 Total value

The next step is to ask Q81 which is an opinion question about the total value of the assets (or holdings) mentioned. It is not necessary for the informant to search out records; but do not discourage them.

At Q81 husbands and wives or cohabiting couples should be treated as one unit and the total values of their 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. Separate columns should be allocated to all others in the household, including children.

* Qs 82-89 Asset details

The detailed asset questions 82-89 will apply only to those households in which a couple and/or another individual estimate that their total assets are within the range of £1,500-£20,000. Only about one in three households will fall in this range. Where a couple or individual has assets of less than £1,500 or more than £20,000, no further Income Schedule questions will apply.

* Refusals

Refusals to this series of questions will not invalidate the interview. This is the only part of the FES where a refusal can be accepted. A refusal at Q 81 means that subsequent questions should not be asked.

If there is a refusal at Q 81 ring "R" in the appropriate person number box; if there is a refusal at any of the subsequent questions 82-89 ring "S" in the appropriate box.

Q 82 Amount in bank / building society current account

This question is asked of those with a bank or building society current account (coded 1 or 3 at Q 80). Exclude other building society accounts: record these at Q 83.

Include bank current accounts which yield interest and building society current accounts on which charges are drawn.

At (a) obtain an estimate of the amount left in the account after the regular weekly or monthly household bills have been paid.

Q 83 Amount in Savings Accounts

This question is asked of those with any of the following investments: 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 should be as accurate as possible. Include savings accounts held by children.

Q 84 Value of National Savings Certificates

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.

Qs 87-88 Value of National Savings Bonds

Include all bonds held by children.

Q 89 Other type of securities

Include government gilt edged stock, unit trusts, stocks, shares, bonds, debentures and local authority and 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 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.

General Points on completion of Diary

Please ensure that informants understand and follow these guidelines:

- * Each item should be entered on a separate line and individually priced. The type of items that need to be identified are described on the following pages; but note that it is always better to have too much rather than too little detail.
- * Ensure that £ and p signs are not written in, that 00s are entered in the pence column in cases where amounts are given in £s only, that all entries are within the columns and that the 'office use only' column is left blank.
- * Do not accept itemised till receipts. Items shown on these should be entered into the diary by the informant. If they absolutely refuse to do it, you should transcribe the details. Any budget returned to HQ without the details transcribed 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 be given an individual code number for RPI purposes.
- * All amounts of money spent during the two weeks must be entered, including items covered on the household schedule.
- * Only money paid out by the household should be recorded. Goods acquired but not yet paid for (eg on a budget account) should not be shown except where a credit card, charge card, shop card, store card or grocery account is involved (see below).
- * Where luncheon vouchers are used, record the total cost of the item, eg meal costs £2.50, luncheon vouchers used have value of £1, additional cost £1.50 - Record £2.50.
- * Respondents should not record money transfers between each other members of the household except pocket money given to children.
- * 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 or debit cards such as Switch and Barclays Connect where a bank account is automatically debited.
- * Grocery accounts:
On the regular commitments page of the Checking Schedule, 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, ask the informant to try to list each item and price separately.
If the informant can itemise:
They should list on a separate line on the day the bill is paid, each item purchased on the account. (You may, in some cases, have a whole month's groceries listed).

If the informant cannot itemise:

They should 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.

* Monthly accounts:

If an informant has an informal arrangement with a shop, follow the procedure for grocery accounts described above.

- * If any items are to be claimed as a business expense or will be refunded, the words "(to be claimed or refunded)" should be added after the item(s)

* Shopkeepers and farmers

If shopkeepers and farmers consume goods which they would normally sell commercially, these goods must be entered. Where the informant actually puts money in the till for the goods, the amount should be recorded.

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.

* Holiday payments and business trips

The detail required depends on whether the holiday starts and ends during record-keeping and whether the holiday is taken in the United Kingdom (England, Scotland, Wales and Northern Ireland) or elsewhere (including the Channel Islands, Isle of Man and Irish Republic).

For holidays in the UK starting and ending during record-keeping, informants should keep diaries as if they were at home, i.e. all expenditure should be recorded individually. For holidays outside the UK taken entirely during record-keeping, daily totals should be recorded with the name of the country where the holiday is taken. In both cases you should collect diaries at the final call.

For holidays in the UK starting during but ending after record-keeping, informants should keep records while away and arrangements made for the diaries to be posted back to you; and information about names and addresses must be collected at an earlier call so that postal orders can be sent. For holidays outside the UK starting during but ending after record-keeping, the information shown on page 218 must be entered on page 43 of the diary; and the diaries should be posted to or collected by you prior to the informants' departure.

See pages 217-218 for further details about holidays.

Food and drink brought home

Food and drink brought home should be recorded on the left hand page.
Include food and drink taken into another person's home (eg for a party).

