



Social Survey Division

**Family Expenditure Survey  
1997-98**

**HOUSEHOLD QUESTIONNAIRE  
Instructions to Interviewers  
& Editing Notes**

**CODING & EDITING NOTES AND  
INSTRUCTIONS TO INTERVIEWERS**

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## **GENERAL INSTRUCTIONS**

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### **HOW TO EDIT IN CADI**

#### **COMPUTER ASSISTED DATA INPUT (CADI)**

CADI (Computer Assisted Data Input) is used for editing data the Household and Income questionnaires. The CADI program is an interactive system. The editor either codes or edits a form and after completion activates the check option to test for errors. Detected errors are reported and explained on the screen. After elimination of all errors, clean data is saved and stored.

The screen layout of the CADI program is the result of an attempt to reconstruct a paper form on a computer screen. However there are some differences, there are no question numbers and a question is indicated by name rather than the full question text. However the full information is always available in help windows.

CADI allows the editor to move freely around a form. It does not force the editor to code or skip questions.

## **THE MAIN MENU**

The **Main Menu** is the first screen that you will see in CADI. The menu lists the tasks that the CADI program can perform. An option can be selected by moving the cursor arrow keys until the option is highlighted, then **<ENTER>** is pressed. Selecting and activating an option is always explained in the bottom line of the main menu screen.

<p><b>New forms</b></p> <p><b>Process old forms</b></p> <p><b>Locate forms</b></p> <p><b>Clean forms</b></p> <p><b>Dirty forms</b></p> <p><b>Suspect forms</b></p> <p><b>Intregal check</b></p> <p><b>Exit</b></p>
--

### **New forms**

This option should NOT be used unless instructed to do so by the supervisor.

### **Process old forms**

This option is used to access a form that already has data entered. It is selected to edit the Household and Income questionnaires by the editor assigned to the case.

### **Locate forms**

### **Clean forms**

### **Dirty forms**

### **Suspect forms**

### **Integral check**

These options should NOT be used unless instructed to do so by the supervisor.

### **Exit**

By selecting and activating the 'Exit' option one stops and exits the CADI program.

## **THE SCREEN LAYOUT**

### **Information bars**

The top and bottom line of the screen contain useful information about the questionnaire and the operation of the CADI program.

The two fields on the left indicate that you are currently working in a CADI program generated by the Blaise software. The third field contains the name of the form. For example, HHOLD14 for the Household questionnaire and INDIV14 for the Income questionnaire.

The fourth field shows the name of the '**Block**' (ie. a group of questions on a related topic), that you are presently working in. The right hand field displays useful messages which aid the process of entering and editing data. For example, it will indicate whether the form is in error or is clean.

### **The questionnaire screen**

The rest of the screen presents a view on the part (page) of the form you are presently working on. The questions are identified on screen by short names of at most eight characters. Sometimes these may seem a little cryptic, but there is a function to enable the full question text to be viewed. Every name is followed by a highlighted field in which an answer must be coded.

## HELP WINDOWS

A **help window** may be activated at any time whilst in the CADI program by pressing <F1>. The help window displays the meaning of all relevant keys. If you press <F1> in page mode you get the following screen:

PAGE KEYS	
Enter	
Enter	Next question
/	Store form
/	Up/Down
PgUp/PgDn	Left/Right
Home/End	Previous/Next question First/Last
Home/ End	question
Tab	Previous/Next error
[/]	Max. error
F1	Don't Know
F1	Jump on/off
F2	Jump to question
F3	Edit mode
F4	Check form
Shft-F4	Show error messages
Ctl-F4	Show question text
	Make remark

As soon as a key is pressed the Help window will disappear.

### Saving and exiting forms

To save and exit a form press <CONTROL ENTER>.

## **ERRORS IN CADI**

### **Hard and soft checks**

The CADI program carries out checks on the entered data. There are two types of checks. **Hard checks** require the editor to change an answer to resolve the inconsistency whereas **soft checks** can be over-ridden by the editor. Hard checks are used for situations that are logically impossible, such as a person stating early in the questionnaire that they are self employed and later that they are an employee in the same job. Soft checks stop the questionnaire when unusual but possible answers have been entered. The answer may be changed or suppressed.

### **How to identify an error**

An error is indicated by a number to the left of the highlighted field. This figure shows the number of errors associated with a particular question. An \* reveals that a question has ten or more errors.

To reveal the error message, press <F4> and an information window will appear on the screen. The window will not only explain what the error means, but it will also indicate whether the check is hard or soft. A hard check will be referred to as an 'Error' and a soft check will be called a 'Warning'.

Sometimes a check will appear to be very complex because it covers a lot of different questions. You will become familiar with the more common complex checks; but if you are not sure what a check means ask your supervisor for guidance. You may also find it useful to refer to the main Documentation to check on question codes and routeing.

### **Suppressing soft checks**

A soft check can be suppressed: this is achieved by pressing <SHIFT F3>. Once <F3> has been pressed the errors associated with the soft check will disappear. The suppressed warnings of soft checks can always be re-activated by pressing <CONTROL F3>.

A soft check should be suppressed only if you are satisfied that there is no error, e.g. because there is an explanatory interviewer note or the circumstances of the case suggest that the information is correct.

## Displaying the question

To reveal the full meaning of the question, press <**SHIFT F4**> and a window will appear on the screen which will reveal the full question text and the answer code range.

Check the documentation if the Blaise wording is obscure.

## Jumping to errors

Instead of paging through the form, errors can be 'jumped to'.

<**CONTROL HOME**> this key combination moves the cursor to the previous question involved in an error.

<**CONTROL END**> this key combination moves the cursor forward to the next question involved in an error.

<**TAB**> this key moves the cursor to the question with the highest error count. **Correction of this question often removes many other errors.**

## Changing answers

To amend an answer, simply enter the new code. When one starts to type, the old answer will disappear making room for the new answer to be entered. If one is in the process of typing the new answer, and one decides that the original answer was correct, it can be restored by pressing <**ESC**>. If <**ENTER**> has been pressed after keying the new answer, then the old answer has really been deleted!

## Editing individual answers

Sometimes only a small change has to be made to the existing answer. This is what the **F2 function key** is for. Once pressed the program switches from page mode (the default mode) to **edit mode**. The old answer is not deleted. The cursor points at the first character of the text and any amendments may be executed.

## Cancelling changes

It can happen that the wrong form has been amended. The old form can be restored to its original status by pressing <**SHIFT F2**>. This will cancel all changes.



### **Checking and updating the form**

The check key <F3>, will update and recalculate the errors on a form that is in use. **This should be carried out regularly in order to access editing progress.**

### **Cleaning a form**

When is a form clean?

When a form is clean ie. there are no errors left, the top information bar will state 'Clean form' in the last highlighted field.

### **Saving and exiting forms**

To save and exit a form press <CONTROL ENTER>.

## **FACT SHEETS**

The paper diaries are sent by field interviewers directly to Titchfield and matched up with the fact sheets there. The diaries are then keyed in Titchfield. 10% of all cases are verified but this will is administered at Titchfield and there is no action to be taken in London. Once coded, the paper diaries are sent up to London, usually on a daily basis, for editing of the Household and Income questionnaires.

When entering the Household Questionnaire check the names against the fact sheet to be sure it is the correct case. Also check the fact sheet for any notes, abatements etc. Please mark the notes with a brief description of the action taken; abatements should have a note of the original value written against them. (There is no other way of knowing the original value once the abated figure has been entered).

The same procedure applies to the Income Questionnaire. Take care to enter the correct case (more care is needed as the names do not appear on the Income schedule). Any action resulting from the fact sheet should be clearly noted by the editor.

**It is important at this stage to check that an Income questionnaire is present for each spender, including any absent spender. Two question marks after IG on the name/age/sex row of the fact sheet (IG??) indicates that an Income record is missing, but you should not rely on this; always check the Blaise questionnaires to ensure that each respondent has income information. Refer any missing Income record to your supervisor IMMEDIATELY. Failure to carry out this check causes inconvenience to the client and puts the SSD editing team in a bad light.**

### **Period codes**

There will be a note on the fact sheet if there are period codes 95 or 97 on either schedule. These MUST be recoded.

### **Grid**

The grid at the end of the fact sheet should then be completed by the editor with any extra information that may be relevant.

## MAIN PROCEDURES FOR EDITING THE HOUSEHOLD AND INCOME QUESTIONNAIRES IN CADI

1. Ensure that the **CORRECT fact sheet** is attached to the case, ie that the serial number on the sheet matches that on the budget cover.
2. Select '**Process old forms**' from the CADI Main Menu.
3. Key <F5> and select the serial number of the case to be edited. Alternatively, you may key in the serial number at Area/Address/Household but **ensure you key accurately**.
4. Check that the names and ages listed on the Fact Sheet match those in the household questionnaire. (If they do not then exit the questionnaire <CONTROL ENTER> and repeat steps 1 to 2.)
5. Edit the Household and Income questionnaire and carry out any questionnaire abatements and other editing actions.
6. **Interviewer notes**  
It is essential that interviewer notes on the fact sheets are read carefully and any necessary action taken. This could mean amending, recoding or even deleting a question.
7. **Don't Knows and missing values**  
All Don't Knows (DKs) and missing values will be blanked on the edit questionnaire and, with a few exceptions, must be imputed. The exceptions on the Household Questionnaire are:

Block	Variable	
QRENTS1	WSIncAmt	
QRENTS1	DVRTWS	
QMORTIntL12M		
QOSTINS	StrlPrem	<b>NB</b> StrlVal/PerslVal must be answered
QOSTINS	StrlPrc	<b>NB</b> StrlVal/PerslVal must be answered
QVEHICLE	ListPr	<b>NB</b> Band must be answered
BANK	SrvChgAm	
QEDGRANT	Annval	
QEDGRANT	AnnFees	
QEDGRANT	PaidDir	

**8. Changes to routing**

Editing changes may result in additional questions being routed. If this happens, refer to supervisor, who will decide whether the case needs to be referred back to the interviewer. Never make up answers.

**9. Referrals to Research Officer (RO)**

Certain types of query will need to be referred to the Research Officer (RO): these will be indicated in the instructions.

**10. Diary**

The paper diaries are keyed, verified and range checked by editors in Titchfield, and then returned to London.

The same London editor who edits the Household and Income questionnaire for a case will be responsible for carrying out abatements to diaries for that case. The London editor also has to ensure that household questionnaire items entered in the diary (insurance policies, etc), which are flagged by Titchfield, have been entered in the Household Questionnaire.

**Detailed instructions for keying and editing the diary are given in the separate Diary instructions.**

**11. PAB\_DONE**

When all editing and abatements have been completed, code in both the Household and Income questionnaires the question **PAB\_DONE** as 1 ie. all editing completed.

**CASES ARE SENT TO THE CLIENT EVERY WEEK: IF PABDONE IS ACCIDENTALLY CODED 1 THE CASE MAY BE TRANSMITTED WITH ERRORS. If you want to ensure that all other errors are cleared press F3 and then Home followed by Control/Enter. The only error should be PABDONE.**

See Diary Instructions for coding PAB\_DONE in the diary.

**PAB\_DONE must not be coded 1 until ALL editing is completed.**

## MS

MS covers **legal**, i.e. actual, marital status. The codes are:

- 1: Single, that is never married
- 2: Married and living with spouse
- 3: Separated
- 4: Divorced
- 5: Widowed

**Living  
MemHld**

Those who are married (code 2 at MS) or cohabiting (code 1 at Living) are asked whether their spouse or partner is a household member.

If the spouse/partner is a household member MemHld should be coded 1; if the spouse/partner is not a household member MemHld should be coded 2.

Code 3 has been introduced at Living for same sex couples. If code 3 has been used but there are no interviewer notes confirming that this code is correct, refer to supervisor.