Points to Watch:

- * **Meat**
State type eg pork, lamb, beef, bacon, ham etc.

State whether cooked or uncooked.

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.
- * **Fish**
State whether fresh, frozen, canned, bottled, etc.

Not necessary to give type of fish.
- * **Fruit**
Itemise separately fresh, frozen, tinned, dried, bottled and cooked fruit.

Not necessary to itemise fruit by type but exclude tomatoes which should be included with vegetables.
- * **Tomatoes**
Include as vegetables.
- * **Vegetables**
Itemise separately fresh, canned, bottled and dried vegetables.

No need to itemise vegetables by type except potatoes.
- * **Potatoes**
Itemise separately potato products (potato crisps, instant mash, etc.) and raw (fresh) potatoes.
- * **Crisps**
Give brand name, as potato crisps are coded separately from corn-based crisps.
- * **Sweets and chocolates**
Give brand name, eg Mars Bar.
- * **Lollies**
State whether they include ice cream

- * **Milk**
State whether it is whole/full cream or semi-skimmed/skimmed.
- * **Milk bill**
If the bill covers milk only state 'milk bill (milk only)'.

If it covers other items (cream, eggs, sausages, etc.), itemise each.
- * **Baby food**
Itemise type of food, eg dried milk, rusks, cereals, tinned or bottled foods.
- * **Spaghetti**
State whether dried, canned, cooked/ready to eat.
- * **Bread bill**
Itemise cakes and bread separately or note "bread only".

Not necessary to give type, eg white, brown.
- * **Biscuits**
No need to probe for chocolate or other.
- * **Ready meals**
Specify type of meal, eg frozen vegetable lasagne, cheese and onion pie.
- * **Soft drinks**
Itemise squash, fruit juice and fruit drink separately.
- * **Orange**
State whether fresh orange (the fruit), orange drink, orange squash, orange juice, orange juice drink.
- * **Alcoholic drink brought home**
Itemise type of drink, eg beer, wine, sherry, vermouth, spirits, etc.

Regular purchases such as newspapers, cigarettes, stamps, stationery, cleaning materials, cosmetics, toiletries, small electrical items

These items should be recorded at the bottom of the left-hand page.

Points to Watch:

- * 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.
- * Cleaning materials:
Include air freshener, disinfectants, dyes, methylated spirits, polishes, soda, shoe cleaners, starch, turpentine.
- * Cosmetics:
Include 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.
- * Soap and detergents:
Include toilet soap, washing-up liquid, washing powder.
- * Toiletries:
Include blades, combs, flannels, hairbrushes, manicure sets, nail files, razors, shampoos, toothbrushes, toothpaste, toilet paper.
- * Kitchen stationery:
Include aluminium foil, bin liners, candles, paper napkins, plastic cutlery, polythene bags.
- * Other stationery:
Include pens, pencils, writing paper, envelopes, greetings cards.
- * Small electrical items:
Include light bulbs, fuses, batteries, plugs, adaptors.

Take-away meals brought home

Any take-away meals, eg fish and chips, Indian, Chinese food, hamburgers, fried chicken, which have been prepared at a catering establishment and brought home for consumption should be entered under this heading at the top of the right-hand page.

- * Meals on wheels and other delivered meals (eg Pizza) should be entered under this heading and itemised.
- * Items other than fish and chips, which are purchased at a fish and chip shop, must be itemised separately, eg chicken, saveloy, pickled onion.
- * State whether food brought home was served hot or cold by ticking the appropriate box.

Meals, snacks, drinks, etc bought and consumed away from home

This section has three sub-headings:

- * Food and non-alcoholic drinks bought and consumed at workplace
- * Food and non-alcoholic drinks bought and consumed elsewhere
- * Alcoholic drinks bought and consumed away from home

- * General points

Snacks

If a snack is purchased please itemise, eg cheese roll 75p, cup of tea 40p.

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. This is because of the different rate of tax on alcohol. Tips and service charges should be included in the cost of the meal. They do not need to be separately itemised.

- * Food and non-alcoholic drinks bought and consumed at workplace
This includes meals, snacks, sweets, non-alcoholic drinks, etc, bought at any workplace, not only one's own workplace. 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.

- * Food and non-alcoholic drinks bought and consumed elsewhere
This includes meals, snacks, sweets, non-alcoholic drinks, etc.
bought and consumed at a restaurant, café, hotel, public house, snack bar, fish and chip shop, cinema, cake shop, kiosk, railway station, race course, exhibition, school shop, tuck shop, etc.

The informant should note whether the food in this section was bought hot or cold, 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.

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.

- * Beers, wines, spirits and other alcoholic drinks bought and consumed away from home

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.

Alcoholic drinks taken with meals should be entered here.

The informant should try to separately itemise beer, cider, spirits, liqueurs, sherry, martini, cinzano, whisky mac, dessert wine, madeira, port, vermouth, and table wines, eg red, white, rose, sparkling wine.

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.

- * Wedding receptions, anniversaries, barmitzvahs, birthdays, etc.
If there is an entry such as 'wedding reception', 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 necessary to obtain estimates of the components in broad headings, eg food, alcohol, hire of hall, etc.

Clothing, clothing materials and footwear

Include:

- * the person number of the wearer.
- * if the wearer is not in the household note whether for adult or child, male or female; for a child under 16, give age also.
- * the name of the shop or store where the item was purchased; if bought at market stall write "market".
- * haberdashery such as belts, buttons, handkerchiefs, needles and zips should be included in this section.

Any other payments today including travel, motoring, fares, betting, entertainment, sport, day trips, bills, meter payments, domestic help, household goods, holidays

This section should be used for any other payments including payments of bills covered at Household Schedule questions.

Points to note:

- * Travel, motoring fares

Fares

State whether fares or tickets are for bus, rail, tube, etc. Check whether they are fares for travel to school. If they are, write "school fares" beside them and check Q 135 in the Household Schedule to see if they should also be entered there.

Season ticket

Check whether this is the first season ticket. If it is, write "first ticket" beside entry; if not check back to Q110 in the Household Schedule to see if there is or should be an entry there. Travelcard: state whether season ticket or day ticket and also which methods of transport are covered.

Driving

Identify separately payments for green cards; international driving permits; subscriptions to motoring organisations; driving test fees.

Garage bills

Itemise petrol, oil, labour, parts, accessories and VAT and state whether for car, van, motor cycle, etc.

Petrol station

Itemise amounts paid for petrol, oil and other materials. Please distinguish between diesel oil and other oil.

Refunds: Check that page 38 of the diary is completed.

- * Betting, bingo, etc
Include all betting stakes, admission to Bingo, horse and greyhound race meetings, race cards, etc. Any winnings from betting should be entered on page 39.
- * Entertainment and leisure
Include admission to cinema, theatre, disco, night club, concerts, football and other sports events; day trips to theme parks, museums, stately homes; programmes and guide books; car boot sales (code admission and purchases separately).

Clubs: be specific, e.g. is 'golf club' a payment for membership, green fees, a five iron?
- * Driving lessons, leisure classes and tuition
If any payments are entered in the diary which do not appear at Household Schedule Qs 139 or 140, check for any payments made in the 3 months before the interview and ensure these are entered at Qs 139 or 140. If no payments were made in the previous 3 months, note "first payment" against the diary entry.
- * Household bills
Remind informants that all household bills paid during the fortnight should be entered including items covered at Household Schedule questions.
Amounts set aside to pay future bills should be noted as 'set aside'.
- * Slot meter payments
State whether for gas, electricity, etc.
- * Deposits
State what the deposit was for and whether it was towards a cash purchase or a credit acquisition.
- * 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 instalments were being paid at the date of the interview. If they were being paid, enter details at the relevant question on the Household Schedule; if not, note in the Diary that it is a "new commitment".
- * Video payment
State whether this is hire or purchase of video cassettes or deposit on or purchase of video recorder.
- * Household goods

Cookers, fires, refrigerators, water heaters
Are these deposits, instalments or full payments?
Is the appliance fuelled by gas, electricity, etc?

Spare parts: probe purpose, eg 'burner for gas cooker'.

- * Home maintenance, improvements and installations
Probe whether payments are to contractor or for DIY;
if DIY obtain a breakdown of the costs of materials.

If home improvement specify type, eg garage, built-in bedroom furniture.
- * Expenditure on other dwellings
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.

Specify type of expenditure on other dwelling in full and note 'second home', 'new main home' by each item.

If expenditure is on a timeshare, specify if it is in the UK or abroad.
- * Health expenditure
Itemise expenditure on prescriptions, spectacles, medicines, sanitary towels, etc.

State whether payments to doctors, dentists, opticians, osteopaths, etc. are NHS or private.
- * Child care payments
Distinguish between
 - payments to a friend or relative
 - payments to a child minder caring for the child in his or her home
 - payments to a child minder caring for the child at the informant's home.
- * Day nurseries, playgroups, nursery and play schools
Ask informants to identify whether payment is for
 - a day nursery, creche, playgroup or family centre run by social services or the local authority:
these provide care for children aged 0-4 needing extra help because of problems with development or parents' social or economic circumstances.
 - a private day nursery:
this provides full-time day care for children of working parents.
 - a creche, which is a work-place nursery.
 - a playgroup or kindergarten: this provides children aged 3-4 with an opportunity to engage in play activities to aid development in company with other children or adults.
 - nursery schools and classes and playschools:
these provide some formal education for children below school age. State whether state or privately funded.