**R**

The codes are:

- |    |          |                                  |
|----|----------|----------------------------------|
| 1  | Spouse   | "Spouse",                        |
| 2  | Cohab    | "Cohabitee"                      |
| 3  | Child    | "Son/daughter (incl. adopted)"   |
| 4  | StChild  | "Step-son/daughter"              |
| 5  | FChild   | "Foster child"                   |
| 6  | ILChild  | "Son-in-law/daughter-in-law"     |
| 7  | Parent   | "Parent"                         |
| 8  | StParent | "Step-parent"                    |
| 9  | FParent  | "Foster parent"                  |
| 10 | ILParent | "Parent-in-law"                  |
| 11 | Sib      | "Brother/sister (incl. adopted)" |
| 12 | StSib    | "Step-brother/sister"            |
| 13 | FSib     | "Foster brother/sister"          |
| 14 | LSib     | "Brother/sister-in-law"          |
| 15 | GChild   | "Grand-child"                    |
| 16 | GParent  | "Grand-parent"                   |
| 17 | OthRel   | "Other relative"                 |
| 18 | NonRel   | "Other non-relative"             |

There are various checks for unlikely relationships. Refer these to supervisor who will decide whether these cases should be drawn to the client's attention.

## **TypeEd**

The codes are:

- |   |         |  |
|---|---------|--|
| 3 | Special | "STATE special (eg for handicapped children)"  |
| 4 | Second  | "STATE secondary"  |
| 5 | Nonadv  | "STATE non-advanced further education sixth form/tertiary/further education college" |
| 6 | Private | "PRIVATE nursery, primary, preparatory or secondary"                                 |
| 7 | Higher  | "Higher education including university, polytechnic"                                 |

**FtEdChk**  
**TEA**

Those aged 18 or over in full-time education are asked at FTEDChk whether this is the period of education that began in childhood. A soft check will appear if those aged 25 or over say yes. If there is no note confirming that there was no break in education longer than 18 months, refer to supervisor.

TEA - terminal age of education (age when education that began in childhood ended) - is now asked additionally of all aged 18 or over (including those currently in full-time education).



## INA011

Someone should be coded as an absent spender if they are absent for the placing interview and are not expected to return within 7 days.

There should be proxy information for them in the Income questionnaire and a nil expenditure Blaise diary. Check the **fact sheet**: two question marks ?? against the IG information indicates that an income record is missing. Such cases **must be referred up**.

Do not delete occupation details in the Income questionnaire for absent spenders unless there is an allowance at **k\_ALF1.AllType (code 1) in which case refer to RO for a decision**.

## **Foster**

Re-code **Foster** "No" if interviewer note states that child is adopted, not fostered.

## **School**

The codes are:

1	No	"Not yet attending school (include playgroups here)"
2	State	"STATE primary, nursery school, play school"
3	Special	"STATE special (eg for handicapped children)"
4	Second	"STATE secondary"
5	Nonadv	"STATE non-advanced/further education/sixth form/tertiary/further education college"
6	Private	"PRIVATE nursery, primary, preparatory or secondary"
7	Higher	"Higher education including university, polytechnic"

The edit program warns if there are inconsistencies between children's ages and the schools they attend.

Change the type of **School** to fit the child's age unless there is a satisfactory explanation from the interviewer.

## **Diarstat (Youth Diaries)**

From April 1995 children between the ages of 7 and 15 have been given the option of keeping a diary. Very little action is required by London editors. If the Interviewer code "1" has been ringed on the back of a youth diary it means that the interviewer has some doubts about the contents. This will have been picked up by the supervisor and referred to the R.O.

If it is decided that the youth diary is suspect the rest of the household will not be rejected but the editor will need to change the variable DiarStat to 3 (refused). No other action is necessary.

## Rent

If Rent is coded 'dk', '!!' or blank, IMPUTE value from **CIPFA** tables (held by supervisor) if the household is in England or Wales; or from the Scottish rent tables if the household is in Scotland. The average Northern Ireland figure is currently , 34.42. Remember to deduct any rebate or services from the gross rent before imputing a value.

There is a check that the weekly rent should be less than the weekly values included in rent for services. If this check has been suppressed by the interviewer refer to supervisor as the answer is probably wrong.

### *! Rent for Garage*

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

### *! Shared ownership*

Both the rent and mortgage questions are asked in the case of shared ownership (code 3 at QTENURE.Ownrent). If shared owners are unable to split the rent and mortgage components refer to RO.

## Rentday

If a note indicates that the rent includes arrears **and Rentday** is coded 1, recode **Rentday** to 2 and apply the rent holiday period to the normal rent payment excluding arrears at **Rent**. Any rent rebate will also need to be adjusted. The factor to be used in any rent holiday calculation is:

52 - Rent holiday weeks

---

52

## HBenAmt

Any rent rebate received should be entered here. Anyone on Income Support will automatically qualify for maximum housing benefit and will usually be allowed up to 100% council tax benefit.

If HBenAmt is 'dk', '!!' or blank, IMPUTE value from **CIPFA** tables if household is in England or Wales, from the Scottish rent tables if the household is in Scotland. The average rent figure for Northern Ireland is currently , 34.42. Remember to deduct any rent paid before imputing a figure.

**Rentbar**

A check appears if Rentbar is coded 1 but the amount at Rent is less than the amount at HBenefit. If the check appears refer to supervisor because the answer is probably wrong.

**HBStmt**

If HBStmt is coded 1 (housing benefit statement is consulted), services included in rent are covered at HBServ and HBSerAmt. If HBStmt is coded 2, services are covered at SerIncW and ServAmt.

**WSIncAmt  
DVRTWS**

A don't know at these questions is acceptable.

## HBServ, SerIncw

The coding frames are the same except for code 13:

1	Heating,	
2	Lighting,	
3	HotWat	"Hot water",
4	FuelCook	"Fuel for cooking",
5	Food	"Food, including prepared meals",
6	TVVideo	"TV/Video rental",
7	TVLic	"TV licence fees",
8	Laundry	"Personal laundry",
9	MedExp	"Medical expenses",
10	Nursing	"Nursing and personal care",
11	Transp	"Transport",
12	Contins	"Contents insurance",
13	None	"None of these are shown on statement" (HBSERV)

OR 13 Other "Other services" (SERINCW)

## HBSeramt, HBSOAmt, SerIncw, ServAmt

Soft checks will appear if the rent includes an element for any of these services: heating, lighting, fuel, TV or video rental, TV licence or contents insurance. If a warning comes up, deduct that element from the rent and transfer to the relevant question.

### Heating, Lighting, Fuel for Cooking

If an element for fuel or heating/lighting has been included in the services it should be deducted from **Rent** and transferred to **QSERVICE/EACAmt** or **QSERVICE/GacAmt**. Code as "other method" at the electricity or gas questions. The fuel payments should still be transferred unless it is clear from an interviewer's note that it has already been included at these questions or the two amounts are the same.

If a fuel/heating/lighting element has been included in rent but the amount is not known, it should be imputed using current gross weekly household income and dealt with as in the previous paragraph. If the rent becomes negative or there is a rent rebate, refer to supervisor.

Contents insurance Transfer to QOSTINS/StrIType.

TV and video rental Transfer to QTV.TVType.

TV licence Transfer to QTV/TVLic.

Hot water If hot water is included in rent and is supplied from a central source i.e. block of flats, do **not** delete.

### Other services included in rent

If gardening, window cleaning, lift or any other services are included in the rent but there is no amount recorded, delete reference to the service; do not delete the service if an amount is given. Do not amend rent in either case.

## QRATES: N IRELAND RATES

**PayRamt**

**NRV**

If Northern Ireland rates are not known, impute using the formula:

**NRV times by domestic rates poundage for the relevant local authority.**

The poundages are included at the back of the council tax imputation folder.

**HBamt**

Missing NI rates rebates will be supplied by Research.

## QWATER1: WATER CHARGES

**WaterPay**

**SewerPay**

**Watamt**

**Sewamt**

**WSewamt**

Dks are **not** acceptable at these questions.

*Refer up for imputation cases where water/sewerage rates are*

! paid by someone outside household

! not yet paid at this address

! dk or missing

(Scottish water rates are included with Council Tax payments and must be imputed at QCOUNTAX.CTWat.)

*Accept*

! arrears of water rates

! land drainage charges

! charge for emptying a septic tank (note that this may well have been coded 95 or 97 by the interviewer: if there is no note refer to supervisor)

## QCHARGES: Accommodation charges

### OthPay

The codes are:

1	Ground	"Ground Rent",
2	FeuDuty	"Feu duty (Scotland)",
3	Chief	"Chief Rent",
4	Service	"Service charge",
5	Maint	"Compulsory or regular maintenance charges",
6	SiteRent	"Site rent (caravans)",
7	Factor	"Factoring (Scotland)",
8	Other	"Any other regular payments",
9	None	"NONE OF THESE"

! *Central heating oil.*

If this is included as a part of a regular maintenance charge the amount for central heating oil, if given separately, should be transferred to **QCHEAT/OilAmt**. If it is not given separately, it should be imputed using current gross weekly household income. The imputed amount should be deducted from the total amount shown at this question and a three monthly equivalent entered at **QCHEAT/OilAmt**.

! *Central heating maintenance charges*

If included in the service charge, and can be identified separately, it should be transferred to **QIMPROVE/Amount**.

! *Private road **construction** charges*

Delete.

! *Private road **repair** charges*

Delete.

! *Garage rent and rates (if given separately) Delete.*

! *Structural insurance is included in the service charge*

This should be deleted and transferred to **QOSTINS/StrlPrem** if the amount can be identified.

If amounts cannot be identified for central heating oil and maintenance refer to RO.

## **QMORT: MORTGAGES**

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

The exception is property bought under a shared ownership scheme whereby the householder pays both mortgage and rent on the same property. For the purposes of the FES both the rent and mortgage questions are asked in the case of shared ownership. If shared owners are unable to split the rent and mortgage components refer to RO.

### **Buytype**

If there is an interviewer note indicating that the current mortgage is not for purchase and should, therefore, be at **QLOANS**, or is for business premises, refer to RO.

### **PurcAmt**

If the purchase price is missing impute using tables held in the editing section.

refer to RO cases where a note states:

- ! the current mortgage was transferred from another home
- ! a plot of land was bought outright but the building of the sampled property was financed by a mortgage



## **TopUp**

If there is an interviewer note indicating that the mortgage is not related to purchase and should, therefore, be at **QLOANS**, refer to RO.

## **Lender**

This should be coded according to the status of the lender at the time of the interview.

Abbey National and Cheltenham and Gloucester should be coded as banks.

A number of building societies are in the process of converting to banks.

The following building societies become banks on the dates shown and should be coded as banks if the interview is on or after that date:

Alliance and Leicester on 21st April 1997;  
Halifax on 2nd June 1997;  
Woolwich on 7th July 1997;  
Northern Rock in October 1997;  
Bristol and West on 28th July 1997.

## **MortType**

If a note states that there are two concurrent mortgages for purchase of the same type, eg both are endowments, details of the smaller mortgage should have been included in a note. Add to the larger mortgage details at all relevant questions.

If there is a pension mortgage (code 3) there should also be details of the pension at QPENSION.

### **MortPay**

If the last mortgage payment is missing impute from the mortgage imputation tables provided with the instructions. Check with supervisor for which interest rate to use.

If the last payment includes arrears, accept.

If the repayment of the principal/capital element has been waived because the person has become unemployed, redundant etc, but the interest element is still being paid then this should be treated as an 'interest only' mortgage and the payments entered at **MortPay** only.

### **Menpolam**

If the endowment policy premium is DK, impute from current gross weekly household income table (life insurance category).

Do not delete any pension mortgage details if the same pension is recorded again at QPENSION.

### **Menstyr**

If the year is missing it should be imputed from the number of years the household has had the current mortgage at **MortLen**.

### **IntL12M**

If the interest is not given do not impute it.

## **MortProt**

To impute a missing premium, first check what the policy/ies cover at ProtType. Note that if there are separate policies each premium is recorded separately.

**!**      *Death only policies:*  
impute 6.5% of the mortgage payment at IncMPAmt

**!**      *Redundancy and/or sickness policies:*  
impute 6.5% of the mortgage payment at IncMPAmt

**!**      *Combined death, redundancy and/or sickness:*  
impute 13% of the mortgage payment at IncMPAmt

DO NOT DEDUCT THIS AMOUNT (supplied or imputed) from the last mortgage payment.

## **WhoPay**

If the interest payment is paid direct by DSS then it should be accepted at this question, but it should also be added to either the Jobseeker's Allowance or the Income support received at g.BENEF3 in the Income questionnaire (provided it has not already been included there).

## QOSTINS: STRUCTURAL INSURANCE

**!** *TV sets, videos, TV games, home computers, washing machines etc.*

Check whether insurance is for fire and theft or maintenance. If for fire and theft, it should be coded as personal possessions except for a TV, video or a home computer which is rented. These are coded 12.01.11 in the diary if paid during the record-keeping period. If for maintenance, it should be coded in the diary as 12.01.11

if paid during the record-keeping period.

**!** *Insurance on deep freezers:*

If no reference has been made as to whether the premium paid is for contents or maintenance, assume all is for contents and accept at this question. If a note says that the premium covers contents and maintenance, code 75% to contents, and enter at **QOSTINS**, and the remainder to maintenance. The maintenance element should be accepted in the Diaries as 07.02.10 if it is paid during the record-keeping period.

**!** *Insurance on Caravans/houseboats:*

If the sampled address is a caravan or houseboat then the premium should be coded as structure insurance at **QOSTINS/StrType**. If not the sampled address, accept as insurance on personal possessions at **QOSTINS/StrType**.

**!** *Central heating maintenance contracts*

These should be included at **QIMPROVE/CHM.Filt**.

## StrInc

A check will appear if **StrInc** is coded 1 (yes) but **StrIPrem** is greater than the amount at **MortPay**. If suppressed by interviewer and there is no satisfactory note refer case to RO.

## StrIPrem and StrIVal missing

If neither the premium nor the insured values are given, the premium for structure and the premium for furniture and contents should be imputed using current gross weekly household income.

## QCOUNTAX: COUNCIL TAX EDITING INSTRUCTIONS

### **CTband**

Nearly everyone in England, Scotland and Wales is liable to pay Council Tax. The only exceptions are: dwellings occupied only by students, dwellings owned by the Ministry of Defence as armed forces accommodation and "granny flats", i.e. separate annexes larger accommodation occupied solely by an elderly relative.

However, in some cases a landlord will be liable for the tax on certain houses in multiple occupation i.e. bedsits, also the owner of a residence of a minister of religion will be liable. This does not include a Church of England minister where the Church will be responsible. Church of England stipends and other minister's salary should be abated accordingly.

Council tax rebate **CTrebate** will usually apply to informants on Income Support or those on a low income.

A check will appear if CTBand is coded 9. This code is only acceptable where the accommodation is not valued separately for council tax. If there is no satisfactory interviewer note, refer to RO.

### **CTDisab**

### **CTLVChk**

A soft check will appear if CTLVChk is code 1 (i.e. the band at CTBand is **after** the lower valuation because of disablement relief).

First check the amount paid last time, any status discount and any rebate to see whether these figures agree with the amount that would be expected with the answers at CTBand, CTDisab and CTLVChk. If they do, and CTLVChk seems to have been coded 1 correctly, recode the band at CTBand to the next highest band (e.g. if CTBand was code 2 - Band B - change it to code 3 - Band 3. Then change CTLVChk to code 2 (before).

**CTAmt**  
**CTInstal**  
**CTAnnual**

If imputing an amount at CTAmt because DK is entered:

- ! look up in your LA look-up tables, the full charge payable for that band and LA;
- ! if a status discount applies reduce the full charge by 25% (only apply a 50% status discount if the RO has seen the case);
- ! then, if a rebate applies reduce the figure by the rebate amount;
- ! the remaining amount should be entered as an annual council tax amount at Ctamt, and CTTime should be coded 1 (annual).

A soft check will be triggered if the amount at CTAmt multiplied by CTInstal is higher than the maximum amount for the band for any local authority in the country. There will also be a soft check if the difference between CTAmt and CTInstal and the amount at CTAnnual is more than 20%. If there are no interviewer notes refer to supervisor.

Some respondents get muddled over the number of instalments they pay. If you suspect that the amount at Ctamt, after any discount or benefit, multiplied by the number of instalments is inconsistent with the amount payable for that band and LA, refer to supervisor.

## **CTWat**

From April 1995 all Scottish water charges are to be imputed at CtWat with the correct period code. (Scottish water charges can be found in the Council Tax tables).

Any status discount will also apply to the water charge so you will need to reduce the water charge by 25% if a status discount does apply.

In Scotland there is an additional domestic sewerage charge. You should **NOT** include this in CTWat. However, you will need to include it if you are imputing an amount at CTAmt.

### ***Editing CTWat***

CADI will stop you at this question.

- ! First check the last payment at CTAmt and then look at CTInstal to see whether the last payment was a full annual payment (code 1) or an instalment (code 2). If CTInstal is coded 3 (irregular), recalculate the payments mentioned at CTIrreg to an annual amount.
- ! Check CTDisc and CTDValue to see whether a status discount was allowed. Remember that status discounts generally apply only to people living alone so check the fact sheet and refer up any anomalies.
- ! Check the name of the local authority on the fact sheet and on the council tax look-up table find the band figures for that local authority. Check whether the amount of council tax paid, plus any rebate and discount, agrees with the figure in bold print on the look-up table (called "council tax inc DWC and DSC"). If it does not, it may be that the payment given at CTAmt relates to the previous financial year. In that case check the previous year's look-up table and, if the last payment does relate to that year use the water charge figure on that table. If you are still unable to resolve the discrepancy, refer to RO.
- ! Assuming respondents are giving figures for the **current** year, the figure you will impute at CTWat will be based on the figure called "domestic water charge" in the current year's look-up table.
- ! If the last payment at CTAmt is a full annual payment, the amount you impute at CTWat will generally be the annual domestic water charge figure for the relevant band and LA. However, that figure should be **reduced by 25%** if a status discount applies.

*(continued on page 29D)*



### *Editing CTWat (cont.)*

- ! If the last payment is an **instalment** check CTime to see how many instalments are paid in the year. In this case, the amount you impute at CTWat will be the annual domestic water charge **after** any status discount **divided by** the number of instalments paid in the year (CTTime).
- ! A hard check will stop you if you enter an amount at CTWat which is greater than the amount at CTAmt. CTWat cannot be greater than CTAmt because CTAmt must include the water charge and no-one receives a 100% rebate on the water charge.

### *Example 1:*

You have a two person household in Scottish Borders. The couple pay 10 instalments a year and receive no rebate. The property is in Band A.

The last amount paid at CTAmt is , 48.98. In the look-up table the Band A figure for water charge is , 64.00 but you will impute , 6.40 because the respondents pay 10 times a year.

### *Example 2:*

You have a one person household in Fife. The house is in Band B and the respondent gets a 25% status discount but no rebate.

At CTAmt his last payment was , 495.13 which is an annual payment. At CTWat you will impute , 43.75 (annual domestic water charge of 58.33 reduced by 25%).

### **CTInstal CTTime CTIrreg**

The period for council tax is calculated from the number of instalments. If the amount paid is irregular, interviewers are instructed to code 3 at CTInstal and enter details of the amounts paid and frequency at the text field CTIrreg.

If the interviewer note at CTIrreg gives details of payments made/to be made in the current council tax year, calculate the full annual amount that will be paid by the respondent, enter this figure at CTAmt, enter 1 (annual) at CTInstal and delete the text field CTIrreg.

If the interviewer note is not sufficiently detailed, refer to RO. **Do not simply suppress the warning as this will trigger a pre-delivery check.**

## CTO

*If CTO = 2 'exempt from Council Tax':*

All cases where a respondent has claimed that they are exempt from the Council Tax will trigger a soft check. A complete exemption from the Council Tax is relatively rare and the circumstances of the household should be checked against the definitions of exemptions. If the household does not appear to be eligible the code should be changed to '1' indicating that there is a combination of discounts and rebates which results in the respondent paying no Council Tax. You will then need to impute benefit (see below).

The only exempt households are:

- ! dwellings occupied only by students;
- ! dwellings owned by the Ministry of Defence as armed forces accommodation;
- ! "granny flats", i.e. separate annexes larger accommodation occupied solely by an elderly relative.

## CTWatAnn

**Editing action must be taken in all cases where CTWatAnn has a value.**

The question CTWatAnn only applies if a document is consulted. The question reads:

*"On the statement (bill) what is the total amount payable for the whole year for council WATER charge only?"*

CTWatAnn refers back to the previous question CTAnnual which asks:

*"On the statement (bill) what is the total amount payable for the whole year, including domestic water and sewerage charge, after deducting any discounts or benefit?"*

- ! First check whether a status discount applies. If a discount does **not** apply, check whether the amount at CTWatAnn is the same as the domestic water charge figure shown for that LA and band on your LA look-up table and whether the amount at CTAnnual is the same as the figure printed on the LA look-up table as "**council tax inc DWC and DSC**". If the figures are different check the 1996-97 LA look-up table to see if they relate to last year. If the figures look correct either for 1997-98 or 1996-97 no action need be taken.

*(continued on page 29F)*

### CTWatAnn (cont.)

- ! If a status discount **does** apply, you will probably need to reduce the figure at CTWatAnn by 25% because respondents will almost certainly have given the annual water charge **before** a discount because that is how it is shown on council tax bills. Check the CTAnnual and CTWatAnn figures against your look-up tables and apply a 25% reduction to the CTWatAnn figure if appropriate.
- ! If a 50% status discount applies, refer to RO.
- ! If the figure at CTWatAnn looks too high, it may be because the respondent has included the sewerage charge in the figure. Check your LA look-up table to see if the domestic sewerage charge accounts for the discrepancy and, if it does, reduce the CTWatAnn figure accordingly.
- ! The domestic sewerage charge should be **INCLUDED** in the CTAnnual amount but **EXCLUDED** from the CTWatAnn figure.

### CTrebate

If the council tax benefit is DK:

1. Look up the set charge for the relevant valuation band for the local authority using the council tax band imputation table provided by Research.
2. Reduce the amount payable by 25% (or rarely, 50%) for any status discount at CTdisc.
3. Subtract from the remainder the annual amount of council tax paid, if any. This will be calculated from the amount at CTamt multiplied by the number of instalments at CTime.
4. If both CTamt and CTrebate are DK and at least one person in the household is receiving Income Support or some other benefit **at present** assume 100% council tax benefit unless a status discount is also allowed in which case the benefit will be 75% (or, in the rare cases of 50% status discounts, 50%) of the set charge.

**QPENSION/Filter**

If a lump sum is paid or a lump sum plus regular payment, it needs to be amended to an annual premium, provided the payment(s) is in the last 12 months.

***Imputation***

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

## QLIFE: LIFE INSURANCE

### Linstype

The codes are:

1	Annuity	"Annuity",
2	Endow	"Endowment (including endowment savings plan)",
3	Life	"Life (excluding fixed term) or death",
4	Fixterm	"Fixed term life (including retirement policy, capital accumulation plan)",
5	Other	"Other"

- ! Any mortgage protection policy, including a separate term assurance policy covering a pension mortgage, should be transferred to **QMORT/MortProt**.
- ! Any kind of endowment insurance (eg life and endowment, death and endowment or education endowment) but excluding house endowment should be coded 2 at Linstype.
- ! An endowment policy for a mortgage on a second dwelling should be coded 01.06.03 in either the Diary or at **QSTORD/Filter**. Delete any entry at this question.
- ! If a life assurance policy includes an element for personal accident and the two components are given separately then the life assurance component should be coded 3 at this question and the personal accident component transferred to **QMEDINS/Filter** (code 1). If the two components are not given separately, the total amount should be coded 5 (other) at QLIFE.LinsType.
- ! If superannuation and widows' and orphans' insurance is deducted from salary, it should not be entered at this question.