- * Gifts and presents
If a gift/present is not cash specify the item purchased.

There is no need to record exchange of cash between spenders in the household, but pocket money to children should be entered (see below).

If a gift/present of cash is made to someone outside the household write note explaining to whom the cash was given, e.g. present of money to niece.

- * 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.
- * 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.

Holiday payments

See page 207 for general holiday procedures.

The detail required depends on whether the holiday starts and ends during record-keeping and whether the holiday is taken in the United Kingdom (England, Scotland, Wales and Northern Ireland) or elsewhere (including the Channel Islands, Isle of Man and Irish Republic).

Advance holiday payments

All expenditure in preparation for the holiday, eg the deposit final payment or purchase of travellers cheques or foreign currency should be recorded if it occurs 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 the name of the country in which the holiday will be spent and also the estimated amount to be spent on accommodation.

Holidays starting AND ending during record keeping

- * **Holiday in UK**
Informants should be asked to keep diaries as if they were at home, ie record all expenditure individually.

- * **Holidays outside UK**
Informants should be asked to record daily totals spent together with the name of the country in which the holiday was taken. Accommodation and package costs should be separated as far as possible. Informants should make it clear in which currency totals are recorded.

Holidays starting during record keeping BUT ending after record keeping period finishes

* Holidays in UK

If any spender knows 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 them to keep records while away. If the spender concerned is not due to return to the household within the survey field dates, arrange for them to post the diary back to you.

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.

Please indicate if the holiday is self-catering or non self-catering.

* Holidays outside UK

Informants should record in the Notes section on page 43 of the diary the following information:

- * The date that they will go abroad.
- * The number of days they will be outside the UK.
- * The amount of travellers cheques and currency (£ sterling equivalent) they will take outside UK.
- * The estimated value (£ equivalent) of any ordinary bank cheques they will write outside the UK.
- * The estimate of any credit card purchases they will obtain outside the UK.
- * The country in which the holiday will be spent.
- * Whether the holiday will be self-catering or non self-catering.
- * 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 posted to you on the day of departure and should include expenditure in the UK before departure. If this is not possible, you should collect the diaries on the day before departure.

Business trips

Where a member of the household takes a business trip take the same action as that for holidays. Check carefully for refunds.

Page 38 - Business refunds

Please ensure that full details of partial or full refunds are entered. If there are no refunds, a line should be drawn through the box to indicate this fact. Before doing this, Q143 in the Household Schedule and Qs 25, 28, 29, 30 and 47 in the Income Schedule should be checked to see if refunds would have been expected on diary expenditure. Probe to check whether any of these expenditure items shown in the diary have been refunded.

Page 38 - Credit/charge/store/shop card account paid

If a credit card, charge card, store card or shop card account is partly or fully paid during the 14 days record keeping period, any interest shown on the account should be recorded in Box 2 on page 38. Any annual standing charge shown on the account should not be entered.

Page 39 - Winnings from betting

If there is no entry in the box, query with the informant. If there are no winnings draw a line through the box.

Pages 40-42 - Reference list

Please draw informants' attention to this list which may remind them of purchases they have forgotten to enter.

Page 43 - Special circumstances

At the end of record-keeping details of special circumstances should be recorded on page 43.

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' was not included in the 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.

Page 44 - Further information required

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.

Restarting Records

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 This is an earnings-related supplement to some benefits. 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).

Additional Voluntary Contribution (AVC) AVCs may be paid by employees into approved company pension schemes to top up regular pension contributions provided that the total contribution does not exceed 15% of earnings.

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 those disabled at or after the age of 65 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. Those disabled before age 65 may be eligible for the care component of Disability Living Allowance.

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.

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	<p>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.</p> <p>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.</p>
Bank Deposit Account	An account into which people can deposit any amount of money and on which they can get interest. Money can be drawn out of such an account at reasonably short notice.
Bank 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.
Blind Persons relief	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	A budget or option account is usually with a department at a shop or store 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	A building society account 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.
Capital Bonds	National Savings Bonds available in multiples of £100 offering a guaranteed rate of return for five years.
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.
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.
Check Trader	Known also as the tallyman or shop-a-check. Usually a check trader calls on the purchaser to sell a check, which can then be used 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 - for textiles and household goods.

Cheque Guarantee Card	<p>Acquisitions using cheque guarantee cards are cash transactions. These cards should not be confused with credit cards, charge cards, store cards or shop cards.</p> <p>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 debit cards, such as Barclays Connect and Switch, may also be used to guarantee cheques.</p>
Child Benefit	<p>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.</p>
Children's Bonus Bonds	<p>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.</p>
Christmas Bonus	<p>A tax free bonus paid, with certain long term benefits, shortly before Christmas each year.</p>
Community Charge	<p>Until April 1993, with a few exceptions, everyone aged 18 and over in Great Britain is subject to paying either a full personal community charge or 20% in the case of students. Community charge is payable either as personal community charge by direct assessment by the local authority or indirectly by collective community charge included in rent collected by landlords. Community charge rebates/benefit or community charge reduction may be allowed to reduce the cost of the charge in certain cases. From April 1993, community charge will be replaced with the council tax.</p>
Co-op Society	<p>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.</p>

Council tax This replaces the community charge from April 1993. The tax is based on the property value of a dwelling and assumes two adults per household. The full bill will consist of a property and a personal element. Status discounts, which reduce the personal element, will be available to one adult and some other households; council tax benefit will be available in the form of rebates to those on low incomes; and there will be a transitional reduction scheme designed to ensure that households will not face unreasonable increases because of the introduction of the tax.

Council water charge This replaces community water charge in Scotland from April 1993. The charge will be linked to the valuation band of the property under the council tax.

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 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.
Debit cards	Debit cards, such as 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 not a credit card and purchases with it should be regarded as "cash" purchases in the diary.
Deposit Bonds	National Savings Bonds which were available in multiples of £50 which offered premium rates of interest without tax deduction at source. New issues are no longer available.
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	This is a tax-free benefit for those under 65 who need help with personal care and getting around. There are two components: the care component, paid in three rates, which has replaced Attendance Allowance for those under 65, and the mobility component, paid in two rates, which has replaced Mobility Allowance.
Disability Working Allowance	This is a tax-free income-related benefit for those aged 16 or over who are working at least 16 hours a week but whose earning capacity is limited by disability. The amount received depends on degree of disability, income, and whether the applicant has a partner or children.

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).
Employment Training	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 £40 a week and is paid for up to 52 weeks to supplement the receipts of the new business while it is being established.
EEC Training Allowance	This is an allowance paid by the European 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.
FIRST Option Bonds	The Fixed Interest Rate Savings Tax-paid bond is for lump sum savings of £1,000 or more which are invested for a year or more. The returns are fixed and guaranteed for 12 months at a time. Each year the investor has the option of leaving the money invested at a fixed rate or cashing in. Tax is deducted from the interest at source. The minimum purchase is £1,000.

Fixed Interest Savings Certificates	The value of Fixed-Interest savings 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.
Friendly Society Benefits	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 which are 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 covers rent rebate, rent allowance and rates rebate.

Income Bonds	National Savings Bonds with a minimum purchase of £2,000. Interest is paid gross.
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 Certificates	Index-linked certificates offer inflation-proof savings with extra interest. The return is free of income tax. The most recent issue is the 5 th Index-linked issue.
Industrial Injuries Disablement Benefit	This can be a weekly pension or a lump sum, 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%.
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 or Disability Living 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 Benefit	This is tax-free and is paid up of invalidity pension, invalidity allowance and additional pension. Invalidity Pension is paid if the person is still incapable of work after 28 weeks when SSP or Sickness Benefit ends. Invalidity allowance is paid on top of the pension if their illness began when the claimant was under 55 (women) or 60 (men). An additional pension may also be payable based on earnings since 1978.
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.

Mortgage A mortgage is a loan for the purchase of property. The loan can be taken out from various organisations, eg building society, 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.

Mortgage Tax Allowance (M.I.R.A.S) This is a scheme whereby tax relief on mortgage 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 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.

Old Persons Pension/
Over 80s Pension

The basic retirement pension is conditional on a 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.

Package Holiday

A holiday package which covers at minimum all travel and accommodation arrangements.

Pension from Previous Employer

This will be 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 Equity Plans (PEPs)

PEPs allow individuals to invest in unit trusts and shares without paying tax on dividends. Since January 1992 investors have also been allowed to invest in Single Company PEPs called SCs.

Private Personal 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.

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.

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.

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.
Severe disablement allowance	This benefit is for those 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/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.
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.
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	This 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.
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.
TESSAs	Tax Exempt Special Savings Accounts 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.