### Linsamt

#### *Editing*

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

## QMEDINS: MEDICAL AND OTHER INSURANCE POLICIES

### Minstype

The codes are:

1	PPrem	"Personal accident policies",
2	MPrem	"Private medical insurance schemes (eg BUPA,HCS,PPA,PPP,WPA)",
3	Perm	"Permanent health insurance (PHI)",
4	FPrem	"Friendly societies sickness insurance (eg Hospital Savings Association)",
5	Care	"Nursing home/long-term care",
6	HPrem	"Cover for stay in hospital/other medical insurance",
7	RPrem	"Redundancy (not mortgage)",
8	CPrem	"Animal insurance",
10	Other	"Other"

*Personal accident (code 1) includes:*

1. Personal accident and fire.

Transfer half the recorded amount to **QOSTINS** and code to furniture and contents. Code the remainder at this question.

2. Private accident policy for a pedal cycle (accident and theft).

Transfer half the recorded amount to **QOSTINS** and code to personal possessions. Code the remainder at this question.

3. Personal consolidation policy.

4. Police group insurance.

If code 10 is entered in the Office Use box a soft check will appear. Check the 'type of policy' to see if this should be recoded as 1 to 9 or transferred to another question. See description above of codes 1 to 9.

**Minsamt**

If the premium is not given impute from current gross weekly household income.

## **General notes on telephone payments**

- ! **Imputation**  
If a payment is not known i.e. informants have recently moved into the household, newly married couple etc., impute a value using current gross weekly household income and enter appropriate period code.
  
- ! **Abatement**  
Check the fact sheet for telephone abatement and abate by the percentage shown (noting the original value on the fact sheet) Be sure to enter 1 at the appropriate abatement marker. Check that there is a claim against telephone at d.SLFJB/SeBExTyp in the Income Questionnaire. If the abatement is DK abate by 66%. If abatement is 100% abate by the number of rooms. See instructions at SeBusExp in the Income Schedule instructions.
  
- ! **Shared telephone**  
If a telephone is shared by more than one household the account in whose name the telephone is installed will receive the bill. This should have been entered normally by the interviewer and the amount the informants actually pay should be entered at TelShAmt.
  
- ! **Cable phones**  
If a payment covers telephone and television supplied by cable, only the telephone component should be entered at the telephone questions. If no split can be made but a total is given, allocate 35% to telephone (TelAcAmt) and 65% to cable tv (TVPayAmt); if no total is given impute the telephone component using GWHI and calculate the amount at TVPayamt as (TELACAMT) x 65/35.
  
- ! **Rental paid by DSS**  
If the rental is paid by Social Services, only the amount paid for the calls should be entered at QSERVICE/TelAcAmt.
  
- ! **Installation charges**  
Installation charges should be accepted here. Refer payment for a telephone alarm line to RO.
  
- ! **Telephone expenses REFUNDED by employer**  
If all or part of the bill is refunded check that an amount refunded has been entered at QREFUNDS and abate the amounts at the telephone questions.
  
- ! **Telephone REFUNDED by someone outside the household**  
The whole account should have been entered at TelAcAmt and the outside contribution entered at QEXPGIVE/Filter. If it does not appear there, enter it. Code 1 or 2 should have been coded at TelOPay and the respondent's share of the bill at TelShAmt.
  
- ! **Telephone account PAID DIRECT by someone outside the household**  
If all of the bill is paid direct TeleHow should be coded 3.



### **General notes on Electricity and Gas supplies**

The following are excluded from these questions:-

- a) Electricity generated in a private plant.
- b) Bottled Gas, i.e. calor or Butane

If the account is in credit, the last payment should be accepted also installation charges should be accepted here.

#### **! Imputation**

The last account paid at a previous address should be accepted. If it is not known or the household has not occupied a previous address, impute an amount using gross weekly household income.

#### **! Payments made direct by DSS**

If electricity or gas is paid in this way the amounts will be entered at DSSElecF or DSSGasF. These amounts should then be added to Income Support. If in doubt, refer to supervisor.

#### **! Last payment - board budgeting scheme**

If the last payment was a correcting payment, it should still be entered. Any maintenance charges should be excluded from these questions and entered at CHMFilt. If both the last payments and the charge on the last advice are not known impute a value based on current gross weekly household income.

#### **! Abatement**

If there is an abatement to either gas or electricity charges check the amount on the fact sheet and amend the abatement marker to 1. If the abatement on the fact sheet is DK for both gas and electricity abate by the number of rooms. See Income Schedule instructions at SeBusExp.

### **EChgAmt**

A warning appears if the method of payment is account or "other", there is no rebate and the amounts at EAcAmt and EChgAmt are different. In those circumstances interviewers are instructed to open a note explaining why the amounts differ. **We are keeping a record of these answers so please enter details on the form provided.**

## TVType

The coding frame is:

- 1 TV "hire of a TV set only",
- 2 Video "hire of a video recorder only",
- 3 TVVid "hire of a TV set AND a video recorder",
- 4 TVSat "hire of a TV set AND a subscription to satellite channels",
- 5 All "hire of TV set, video recorder and a subscription to satellite channels",
- 6 Sat "subscription to satellite channels only",
- 7 CabPho "Cable TV including Telephone",
- 8 CabTV "Cable TV not including Telephone"

## TVPayAmt

If a respondent has cable TV covering a telephone line (code 7 at TVType and code 3 at QSERVICE.TelType) and cannot split the cost proceed as follows:

If a total is given allocate 35% to the phone cost (TelacAmt) and 65% to the TV cost (TVPayAmt).

If no total is given, impute the telephone cost using gross weekly household income tables. Then calculate TVPayAmt as TELACAMT x 65/35. If the calculated TVPayAmt figure is outside the range , 6-10 a week refer to RO.

## TVLice

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

The cost of a TV licence is given below:

	<u>From April 1996</u>	<u>From April 1997</u>
Colour	, 89.50	, 91.50
Black and White	, 30.00	, 30.50

Do not impute an amount where TVLice = 0 and an interviewer note confirms that the respondents have not paid for a licence in the last 12 months.

## **VEHICLE QUESTIONS**

### **ABATEMENT**

If there is a vehicle abatement but the percentage is missing abate by 33% providing there are values at the tax and insurance variables. If there is a car **and** a van at QVEHICLE always abate the van. If there are two cars in the household abate the car with the highest value insurance. Abate any petrol in the diary in proportion to the number of cars in the household.

### **Filter 1 and Filter 4**

Include "vintage" cars provided these are insured.

Exclude all vehicles used solely for business use. If in doubt refer to supervisor.

### **RoadTax CarIns**

If an entry for motor vehicle insurance is not known impute a value, based on current gross weekly household income. Also impute appropriate vehicle tax if coded DK using road tax imputation tables. In both instances check that **no** amount is entered if the tax or insurance is paid by an employer or firm.

### **VehTypeO**

From April 1997 no recoding is required at this question.

### **Own**

Ford Option and similar schemes should be coded as leasing (code 2 at Own).

**Filter2 (vehicles bought in last 12 months)**

This question now covers only vehicles bought with credit card or cash, overdraft or informal loan from a friend or relative.

**Exclude:**

- ! vehicles bought solely for business, e.g. by a car dealer
- ! vehicles bought with formal loans or part cash/part loan;
- ! vehicles bought on hire purchase or part cash/part hp;
- ! vehicles bought with an employer's loan

**Carpamt**

- ! Do not abate the cash price at **QVEHICLE/Carpamt** because of inclusion of road fund tax, insurance or part exchange.
- ! Delete any car bought on the day of the interview.

**Filter4/**

**CarProv**

If a self-employed person does contract work for a firm which provides a car/van for his continuous use, **CarProv** should be coded 2 (no).

**ListPr**  
**Band**

If ListPr and Band are both DK, make and model and registration letter should be given. Look up the list price using Glass's Guide, which is kept on the supervisor's desk. If insufficient information about make/model is given refer to supervisor.

**OthWk**

If in doubt about whether work should be included here, refer to RO.

## **QSEASON: SEASON TICKETS**

Season tickets should be coded using computer-assisted coding as follows:

11.02.01 rail and underground season tickets

11.02.03 bus and coach season tickets

11.02.05 combined rail/bus season tickets

### *Exclude:*

- ! one day travelcards
- ! passes that enable people to obtain reduced fares but which are not season tickets in their own right
- ! OAP concessionary bus passes and permits
- ! railcards; bus clipper cards
- ! STATE school bus and train passes which are covered at QTRAVEL

### *Accept at QSEASON but delete from QTRAVEL if entered there:*

- ! Season tickets for travel to PRIVATE school
- ! Bus or train passes to PRIVATE school

**QCREDIT**

**ChgAmt**

If DK Is coded at ChgAmt check CardBrnd for the name of the card and impute using Moneyfacts.



## **QLOANSA**

Exclude all business loans.

If in doubt refer to supervisor.

## **Org**

The coding frame is:

- |   |          |   |
|---|----------|---|
| 1 | Finance  | "a finance house"   |
| 2 | Credit   | "credit union"  |
| 3 | Secmort  | "second mortgage/mortgage on a second dwelling/mortgage not for purchase" |
| 4 | Bankloan | "bank for a PERSONAL loan"  |
| 5 | Build    | "building society for a PERSONAL loan"                                    |
| 6 | Employer | " your employer as repayment of a loan"                                   |
| 7 | DSS      | "DSS Social Fund"   |
| 8 | Student  | "or repayment of a student loan?"   |

*(continued FACING PAGE 52)*

### **Org (cont.)**

A soft check will appear if **QLOANS/Org** is coded 6. If the informant's employer grants credit direct to the public as part of its business then the question should be re-coded 1-5 as appropriate, otherwise it should be left as code 6.

If there are two loans from separate sources in respect of the same article, both loans should be coded as two separate agreements. The cash price should be apportioned between the two.

### **Loanrep**

- (i) If the last payment **QLOANS/Loanrep** is not given and there is an interviewer note indicating that the informant has not actually made any payments, the whole record should be deleted and **Loanrep** recoded if necessary.
- (ii) If the last payment is not given and there is no interviewer note or it is not clear whether the informant has made any payments, refer to RO.
- (iii) If the informant has agreed to pay , X in instalments but prefers to pay variable amounts, accept amount paid last time at **Loanrep**.
- (iv) If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.

### **Litempur/PABEDIT**

Items should be coded using computer-assisted coding. Special care is needed for the following:

#### **! Season tickets**

Enter item code 11.02.01, 11.02.03 or 11.02.05 at **Litempur** for season tickets obtained from all organisations coded 1-6 at **QLOANS/Org** (including employers).

If the season ticket was purchased within 12 months of the interview date, transfer the details to **QSEASON/Filter** provided they have not already been entered at this question.

## Litempur/PABEDIT (CONT)

### ! Vehicle loans

If the loan is from a source which normally grants credit to public (codes 1-5), these item codes apply:

New car or van	10.01.05
Second hand car or van	10.01.06
Motor cycle/scooter/moped (new or s/hand)	10.01.07

If the loan is from an **employer** who does **not** grant credit to the public (code 6), these item codes apply:

New car or van	10.01.01
Second hand car or van	10.01.02
Motor cycle/scooter/moped (new or s/hand)	10.01.04

Do **not** transfer to QVEHICLE/Filter2 vehicles obtained from **any of the organisations at QLOANS/Org.**

### ! Repayment of student loan (code 8 at Org)

Use code 14.04.07.

### ! Wedding loans, home improvements not probed

Refer to supervisor inadequately probed loans.

### ! Insurance for repayment of loan

If this is mentioned either at this question or at **QMEDINS**, it should be apportioned between the relevant items and added to the loan payments.

### Supplier

There will be a soft check at **Supplier** on the loan if there is no supplier noted, i.e. in the case of money borrowed to cover outstanding debts. DNA typed in will remove error.

### LoanDHSS

A soft check will appear if **QLOANS/LoanDHSS** is coded 1. The amount shown at **Loanrep** should be added to the appropriate benefit (usually income support) provided it has not already been included at that question. Adjust the amount for period code differences if necessary. If in doubt, refer to supervisor.

### Abatement

If the loan amount at **QLOANS/Loanamt** is abated then all the other monetary entries (ie loan payment, cash price, part exchange and down payment) must be abated by the same amount or proportion.