SCHEDULE OF MAIN PROPOSED SOCIAL SECURITY BENEFIT RATES FROM APRIL 1993 (weekly rates unless otherwise shown)	OLD RATES 1992	NEW RATES 1993
ATTENDANCE ALLOWANCE		
higher rate	43.35	44.90
lower rate	28.95	30.00
CHILD BENEFIT		
- only, elder or eldest for whom child benefit is payable	9.65	10.00
- each subsequent child	7.80	8.10
CHILD'S SPECIAL ALLOWANCE		
see note on Child Dependency Increase	10.85	10.95
COUNCIL TAX BENEFIT		
Personal allowances		
single		
18 to 24	33.60	34.80
25 or over	42.45	44.00
lone parent - 18 or over	42.45	44.00
couple - one or both over 18	66.60	69.00
dependent children		
under 11	14.55	15.05
11 to 15	21.40	22.15
16 to 17	25.55	26.45
18	33.60	34.80
Premiums		
family	9.30	9.65
lone parent	10.60	10.95
pensioner		
single	16.70	17.30
couple	25.35	26.25
pensioner (enhanced)		
single	18.65	19.30
couple	28.00	29.00

Allowance for personal expenses for claimants in hospital		
higher rate	13.55	14.05
lower rate	10.85	11.20
Non-dependent deductions		
rent rebates and allowances		
aged 25 and over, in receipt of Income Support		
aged 18 or over, not in work or		
- gross income under £70	4.00	4.00
- gross income: £70 to £104.99	8.00	8.00
- gross income: £105 to £134.99	12.00	12.00
- gross income: £135 or more	18.00	21.00
Services charges for fuel		
heating	8.60	8.60
hot water	1.05	1.05
lighting	.70	.70
cooking	1.05	1.05
Amount ineligible for meals		
three or more meals a day		
single claimant	15.20	15.75
each person in family aged 16 or over	15.20	15.75
each child under 16	7.65	7.95
less than three meals a day		
single claimant	10.10	10.45
each person in family aged 16 or over	10.10	10.45
each child under 16	5.05	5.25
breakfast only - claimant and each member of family	1.85	1.90
Capital		
upper limit	16000.00	16000.00
amount disregarded	3000.00	3000.00
child's limit	3000.00	3000.00
Tariff income		
£1 for every complete £250 or part thereof between amount of capital disregarded and capital upper limit		
Earnings disregards		
where disability premium awarded	15.00	15.00
various specified employments	15.00	15.00
lone parent - not in receipt of IS	25.00	25.00
where the claimant has a partner	10.00	10.00
single claimant	5.00	5.00
where carer premium awarded	.00	15.00

Other income disregards		
maintenance disregard	15.00	15.00
war disablement pension and war widow's pension	10.00	10.00
voluntary and charitable payments	10.00	10.00
student loan	10.00	10.00
student's covenanted income	5.00	5.00
income from boarders : disregard the fixed amount (£20) plus 50% of the balance of the charge	20.00	20.00
Expenses for subtenants		
furnished or unfurnished	4.00	4.00
where heating is included, additional	8.60	8.60

INCOME SUPPORT

Personal allowances

single		
under 18 - usual rate	25.55	26.45
under 18 - higher rate payable in specific circumstances	33.60	34.80
18 to 24	33.60	34.80
25 or over	42.45	44.00
lone parent		
under 18 - usual rate	25.55	26.45
under 18 - higher rate payable in specific circumstances	33.60	34.80
18 or over	42.45	44.00
couple		
both under 18	50.60	52.40
one or both over 18	66.60	69.00
dependent children		
under 11	14.55	15.05
11 to 15	21.40	22.15
16 to 17	25.55	26.45
18	33.60	34.80

Premiums

family	9.30	9.65
lone parent	4.75	4.90
pensioner		
single	16.70	17.30
couple	25.35	26.25
pensioner (enhanced)		
single	18.65	19.30
couple	28.00	29.00

pensioner (higher)		
single	22.75	23.55
couple	32.55	33.70
disability		
single	17.80	18.45
couple	25.55	26.45
severe disability		
single	32.55	33.70
couple (one qualifies)	32.55	33.70
couple (both qualify)	65.10	67.40
disabled child	17.80	18.45
carer	11.55	11.95

Maximum amounts for accommodation and meals in

residential care homes		
old age	175.00	185.00
very dependant elderly	205.00	215.00
mental disorder (not handicap)	185.00	195.00
drug / alcohol dependence	185.00	195.00
mental handicap	215.00	225.00
physical disablement		
(a) (under pension age)	245.00	255.00
(b) (over pension age)	175.00	185.00
others	175.00	185.00
maximum Greater London increase	25.00	25.00
nursing homes		
mental disorder (not handicap)	270.00	280.00
drug / alcohol dependence	270.00	280.00
mental handicap	275.00	285.00
terminal illness	280.00	280.00
physical disablement		
(a) (under pension age)	305.00	315.00
(b) (over pension age)	270.00	280.00
others (including elderly)	270.00	280.00
maximum Greater London increase	35.00	35.00