*(continued on FACING 54)*

## **QLOANS/AnyMore**

In the event of an interviewer stating in a note that there was insufficient room to include all items obtained with a particular loan, refer to supervisor for a decision about how items might be combined.

## **DELETING LOANS**

Do not delete any loans unless authorised to do so by your supervisor or by Research.

If you are authorised to do so, ensure that you delete all data relating to that loan including the AnyMore (usually on a separate screen). After deleting the loan key F3 to see if the form cleans. If the form stays in error refer to Research as it may be necessary to ask SCB to take special action.

**HIRE PURCHASE**  
**QHP/Filters 1 and 2**

1. If more than one item is purchased under the same agreement each item should be entered in a separate column. If there is a part exchange component and/or down payment for one of the items only, refer to RO.
2. If the informant has agreed to pay , X in instalments but prefers to pay variable amounts, accept the amount paid last time at **QHP/LastPay**.
3. If the outstanding debt for a particular item is subsequently paid off in one payment, this should be accepted even if the initial payments were interest free.
4. Abatement

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

**HOME IMPROVEMENTS:  
QIMPROVE**

*! Grants from a local authority and refunds from an insurance company*

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

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

**Amount  
How  
LHP**

*Edit Checks*

Checks introduced at variables **QIMPROVE/How** and **QIMPROVE/LHP** link these retrospective recall questions with the loan and HP questions **QLOANS** and **QHP**.

Example 1:

**If at QIMPROVE/CHIFilt variables QIMPROVE/How and QIMPROVE/LHP are both coded 1**, then there must be an entry at **QLOANS** for central heating installation, and the loan should have been taken out in the last 14 months.

Example 2:

**If at QIMPROVE/CHIFilt variable QIMPROVE/How is coded 2 and QIMPROVE/LHP is coded 1**, then there must be an entry at the hire purchase questions **QHP** for central heating installation.

Note: with an HP agreement there is no date limit because it is the total amount paid in instalments and deposit during the last 12 months that should be entered at these questions.

**If the loan or h.p. arrangement is missing, refer to RO.**

**DECfilt/  
InsHasc  
InsWillC  
IWCamt**

These questions cover insurance claims. Any problems with these should be referred to RO.

**MOVING HOUSE EXPENSES:  
QHOUSEEXP**

**Editing**

If the amount paid in the last 12 months is not known or if stamp duty, conveyancing or surveyors' fees cannot be separated out, refer to RO for an estimate. Do not abate the amount paid if any of it is being claimed as a business expense.



**MoveFilt**

***Exclude:***

- ! payments for second dwellings and "other" dwellings such as those belonging to deceased relatives.

## **HOLIDAY QUESTIONS: QHOLIDAY**

Business trips for which all the travel and accommodation costs have been or will be refunded should be excluded.

### **Package**

This question applies to package holidays including self-catering package holidays. For the purposes of FES a package holiday is one where the travel and accommodation are charged for jointly and cannot be separated.

### **HolIns**

If holiday insurance is not given impute:

*If the holiday is in the UK:*

, 10 for each person paying at the full adult rate (see HolAdR).

*If the holiday is abroad:*

, 30 for each person paying at the full adult rate (see HolAdR)

Ensure that the imputed insurance does not exceed the amount paid at HolAdRam.

## **QBANK**

These question now cover both bank and building society accounts.

### **CurrType CurrOth**

A soft check will appear if CurrType is coded 3. Look at the name of the organisation given at the text field CurrOth, check MoneyFacts to see if it is a bank or building society, recode to 1 or 2 as appropriate at CurrType and delete CurrOth.

CurrType should be coded according to the status of the lender at the time of the interview.

Abbey National and Cheltenham and Gloucester should be coded as banks.

A number of building societies are in the process of converting to banks.

The following building societies become banks on the dates shown and should be coded as banks if the interview is on or after that date:

Alliance and Leicester on 21st April 1997;  
Halifax on 2nd June 1997;  
Woolwich on 7th July 1997;  
Northern Rock in October 1997;  
Bristol and West on 28th July 1997.

### **SrvChgAm**

If the amount at **QBANK/SrvChgAm** is not given but a 'DK' has been entered **do not** impute.

## **STANDING ORDER/DIRECT DEBIT**

### **QSTORD**

Standing orders/direct debits may be arranged through a bank account, bank budget account, National Giro or a building society account. If monetary amounts are missing try and resolve by asking colleagues, i.e. RAC and AA fees.

Payments made through bill-paying firms should also be entered, but if management charges are included they must be deducted and coded separately from the monthly/weekly payment. Estimate the **management charge** as follows:-

Homewise (, 5.00 per month - code 08.05.02)

Secure Homes (, 1.50 per month - code 08.05.02)

### **AnyMore**

If an interviewer note states that there was insufficient space to enter all arrangements refer to supervisor for a decision about how to combine payments/codes.

## **GENERAL NOTES ON EDUCATION QUESTIONS**

### **QEDGRANT/Filter - QEDFEES3/Filter**

1. State grants will exclude fees, these are paid direct to the educational establishment by the state. Grants from overseas governments or private sources in the UK will include fees.
2. Exam fees should be accepted at the relevant question.
3. Accept grants for items such as books, stationery, clothing, (exc clothing vouchers) travelling expenses, instruments and maintenance of relatives.
4. If a grant is made by an employer for the children of an employee, it should be added to the salary of the parent at **c.EMPJB1/PayAmt**, **c.EMPJB1/Grosspay**, and **c.EMPJB1/UsNetPay** and **c.EMPJB1/UsGroPay** (Income Questionnaire) on a proportional basis. For example, if the salary was paid monthly then 1/12 of the total value of the grant should be included in the salary. Delete any entries at **QEDGRANT/Filter** but include the grant (as a payment) at **QEDFEES1/Filter** **QEDFEES2/Filter**, or **QEDFEES3/Filter**.
5. If fees are paid direct by an employer for the children of an employee, these should be accepted at **QEDFEES1/Filter**, **QEDFEES2/Filter**, or **QEDFEES3/Filter** and should also be added to the salary of the parent (see paragraph 6).
6. If any of the fees are paid direct or refunded then only that part paid by the informant should be entered at **QEDFEES1/Filter**, **QEDFEES2/Filter** or **QEDFEES3/Filter**.
7. Parental contributions towards a grant should be included at **QEDFEES1/Filter**, or **QEDFEES3/Filter** under the parent's person number and at **k.ALF1/AllType - code 6** (Income questionnaire) under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at **QEDFEES2/Filter**, if, for example, the child takes a leisure course as a part of his/her educational course. Note that cash gifts above the value of the grant should be excluded. Overseas grants should also be shown at **k.ALF1/Alltype - code 6** (Income questionnaire).
8. Gifts of money, including pocket money, over and above the amounts required for education should be excluded from the education questions.
9. Anyone receiving full-time education but engaged in a vacation job at the time of interview should be shown as receiving full-time education at **HHA/TypeEd** and should also be shown as an employee in the Income schedule.



**FEES FOR EDUCATIONAL COURSES:**

**QEDFEES1/Filter**

Fees for **nursery schools** should be included here.

**FEES FOR LEISURE COURSES:**

**QEDFEES2/Filter**

*Editing*

If the amount of fees or private tuition paid is not known, refer to RO.

*For instructions on QREFUNDS, QEXPGIVE and QEXPPAY see pages 72A-72F.*



## BUSINESS REFUNDS TO EMPLOYEES

### QREFUNDS/Filter

This question applies to anyone who has received a refund from an employer in the last 3 months. Only business expenses of those who have been an employee during the last 3 months should appear here. Any entries relating to self-employment or to those who have been unemployed for more than 3 months should be deleted.

Amounts refunded for business will be identified on the fact sheet. These notes refer to **QREFUNDS**, and to **c-EMPJB1/Mallusp**, **c-EMPJB1/MileAll**, **c-EMPJB1/MotEAmt**, **c-EMPJB1/HHothInc**, Income Questionnaire.

If **QREFUNDS** is coded 1 a soft check will appear. This indicates that there is a refund by an employer and an abatement will need to be made. The refund details will appear on the fact sheet.

#### *Purpose*

The purpose of the questions is:-

- ! To identify and abate all refundable expenditure.
- ! To adjust pay details so that they do not contain refunds (or allowances) for business expenditure.
- ! To adjust pay details so that they do contain refunds (or allowances) for 'private' expenditure. These are regarded as a 'perk' and are, in effect, an addition to salary.

To achieve the purpose, it must first be decided whether the refund or allowance relates to **business** expenditure or **private** (perk) expenditure.

## QREFUNDS/Filter (cont)

### A. Business expenditure

The following types of refund/allowance should be classed as *business* expenditure:

- ! Car expenses
- ! Telephone expenses
- ! Lodging allowance for a household member living part of the week away from the household on business (but check that he/she is a household member)
- ! Subsistence allowance

#### If a refund/allowance relates to BUSINESS expenditure

- (i) Adjust the amount to be refunded for period code differences and deduct it from the appropriate HHD Questionnaire entry. The amount of expenditure after deduction (ie the abated value) should be entered.

The 'Household' Questionnaire items which may be refunded are listed below:

	<u>Question</u>
Rent	<b>QRENTS/Rent</b>
Council tax	<b>COUNTAX/Ctamt/CtWat</b>
Water/sewerage rates	<b>QWATER1/Watamt</b> <b>QWATER1/Sewamt</b> <b>QWATER1/WSamt</b>
Mortgage payment	<b>QMORT/MortPay</b>
Insurance on structure	<b>QMORT/StrlPrem</b> <b>QOSTINS/StrlPrem</b>
Gas	<b>QSERVICE/GAcAmt</b> <b>QSERVICE/GBBSamt</b> <b>QSERVICE/GChgAmt</b>
Electricity	<b>QSERVICE/EAcAmt</b> <b>QSERVICE/EBBSAmt</b> <b>QSERVICE/EChgAmt</b>
Telephone	<b>QSERVICE/TelAcAmt</b> <b>QSERVICE/TelBgAmt</b> <b>QSERVICE/TelShAmt</b>
Road Fund Tax	<b>QVEHICLE/RoadTax</b>
Vehicle insurance	<b>QVEHICLE/Carins</b>

- (ii) If a repayment mortgage payment is abated, the interest **QMORT/IntL12M** must also be abated by the same proportion.

**QREFUNDS/Filter** (cont)

**B. Private expenditure (perks)**

The following types of refund/allowance should be classed as *private* expenditure ('perks'):

- ! Rent allowance for firemen, police or prison officers
- ! Regular meals
- ! Expenditure on transport (other than on cars) to get to work
- ! Household expenditure provided no part of the sampled address is used for business

*If refund/allowance relates to PRIVATE expenditure (ie 'perks')*

- (i) Delete the entry from QREFUNDS
- (ii) Do **not** abate any Household questions.
- (iii) On the Income Questionnaire:
  - a. If private allowance is included in pay details (**c-EMPJB1/PayAmt/c-EMPJB1/Grosspay**)  
  
Do not delete the allowance from the pay questions but delete it from **c-EMPJB1/Mallusp** and **c-EMPJB1/MileAll**, **c-EMPJB1/MotEAmt**, **c-EMPJB1/HHothInc**, if recorded there. Amend the 'lead' questions if necessary.
  - b. If private allowance is NOT included in pay details (**c-EMPJB1/PayDat/c-EMPJB1/Grosspay**) adjust the allowance for period code differences and add it to the:
    - net pay **c-EMPJB1/PayAmt**.
    - gross pay (if given) at - **EMPJB1/Grosspay**.
    - usual net pay at **c-EMPJB1/UsNetPay** if **c-EMPJB1/INA254** is coded 2
    - usual gross pay at **c-EMPJB1/UsGroPay** if **c-EMPJB1/INA254** is coded 2
    - Delete it from **c-EMPJB1/Mallusp** and **c-EMPJB1/MileAll**, **c-EMPJB1/MotEAmt**, **c-EMPJB1/HHothInc**, if recorded there. Amend the 'lead' questions if necessary.

Assume the private allowance (or perk) is tax free so do not calculate Tax or NI on the allowances.

## **MONEY GIVEN FOR ITEMS OF HOUSEHOLD EXPENDITURE BY SOMEONE OUTSIDE HOUSEHOLD**

### **QEXPGIVE/Filter**

This question refers to cases where an informant is given money (cash or cheque etc) by a private individual to pay for items of household expenditure.

Please note that QEXPGIVE applies where **money changes hands** with the informant - the following question **QEXPPAY** applies where someone outside the household has **paid money directly** to a company on behalf of the informant e.g. to gas, electricity companies etc.

The following should be **excluded** from QEXPGIVE:

- ! Money given by a private individual for 'one-off' items.
- ! Money given by an employer, government agency or any other organisation.
- ! Money refunded by a business.

### ***Editing***

1. If **QEXPGIVE/Filter** is coded a soft check will appear. Check that the money given to the household is also shown at the relevant Household Questionnaire questions. This is because the money has to be shown as income and expenditure since the household did not necessarily spend the money on the item for which it was given.
2. If there is a note at any of the Household Questionnaire questions indicating that either the whole or a part of the amount was refunded by someone outside the household, enter the amount refunded at this question if it has not already been given.

## ITEMS OF HOUSEHOLD EXPENDITURE PAID DIRECT BY SOMEONE OUTSIDE HOUSEHOLD INCLUDING DSS

### QEXPPAY/Filter

This question refers to cases where the informant has items of household expenditure paid direct on his behalf by a private individual or the DSS.

The following should be excluded from this question:

- ! Direct payments by a private individual for 'one-off' items.
- ! Direct payments by an employer, government agency (except for DSS) or any other organisation.
- ! Direct payments by a business.
- ! Income in kind.

### *Editing*

1. If **QEXPPAY/Filter** is coded 1 a soft check will appear. Delete the amount paid direct if it is shown at the relevant Household Questionnaire questions. This is because they would be shown as items of expenditure by the household who has actually made the payments.
2. The only exception to the rule given in the previous paragraph is in the case of direct payments made by the DSS on behalf of informants who are receiving income support or some other benefit. The amount paid direct should therefore be added back to the benefit and should also be shown at the relevant Household Questionnaire questions. So in the Income Questionnaire it will count as income and in the Household Questionnaire as expenditure. Income Support will be shown on the fact sheets.
3. Note that, if rent and/or rates are paid direct by the DSS in the form of a rebate, the amount paid direct should not be shown at this question. Rent rebates should be entered at **QRENTS1/HBenamt**.
4. If only a part of the expenditure is paid direct, then only the part paid by the informant should be shown at the relevant Household Questionnaire questions.
5. If the amount paid direct is not known delete the entry at this question and if there is an entry at the relevant 'Household' Questionnaire question, this should also be deleted.

## **ABATEMENTS**

If you abate items because of the refunds questions ensure that the relevant abatement marker question is coded "Yes".

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## JUMP QUESTIONS IN THE HOUSEHOLD QUESTIONNAIRE

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In order to move around the questionnaire quickly it is possible to **jump** to the beginning of each block in the questionnaire using a special jump function. It is only possible to jump to a part of the questionnaire that has been answered. If you try to jump further than you have answered in the questionnaire then the machine will simply take you to the last question for which you have entered an answer. Or if you try to jump to a block that was not on the route for your informant (eg the renter block when the house is owned) then the machine will simply beep once and you will stay at the same point from which you were trying to jump.

To access the jump function hold down the Control Key and tap the F1 key. The "Question Number" will appear at the bottom of the screen on the left hand side and the cursor square will flash. These Question Numbers actually refer to particular jump question numbers that have been put at the beginning of each block. You will then need to enter the number that corresponds to the jump that you wish to go to.

<u>Block</u>	<u>Question</u>	<u>Jump No</u>
QRents	Rent	1
QMort	OwnType	2
QWater1	WatCon	3
QOstins	Filter	4
QCounTax	CTBand	5
QPension	Filter	6
Qlife	Filter	7
QService	TelePres	8
QVehcile	Filter1	9
Qloansa	Filter	10
QHP	HPFilt1	11
QImprove	Where	12
QHouseExp	Filter	13
QEdGrant	Filter	14
QRefunds	Filter	15

## PERIOD CODES

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The standard FES period code question is:

How long did this cover?  
( enter code )

1 :	One week	10 :	Ten times a year
2 :	Two weeks	13 :	Three months/ 13 weeks
3 :	Three weeks	26 :	Six months / 26 weeks
4 :	Four weeks	52 :	One year / 12 months / 52weeks
5 :	Calender month	90 :	Less than one week
7 :	Two calender months	95 :	One off/ lump sum ( Explain in a note < Ctrl + F4 )
8 :	Eight times a year		
9 :	Nine times a year	97 :	None of these ( Explain in a note <Ctrl + F4 )

You **must** open a note if selecting codes 95 or 97





## STARTING THE QUESTIONNAIRE

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Once you have chosen to open a questionnaire the first thing you will be asked to do is to enter the interview date.

### **IntDate**

Here you will only need to enter the date that you first open the interview for this household. The machine will accept a number of ways of entering the date but the format that is commonly used on the FES is to enter 1 or 2 digits for the date, then a space, then 1 or 2 digits for the month and then 2 digits for the year. So, for example you could enter 9 4 94 or 19 10 93.

If it becomes necessary to re-start the diaries show the new interview date in a note <Ctrl + F4>.

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## BLOCK : HHA

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### Household Composition

#### Name

This question asking for names is purely to make it easier to keep track of who you are talking about as specific questions arise later in the interview. A first name is sufficient, but make sure that each person's allocated name is unique to avoid confusion when asking questions later.

#### AgeDOB

In order to be able to work out academic year, all aged under 20 are asked for their date of birth.

#### MS

The aim is to obtain legal marital status, irrespective of any *de facto* arrangement. The only qualification to this aim is that you should not probe the answer 'separated'. Should a respondent query the term, explain that it covers any person whose spouse is living elsewhere because of estrangement (whether the separation is legal or not).

A person whose spouse has been working away from home, for example on a contract overseas or in the armed forces, should still be coded as married and living with husband/wife if the separation is not permanent.

If the spouse is not a household member code 2 at **MemHhd**.

## Living

Only respondents who are living with their partner in this household should be coded as living together as a couple.

You may code No without asking if all members of the household are too closely related for any to be living together in a de facto marital relationship.

Use code 3 for same sex couples who are cohabiting.

## R[x]

You may want to introduce this section. A possible introduction is:

^There are a lot of changes taking place in the make-up of households/families and this section is to help find out what these changes are. I'd like you to tell me the relationship of each member of this household to every other member.^

The section must be asked for all households consisting of more than one person. Please ask I every case. You should **not make assumptions about any relationship**.

Treat relatives of cohabiting members of the household as though the cohabiting couple were married, unless the couple are a same sex couple. That is the mother of a partner is coded as mother-in-law. For same sex cohabiting couples the mother of a partner should be coded as "no relation". Other relatives include cousins, nieces, nephews, aunts and uncles.

You should probe on this question, but be sensitive. It may be that someone described as a "son" or "brother" earlier is actually a stepson or half-brother. Where possible, we want to know the true relationship. If you have doubts about any relationship, record as much information as possible to allow changes to coding later if appropriate.

Half-brothers/sisters should be coded with step-brothers/sisters.

## **FtEd**

Any informant who is registered as full time at an educational establishment should be coded 1 at this question. If registered part-time code 2.

1. Apprentices should not be coded as receiving full time education.
2. Students on sandwich courses. When a person spends approximately half the year as a full-time student and the rest of the time as a full-time worker, code according to the position at the time of interview.
3. Full-time students who are also working. Any full time student who is also currently working, (eg part-time work during term, or a vacation job) should be entered as currently in full time education provided that s/he intends to return to an educational establishment the following term. S/he needs to be coded as an employee or as self-employed in the Income questionnaire.
4. Students under 16 attending a private commercial college (eg Pitmans) should be coded 1.
5. If there is any doubt as to whether a person is still in full time education (such as having left school and being uncertain whether they are returning to education next term or not) then check whether the parent/guardian is still receiving child benefit for that person. If this is the case then code as still in full time education.

## TypeEd

Those who are between schools/colleges should be coded according to the one that they will attend next term.

### State Schools

These are schools where the upkeep is either provided entirely by the State via the local authority or, as in the case of schools controlled by certain religious denominations, where most or all of the upkeep is provided by the State. There are a few cases in Scotland where small fees are paid at State schools: any such case should be coded under State schools, not private or independent schools. Schools that have 'opted out' of Local Authority control still count as State schools.

### Codes

3. State Run special School (eg for the handicapped)
4. Secondary school (state run or assisted) - includes all courses up to and including 'A' level at **state secondary or middle schools**.
5. Non-advanced further education/6th form/tertiary/further education college -includes all course up to and including 'A' level taken at sixth form, college, tertiary college or further education college, ie not at a secondary school.

*Courses up to and including 'A' level include:*

A Level  
A/S Level  
National Diploma (OND)  
National Certificate (ONC)  
RSA advanced diploma, advanced certificate, diploma  
SCE, GCSE, CSE  
GNVQs, NVQs  
City and guilds advanced craft or craft  
BTEC First or General diploma  
SCOTVEC: National Certificate, First or General Certificate, First or  
General Diploma  
Scottish Certificate of sixth year studies (CSYS)

6. Private and Independent schools are those at which at least some pupils pay fees. This will include all public schools in England and Wales and private commercial colleges.

## TypeEd (cont'd)

7. Higher education includes any full-time degree or other post A level courses at university, polytechnic and institutes and colleges of higher education.

*Courses above 'A' level include:*

First degree (BA, BSc, BEng, BScEcon, LLB, MB, MA (Scotland))  
Higher Degrees (MS, MSc, PhD)  
Teacher Training (BEd)  
Higher National Certificate  
Higher National Diploma  
Diploma of Higher Education  
BTEC Continuing Education Certificate/Diploma  
SCOTVEC Higher National Certificate/Diploma in Higher Education

## TEA

This question is an important classificatory variable which correlates to earnings potential. The age required here is that at which the informant completed his or her 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.

Holiday jobs do not count as a break provided that the person intends to continue with the course. Similarly, do not count a gap year between leaving school and going to college or university as a break in continuous full-time education (as long as there is some clear intention to continue education).

A sandwich course begun immediately after school finishes should be counted as continuous full-time education.

Nursing training and similar vocational training undertaken while receiving a wage are not part of the continuous education process for the purpose of this question.

## **INA011**

Absent spenders should be coded 2 and the reason for their absence explained in a note in the admin block. Code 2 should also be used if a household member is incapable of completing a diary because they are mentally or physically handicapped.

**An income questionnaire must be completed for all absent spenders.**

Make notes about difficulties in obtaining proxy information.

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## **TABLES: ETHAD, ETHCHILD**

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### **Ethnic origin**

We need to know what ethnic group the respondent thinks he or she is in (or if you are taking proxy information), what group the respondent thinks another household member is in). Never attempt any judgement of your own.

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## BLOCK : HHC

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### Details of Children in Household

#### Par1

#### Par2

This information is used to calculate benefit units. The questions apply to both parents and step-parents of the child.

#### Resp1

#### Resp2

These questions are only asked if the child has no parents in the household, according to the answer given at **Par1**.

In order for the program to calculate benefit units correctly, at least one adult must identify themselves as responsible for that child. If at this point no adult does so, then you may need to probe as to whether the child is only at the address on a temporary basis and may not actually form part of the household.

If this does turn out to be the case, return to the Question **NumChil** and change the number of children coded as living in the household.

*Soft check:*

*The check states that a foster child should be covered by a local authority allowance. Suppress the warning if there is an allowance. If after probing it seems that there is no allowance but the child is definitely fostered, suppress the warning and open a note.*

#### School

Children who are at playgroups, kindergartens or nurseries where there is no attempt at formal education should be coded 1.

Definitions of other types of school are covered at the instructions for **TypeEd**.



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**BLOCK : QADDRESS**

---

**Accommodation**

**AcomType HseType FlatType OthAcTyp**

The description of the accommodation should refer only to the 'space' used by the household. If the household occupies a flat in a converted house AcomType and FlatType should both be coded 2.