Amounts for meals where these cannot be purchased within the accommodation (Daily Rate)

breakfast	1.10	1.10
midday meal	1.55	1.55
evening meal	1.55	1.55

Allowances for personal expenses for claimants in

private and voluntary residential care and nursing homes		
personal expenses dependent children	12.20	12.65
(a) under 11	5.00	5.20
(b) 11 to 15	7.35	7.60
(c) 16 to 17	8.50	8.80
(d) age 18	12.20	12.65
hospital higher rate	13.55	14.05
lower rate	10.85	11.20
local authority (Pt III) accommodation	10.85	11.20
the Polish home Ilford Park		
max amount for accommodation and meals	175.00	185.00
personal expenses for claimant	16.15	16.75
personal expenses for partner	16.15	16.75
personal expenses for dep children		
(a) under 11	5.00	5.20
(b) 11 to 15	7.35	7.60
(c) 16 to 17	8.50	8.80
(d) 18	14.50	15.00
Housing costs		
Deduction for non-dependents		
aged 25 and over, in receipt of Income Support		
aged 18 or over, not in work or		
- gross income under £70	4.00	4.00
- gross income: £70 to £104.99	8.00	8.00
- gross income: £105 to £134.99	12.00	12.00
- gross income: £135 or more	18.00	21.00
Deduction for direct payments		
arrears of housing, fuel and water costs and fines default	2.15	2.20
Arrears of Community Charge		
court order against claimant	2.15	2.20
court order against couple	3.35	3.45
Child maintenance and arrears of Council Tax (planned from April 1993)		2.20
Maximum rates for recovery of overpayments		
ordinary overpayments	6.45	6.60
where claimant convicted of fraud	8.60	8.80

Reduction in benefit for strikers	22.50	23.50
Capital		
upper limit	8000.00	8000.00
amount disregarded	3000.00	3000.00
child's limit	3000.00	3000.00
Tariff income		
£1 for every complete £250 or part thereof between amount of capital disregarded and capital upper limit		
Disregards		
standard earnings	5.00	5.00
higher earnings	15.00	15.00
war disablement pension and war widow's pension	10.00	10.00
voluntary and charitable payments	10.00	10.00
student loan	10.00	10.00
student's covenanted income	5.00	5.00
income from boarders : disregard the fixed amount (£20) plus 50% of the balance of the charge	20.00	20.00
Expenses for subtenants		
furnished or unfurnished	4.00	4.00
where heating is included, additional	8.60	8.60
INDUSTRIAL DEATH BENEFIT		
Widow's pension		
higher rate	54.15	56.10
lower rate	16.25	16.83
INDUSTRIAL DISABLEMENT PENSION		
18 and over, or under 18 with dependents		
100%	88.40	91.60
90%	79.56	82.44
80%	70.72	73.28
70%	61.88	64.12
60%	53.04	54.96
50%	44.20	45.80
40%	35.36	36.64
30%	26.52	27.48
20%	17.68	18.32
Under 18		
100%	54.15	56.10
90%	48.74	50.49
80%	43.32	44.88
70%	37.91	39.27
60%	32.49	33.66
50%	27.08	28.05
40%	21.66	22.44
30%	16.25	16.83
20%	10.83	11.22
Maximum life gratuity (lump sum)	5870.00	6080.00

Unemployability Supplement	54.15	56.10
plus where appropriate an increase		
for early incapacity		
higher rate	11.55	11.95
middle rate	7.20	7.50
lower rate	3.60	3.75
Maximum reduced earnings allowance	35.36	36.64
Maximum retirement allowance	8.84	9.16
Constant attendance allowance		
exceptional rate	70.80	73.40
intermediate rate	53.10	55.05
normal maximum rate	35.40	36.70
part-time rate	17.70	18.35
Exceptionally severe disablement allowance	35.40	36.70
INVALID CARE ALLOWANCE	32.55	33.70
INVALIDITY BENEFIT		
Invalidity pension	54.15	56.10
Invalidity allowance		
higher rate	11.55	11.95
middle rate	7.20	7.50
lower rate	3.60	3.75
MATERNITY ALLOWANCE	42.25	43.75
ONE PARENT BENEFIT	5.85	6.05
PNEUMOCONIOSIS, BYSSINOSIS, WORKMEN'S COMPENSATION (SUPPLEMENTATION) AND OTHER SCHEMES		
Total disablement allowance and major incapacity allowance (maximum)	88.40	91.60
Partial disablement allowance	32.55	33.70
Unemployability supplement	54.15	56.10
plus where appropriate increases		
for early incapacity		
higher rate	11.55	11.95
middle rate	7.20	7.50
lower rate	3.60	3.75
Constant attendance allowance		
exceptional rate	70.80	73.40
intermediate rate	53.10	55.05
normal maximum rate	35.40	36.70
part-time rate	17.70	18.35
Exceptionally severe disablement allowance	35.40	36.70