A semi-detached house is one of a **pair** which are joined together. A house at the end of a terrace must be coded 3 at HseType even if there are only three houses in the terrace.

Houses which are joined only by a garage (link detached) should be coded detached at AcomType.

**LtResYrs**

Note that the question relates to address rather than place. It may be possible that an individual is living at a different address from 12 months ago but is living in the same town and county.

---

**BLOCK : QADDRESS**

---

**Rooms**

**Rooms**

In general, include any room which is habitable or usable by the household all year round.

If a room is open-plan count it as 2 rooms if it is divided by a sliding or folding partition. Count it as 1 room if it is divided by curtains or portable screens.

Halls, landings and alcoves are not separate rooms.

**Bedroom**

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.

**BusRoom**

Ensure that any rooms used for business were included in the original total of rooms given at **Rooms**.

---

**BLOCK : QTENURE**

---

**Type of tenure****HHolder**

Code the person numbers of each adult in whose name the accommodation is owned or rented (either solely or jointly).

**Ownrent**

This question is asking for the formal legal tenure of the HOH's household. If, for example, the HOH is a widow living in a house bought by her son (in his name) who is living elsewhere, she should be coded as living rent-free even though she may regard herself as an owner-occupier. Similarly, a household which is paying a contribution to upkeep but not a formal rent should be coded as rent-free. This could arise, for example, if a parent lived in a granny-flat as a separate household but paid a contribution to general expenses.

***Owners***

Only code people as mortgagors if they have a mortgage for buying their home. Some people who have paid off their mortgage and are effectively outright owners make an arrangement with the lender to continue to pay a small amount of 'mortgage' as payment for the lender for keeping the deeds. They should be coded as outright owners.

People who own their home with a lease are counted as owners. It does not matter that they pay ground rent.

***Shared owners***

Shared ownership means paying partly for a mortgage and partly rent so that, if the person moves, he/she will get some of the proceeds from the sale of the property, according to how much of the original cost has been paid off. Include people who have paid off the mortgage portion. Owners who pay a service charge should be counted as owners, not shared owners.

### ***Rent free***

People who live rent free do not always regard themselves as doing so care is needed in dealing with such cases.

The following types of case have caused problems: The correct coding is in brackets:

- Someone living in a <sup>A</sup>granny flat<sup>@</sup> owned by her son in his name (*private renter living rent-free*)
- Someone living in the property of a deceased partner which is held in trust (*private renter living rent free*)
- A divorced/separated woman living in the house owned solely by her ex-partner who no longer lives there (*rent free if owned only in partner's name; owner if the house is owned in the name of both partners*).

Sometimes informants think they live rent-free when they do not e.g. people on full benefit who do not pay any rent to the landlord themselves because housing benefit is paid directly by the DSS (*rent*).

### ***tied accommodation***

People in tied accommodation should be coded here as renters (code 4) or rent-free (code 5), depending on whether they pay any rent. This group includes people whose accommodation goes with their job e.g. Church of England ministers, caretakers, army personnel, council tenants whose accommodation goes with their job, some farmers. People in tied accommodation are classified as private renters, irrespective of who they are renting from.

### *Unusual schemes/arrangements*

Co-ownership: this is the joint ownership of residential properties (e.g. blocks of flats) by a group of people who have formed a registered co-ownership society. These schemes started in the 1970s but new legislation was passed in the 1980s so that there should not be any more.

Housing co-operatives: code as renting from a housing association (code 4 here, and code 2 at *Who is your landlord?* below).

Housing Action Trusts: these are set up by local authorities and the properties rented are still owned by local authorities; their tenants are renting from a local authority.

Rents to Mortgages scheme: these are schemes available to council tenants whereby a tenant has the right to buy a share of their home for roughly the same price as the rent. These should be coded as Shared Owners at OwnRent and 'local authority' at type of landlord (below).

Private Sector Leasing - the Council leases private property for several years and lets it out to tenants. The landlord is the immediate landlord which is the local authority.

Home Income Plans and Retirement Home Plans - these are where outright owners raise a loan on the security of the house for a regular income. They should be coded as outright owners.

Schemes for Mortgage defaulters - In these cases the property reverts to the lender and a rent is paid instead of a mortgage. These should be coded as renters.

### ***Landlord***

Note that you should use the first code that applies. For example, the informant may rent from a local authority which is his/her employer. In this case, use code 1 whether or not the accommodation is tied to the job.

Code 1 (local authority) includes people renting from Housing Action Trusts

Use code 5 only if the informant and landlord were friends before they were tenant and landlord, not if they have become friendly since.

If property is let through an agent, the questions refers to the owner not the agent. If the informant does not know who the landlord is, use code 7 (other private individual) rather than coding 'Don't know'.

### ***Furnish***

Use code 1 if the accommodation has the basic necessities, even if the informant thinks that the furniture is inadequate. Use code 2 if there was some furniture provided (eg carpets and curtains) but not the basic necessities - you will need to probe to establish this.

---

## BLOCK : QRENTS1

---

### Rent

#### Rent

Here, the **gross** rent paid should be entered, 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 or Housing Benefit.

If the rent is in arrears enter the amount last paid even if this was a while ago but open a note and give the date of this payment.

Enter **0** if the respondent pays no rent at all because a 100% rent rebate is allowed or if all the rent is paid direct by someone outside the household.

#### Rentday

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.

#### HBenefit

These questions cover housing benefit which 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. Both benefits are means tested assistance given for housing costs.

Rebates are normally deducted from rent ie the rent payable is reduced. **Allowances** are normally received in the form of a lump sum refund.

Those on Income Support are entitled to housing benefit covering up to 100% of their eligible rent (less deductions if there are non-dependants living with them). They are also entitled to 100% rebate on amenities such as heating and lighting if these are included in the rent.

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 of more than , 8,000.

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, a tenant offers income details voluntarily.

If a 100% rent rebate/Housing Benefit is received but water/sewerage rates and other services are *paid separately* (i.e. not included in the gross rent charge), then the amount here should be zero.

### **Rentbar**

A check will appear if code 1 (before deduction) is coded but the amount at Rent is less than the amount at HBenefit.

### **HBSmt**

If a statement from the Council about Housing Benefit is available then you are routed to a series of questions which asks for amounts for services to be recorded from the statement. If no statement is available or Housing Benefit is not received then informants are asked about services that are included in the rent.



**ServAmt**

If a precise amount for services included in rent cannot be given, accept an estimate rather than a DK.

**Northern Ireland Rates Questions**

**RebtCh**

Northern Ireland renters who receive a rent rebate are asked whether the rebate covered rent only or rent and rates combined. They are then routed past the rates questions.

**PayRates**

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:

1. The rates rebate is deducted from rent where rates are included in the rent.
2. The rates rebate is deducted from rates where rates are paid direct.
3. 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.

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**BLOCK : QCHARGES**

**Other Accommodation Charges**

Code 8 (any other regular payments) includes mooring fees for houseboats.

Exclude road charges (include in diary if paid during record keeping).

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## BLOCK : QMORT

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### Mortgages

The questions in this block 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.

The questions cover details of current mortgages originally acquired **for the purchase** of the sampled accommodation, including those which have been topped-up, and remortgages where the original mortgage for purchase has been replaced by another.

#### **Exclude from QMORT but enter at QLOANS:**

- ! A second mortgage taken out separately and with separate repayments from a mortgage for purchase
- ! A mortgage on a second dwelling or former main dwelling

#### **BorrAmt**

Enter 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.

#### **PurcAmt**

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.

## TopUp

- Code 1: A **remortgage** is a new mortgage on an existing mortgaged property. It can be with the original or a different lender. The purpose may be 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 released for home improvements. There will be one set of repayments only.
- Code 2: A **top-up** may also be called a **further advance**. In this case the borrower obtained additional funds from the original lender, again usually for home improvements. Although the lender may treat this as a separate loan, the borrower will generally make a combined payment.

If a respondent has remortgaged and topped up the original loan, code 1 (remortgage), answer Lender, MortType and MortLen in respect of the remortgage, and Mortleft as the amount outstanding on all mortgages for purchase including top-ups.

## Lender

- Code 3: Include private loans.
- If informants have re-mortgaged, the lender providing the re-mortgage, not the original mortgage for purchase, should be coded here.
- If informants have two concurrent mortgages for the **purchase** of the accommodation from different types of organisation, e.g. a building society and an insurance company, code to the lender providing the larger mortgage and open a note.
- The current status of the lender should be recorded. Thus a building society which has become a bank should be coded 2. If you are unsure about current status open a note.

## **Discount**

This question enables ONSto 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.

## **MortType**

### **Code 1: 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 are paid on the endowment policy.

### **Code 2: 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.

### **Code 3: 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 protection policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. Details of the pension contributions should also be entered at QPENSION.

Code 4: **PEP AND Unit Trust Mortgages**

With 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 a mortgage protection policy must be arranged.

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 protection policy is also necessary.

Payments into unit trust savings plans or PEPs should be entered at **QSTORD** in the Household Questionnaire if paid by standing order or direct debit, or in the Diary if paid during record-keeping.

Code 5: This applies if there are two concurrent mortgages for purchase, of which one is interest only (ie endowment or pension) and the other is repayment.

**MortLen**

If the respondents have re-mortgaged, enter the number of years since the re-mortgage. If the informants have obtained a further advance on the original mortgage, enter the number of years since the **original** mortgage was obtained.

If the respondent states that the mortgage was **carried over** from a previous property, do not enter the year the mortgage was originally taken out on the previous property. Technically as mortgages are secured on a specific property the old mortgage will have been paid off and a new mortgage started.

**MortLeft**

Enter here the total outstanding mortgage debt, which will be shown on the annual statement from the lender. In the case of repayment mortgages this will be the amount of the loan less the amount of principal that has been paid off. In the case of endowment and pension mortgages, where only interest is paid, the amount outstanding will usually be about the same as the amount of the original or topped-up mortgage.

### **MortPay**

If there are two concurrent interest only mortgages enter the combined last payment. In the case of a pension mortgage enter the interest paid to the lender here and the contribution into the pension plan at **both QMORT.MenPolam and QPENSION/PensAmt.**

### **MortCont/MortName/Contrib**

These questions are intended to identify cases where members of the household are individually contributing to the mortgage, and are routed only where the household includes spenders other than the HOH and spouse. The questions are routed for cohabitants. If individual contributions vary, enter the last contribution.

### **IntL12M**

Interest is required for the last year for which the informant has figures, but should be as recent as possible. The information will normally be available on an annual statement provided by the lender. The total mortgage interest on the property should be covered; so where individuals are making separate contributions towards the mortgage enter a combined total for the 12 months.

### **TaxRelf**

When interest is paid on a mortgage the borrower is usually able to obtain tax relief under MIRAS (**M**ortgage **I**nterest **R**elief **A**t **S**ource) on the first , 30,000 of the loan, unless that is for home improvements or purposes other than house purchase. The standard rate of relief is 15%.

With interest only mortgages the interest payment will have been reduced by any tax relief. With repayment mortgages the reduction will have been on the interest element only.



### **MortProt**

Following the 1994 Budget decision to delay Income Support entitlement to mortgage borrowers who become unemployed, and the government's stated intention that new borrowers should take out mortgage insurance cover for events such as redundancy, this question covers any type of mortgage protection policy. Policies to cover the mortgage in the event of death will continue to be included, but so too will be policies which repay all or part of the mortgage in the event of redundancy or long-term sickness.

**Note that if a respondent has more than one mortgage protection policy, details of each policy should be recorded separately.**

### **WhoPay**

DSS will pay the mortgage interest payments of those on Income Support (with savings below , 8,000) on loans of up to , 125,000.

## BLOCK : QOSTINS

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### Structural and contents insurance

**StrIPrem**

**StrInc**

If the structural insurance premium is included in the mortgage it is acceptable to enter the full annual premium if the informant is unable to give the monthly payments - but please ensure that period code 52 is used at **StrIPrem** in these cases.