Lesser incapacity allowance		
maximum rate of allowance	32.55	33.70
based on loss of earnings over	43.35	44.90
RETIREMENT PENSION		
Category A or B	54.15	56.10
Category B (lower) - husband's insurance	32.55	33.70
Category C or D - non-contributory	32.55	33.70
Category C (lower) - non-contributory	19.45	20.15
Additional pension		
Increments to basic and additional pension, contracted out deductions (from pre April 1988 earnings) and graduated retirement benefit		
Contracted out deductions (CODS) and increments to CODS (from post April 1988 earnings)		(3% paid by scheme, RPI minus 3% by state)
Graduated retirement benefit (unit) (pence)	7.09	7.35
Addition at age 80	.25	.25
SEVERE DISABLEMENT ALLOWANCE		
Basic rate	32.55	33.70
Age-related addition (from Dec 90)		
Higher rate	11.55	11.95
Middle rate	7.20	7.50
Lower rate	3.60	3.75
SICKNESS BENEFIT		
Over pension age	51.95	53.80
Under pension age	41.20	42.70
SOCIAL FUND		
Maternity payment	100.00	100.00
Capital limit		
aged under 60	500.00	500.00
aged 60 and over	1000.00	1000.00
STATUTORY MATERNITY PAY		
Earnings threshold	54.00	56.00
Lower rate	46.30	47.95
STATUTORY SICK PAY		
Earnings threshold	54.00	56.00
Standard rate threshold	190.00	195.00
Lower rate	45.30	46.95
Standard rate	52.50	52.50

UNEMPLOYMENT BENEFIT		
Over pension age	54.15	56.10
Under pension age	43.10	44.65
Occupational pension abatement	35.00	35.00
WAR PENSIONS		
Disablement pension (100% rates)		
private or equivalent	89.00	92.20
non-commissioned officer	.00	93.00
officer (£ per annum)	4650.00	5081.00
NB: Under the further package of changes, which are to be discussed with the Central Advisory Committee on War Pensions the rates would be:-		
private or equivalent	89.00	97.20
officer (£ per annum)	4650.00	5072.00
Age allowances		
40%-50%	6.25	6.50
over 50% but not over 70%	9.65	10.00
over 70% but not over 90%	13.80	14.30
over 90%	19.30	20.00
Disablement gratuity		
(base figures for calc purposes only)		
specified minor injury	5870.00	6080.00
unspecified minor injury	3228.50	3344.00
Unemployability allowance		
personal	57.50	59.55
adult dependency increase	32.55	33.70
a. increase for first child	9.75	9.80
b. increase for subsequent children	10.85	10.95
Invalidity allowance		
higher rate	11.55	11.95
middle rate	7.20	7.50
lower rate	3.60	3.75
Constant attendance allowance		
exceptional rate	70.80	73.40
intermediate rate	53.10	55.05
normal maximum rate	35.40	36.70
part-time rate	17.70	18.35
Comforts allowance		
higher rate	15.20	15.70
lower rate	7.60	7.85

Mobility supplement	33.70	34.90
Allowance for lowered standard of occupation (maximum)	35.36	36.64
Exceptionally severe disablement allowance	35.40	36.70
Severe disablement occupational allowance	17.70	18.35
Clothing allowance (£ per annum)		
higher rate	120.00	124.00
lower rate	76.00	79.00
Education allowance (£ per annum) (max)	120.00	120.00
War widow's pension (private)		
widow	70.35	72.90
childless widow under 40 age allowance	16.25	16.83
(a) age 65 to 69	8.05	8.35
(b) age 70 to 79	15.55	16.10
(c) age 80 and over	23.10	23.95
children's allowance		
a. increase for first child (adjusted for ChB increase)	13.75	13.85
b. increase for subsequent children	14.85	15.00
Orphan's pension		
a. increase for first child (adjusted for ChB increase)	15.30	15.45
b. increase for subsequent children	16.40	16.60
Unmarried dependent living as spouse (max)	68.30	70.85
Rent allowance (maximum)	26.80	27.75
Adult orphan's pension (maximum)	54.15	56.10
Widower's pension (maximum)	70.35	72.90

WIDOW'S BENEFIT

Widow's payment (lump sum)	1000.00	1000.00
Widowed mother's allowance	54.15	56.10
Widow's pension		
standard rate	54.15	56.10
age-related		
age 54 (49)	50.36	52.17
53 (48)	46.57	48.25
52 (47)	42.78	44.32
51 (46)	38.99	40.39
50 (45)	35.20	36.47
49 (44)	31.41	32.54
48 (43)	27.62	28.61
47 (42)	23.83	24.68
46 (41)	20.04	20.76
45 (40)	16.25	16.83

Note: For deaths occurring before 11 April 1988
refer to age-points shown in brackets.