*A soft check appears if the structural insurance is included in the last mortgage payment but the weekly value of the structural insurance exceeds the weekly value of the mortgage payment.*

## **BLOCK : QCOUNTAX**

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### **Council tax**

The council tax replaced the community charge in Great Britain in April 1993. The tax is based on the value of a dwelling and assumes two adults per household. The full bill consists of two equal elements: a property element and a personal element. Status discounts, which reduce or eliminate the personal element of the tax, are available to single person and certain other households. Council tax benefit is available in the form of rebates to those on Income Support and others on low incomes. Disablement relief is available if there is a disabled person in the household.

### **Liability**

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

### **CTConDoc**

Accept a statement or bill for 1996/97 if no payment has yet been made for 1997/98.

## CTband

Council Tax bands for properties in England, Scotland and Wales are as follows:

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 +

If the respondent is personally liable for the council tax (even though they may pay nothing) and does not know the band enter 'Don't Know'. Do not use the respondent's estimate of the property's value.

If the accommodation is not separately valued for the council tax, enter '9'. In certain accommodation, such as that which is multiply occupied like bedsits, the landlord will be liable for the tax. 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 these situations where the tenant is not personally liable for the tax, use code 9 to indicate that the accommodation that the interview is concerned with is not valued separately for the council tax.

### Appeals

If an appeal is pending, enter the band shown on the original bill.

If a new bill has been received following an appeal, enter the new band shown on the bill.

**CTdisab**  
**CTLVChk**

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. Note that no disablement relief is allowed if the property is already in band A.

If the bill was applied to a lower valuation band because disablement relief was allowed, enter the band that would have applied if disablement relief has not been granted.

**CTAmt**

The payment entered should be the last council tax payment made by the household. In Scotland, this should **include** any amount for domestic water and sewerage charges.

In England and Wales, if the respondent has not paid any tax for any reason enter 0. Note that in Scotland, however, everyone must pay at least some domestic water and sewerage charge: a status discount may apply to these charges but not council tax benefit.

Various soft checks will be generated if the amount paid is too high for the normal payment for the relevant band, or if there is a large discrepancy between the amount paid and the amount on the annual bill.

**CT0**

Code 1: **100% Benefit/ combination of rebates/discounts=100%**

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 and benefit is allowed equal to 100% use code 1.

Code 2: **Exemptions**

Only two classes of exempt dwellings will occur:

**!** **Accommodation occupied ONLY by students**  
If all members of the household are students the household is exempt but if any member of the household is not a student a status discount may apply but not an exemption.

**! Accommodation owned by the Ministry of Defence as armed forces accommodation.**

The MoD will pay contributions in lieu of council tax to local authorities. Pay deductions for council tax should be treated as accommodation charges, not as council tax payments.

*NB: a soft check will appear if CTO is coded 2.*

**Code 3: No to both**

This code should be used only if :

- !** the respondents have never received a bill at this address;
- !** the respondents have received a bill but have not paid it either because an appeal has been lodged or they have DELIBERATELY decided not to pay the bill.

If the respondents have just moved to the address and have not got round to paying it but will be doing so in due course, enter full details in a note.

*Home check:*

*A home check will be generated if CTO is coded 3. Record the reason why no tax was paid if this was made known; otherwise your note should simply state **No reason given**®.*

## **CTAnnual**

At CTAnnual record the full amount payable for the year after any discount or rebate. In Scotland, include the full water and sewerage charges **shown on the annual statement**: these will be before any status discount but we will take account of that in the office edit.

## **CTWatAnn**

In Scotland, at CTWatAnn

### **Include:**

- ! the annual domestic water charge (**before** any status discount)

### **Exclude:**

- ! the annual domestic sewerage charge

## **CTdisc**

The general council tax assumes two adults per household. If only one adult lives at the address the bill will be reduced by one quarter.

Some other adults are disregarded when working out the personal component of the tax. These are:

- ! a severely mentally impaired person
- ! a person aged 18 or over who is still at school
- ! a student
- ! student nurses
- ! apprentices
- ! YT trainees
- ! care workers

If the household includes one or more adults in these categories **and** one other adult who is not in these groups a 25% discount will apply. If the household is comprised exclusively of persons in the above groups, eg all are student nurses, a 50% discount will apply. This will be rare.

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.

In Scotland, if a status discount is allowed on the main council tax, it will also be allowed on the domestic water and sewerage charges.

*Soft check:*

*Various soft checks will be generated if the status discount expected does not agree with the number of adults. Remember that the respondent's answer may be correct but please open a note if you suppress the warning.*



## **CTrebate**

Council tax benefit or rebate is 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%; others on low income may receive a smaller rebate.

### **Second adult rebate**

- ! If a liable person's income is too high to qualify for benefit in his or her own right, s/he may be able to claim on behalf of other adults (except dependants and lodgers) living in the same property who are on a low income. This will usually be in circumstances where the liable person might otherwise have received a status discount. This type of benefit is called "second adult rebate" and should be included at CTrebate.

*If an appeal has been made*

Enter the rebate which applied to the amount at **CTamt.**

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**BLOCK : QPENSION**

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**Personal pensions**

**Filter**

This block covers pensions taken out by the self-employed or by employees who are not in a company pension scheme or who have opted out of it to set up their own personal pension.

Self-employed retirement annuity premiums taken out before 1989 should be included here.

If a respondent has a pension mortgage at **QMORT** ensure that payments into the pension plan are also recorded here.

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## BLOCK : QLIFE

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### Life Insurance

#### Linstype

Code 1: **Annuity**

This is a means of receiving a regular income by paying a lump sum into an insurance company, which pays a regular sum in return. Annuities are held usually by those who are approaching retirement or who have now retired.

Code 2: **Endowment**

An endowment policy is 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.

Any house endowments relating to house purchase should be excluded. If in doubt open a note.

Code 3: **Life/death**

These are paid out only on the death of the insured person.

#### Linstyr

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.

If any life insurance policy is recorded in the diary check whether it is a first payment. If it is not, ensure that details are entered at QLIFE.

**Medical and other insurance policies**

**Filter**  
**Minstype**

- Code 1:       **Personal accident** includes
- !       personal accident and fire
  - !       police group insurance
- Code 2:       **Private medical** includes
- !       BUPA, HCS, PPA, WPA contributions
- but **not** one-off payments for private medical treatment.
- Code 3:       **Permanent health insurance** or PHI is insurance to cover loss of income in the event of permanent health impairment.
- Code 4:       **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 **QLIFE**.
- Code 10:      **Other policies** include
- !       Medical Defence Union and similar policies designed to pay legal costs in the event of court proceedings.

### **Exclude from QMEDINS**

- ! a policy to cover mortgage payments in the event of redundancy or sickness (see **QMORT/MortProt**)
- ! holiday insurance (see **QHOLIDAY**)
- ! car windscreens (include at **QVEHICLE/CarIns**)
- ! insurance payments on jewellery, cameras, electrical goods, etc. (include at **QOSTINS/StrIType code 3**)
- ! car breakdown insurance (include at **QSTORD** or in Diary)
- ! insurance covering the repayment of a loan (to be included at **QLOANS/LoanAmt**)

If a medical insurance is recorded in the Diary check whether it is a first payment. If it is not, ensure that details are entered at QMEDINS.

## BLOCK : QDURABLES

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### Consumer durables

#### Durables

Include items that are either owned by the household or available for use in the informant's accommodation. Broken items not intended for repair should be **excluded**.

With the exception of telephones, items available for communal use should be included only if they can be used in the informant's accommodation - ie count a shared vacuum cleaner that the informant can use, but ignore a washing machine used in a communal laundry.

Usually the items listed will be easily understood. However, there may be occasions when they need to be precisely defined.

**Satellite**      Include people who have a satellite receiver and subscribe to one or more satellite channels even if they share a satellite dish with other people.

Exclude people who have a dish but do not use it.

**Video**            Video-recorder - a machine for recording television programmes from a TV set (in black and white or colour) for playback later, and for replaying pre-recorded video cassettes.

Exclude video-disc machines, which cannot record programmes from a TV set, but only play back pre-recorded video-discs.

**Freezer**            Deep-freezer - a separate chest or upright cold storage cabinet used for freezing food for long periods of time.

Fridge-freezer - a two-compartment cabinet with separate doors; one compartment is designed for freezing food as in a deep-freezer, the other is an ordinary refrigerator. Do not count as a fridge-freezer the freezing compartment of an ordinary refrigerator.

**WashMach**        Washing machine - include automatics and twin tubs, but exclude boilers with a hand agitator and separate spin driers.

- Drier**                    Tumble drier - this is a drum which dries by tumbling its contents in a stream of hot air (unlike a spin drier, which merely gets rid of water by spinning); some washing machines have a built-in facility for tumble drying, in which case code 1 for both washing machine and drier, but in most cases tumble driers are separate machines.
- Telephone**            A shared telephone in a public hallway is to be included only if the household is responsible for paying the account.
- CdPlay**                Compact Disc Player - this may be a free-standing unit or part of a 'music centre' which has other audio functions as well.
- Computer**            Home computer - this should:
- have a keyboard
  - be programmable
  - have to be attached to a display (eg a television screen or a screen made specially for the model)
- Include: - home computers and personal computers (eg ACORN BBC, IBM-compatible, APPLE), even if they are only used for playing games
- computers owned by self-employed people and used for business purposes.
  - computers supplied by an employer which is also available for personal use.
- Exclude: - video games (not programmable and no keyboard), e.g. Sony play station, SEGA megadrive
- computer terminals (used for transmitting and receiving information processed on a remote computer)
  - programmable calculators (have their own built-in display)
  - computers supplied by a person's employer for work purposes and not available for personal use.

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**BLOCK : QCHEAT**

**Central heating**

**CentH**

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 code 7.



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**BLOCK : QSERVICE**

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**Electricity/ Gas**

**EAcAmt**

**GAcAmt**

Enter the last specified payment actually made, even if this is a correcting payment or pre-payment to avoid VAT. If it is the latter obtain an estimate of the period that the payment is intended to cover.

If the respondent has only recently moved to an address and has not paid a bill there, accept details of the last payment at the previous address, and explain in a note.

**ElecPay**

If someone has no supply because they have been temporarily cut off code according to last method of payment and open a note stating when this was.

**EChgAmt**

**GChgAmt**

The charge on an electricity bill usually appears as items marked "Sub Total" and on a gas bill as an entry marked "VAT".

Annual central heating maintenance charges often appear on bills. They should not be entered here but in block **QIMPROVE/CHMFit**.

**EChgAmt**

In addition to those paying by budget scheme, those paying by account, other method or where DSS are paying, are routed to the electricity charge question unless a rebate was received. In these cases a soft check appears if the amounts for the last payment and the charge differ. Please probe and open a note explaining why the amounts differ.

## BLOCK : QTV

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### Rental of TV, video recorder, satellite dish

#### Person

Code children's appliances to the parent paying the rental.

#### TVType

The question covers rental of appliances and subscription to software.

If a payment at code 7 (cable tv including phone) can not be split between the telephone and television components please open a note giving the total amount paid.

#### Exclude

! payments for **installation** of a satellite dish

! installation of cable TV

#### TVLic

If the respondent doesn't know the last payment open a note giving the date when the licence was last renewed.

*Home check:*

*A soft check will appear if the amount is 0. Suppress the warning if no licence is paid but make a note.*

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**BLOCK : QVEHICLES**

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**Vehicles**

**Filter 1**

**Filter 2**

**Filter 3**

**(OWNED VEHICLES)**

**Include** at these questions a vehicle which is:

- ! **leased** by a member of the household where the spender has entered into a leasing contract and makes the leasing repayments, i.e. not a company car where the business pays.
- ! used continuously, ie for private as well as business purposes, 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 the 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.

**Exclude** a vehicle which is:

- ! used solely for business purposes, eg agricultural vehicles
- ! bought or sold as part of a business by a car dealer
- ! on short term hire for holidays, moving furniture, etc.
- ! not roadworthy and not taxed for that reason.
- ! hired through the **Motability Scheme**

**Person**

Enter the person number of the spender who pays the tax and insurance.

## **VehType**

Code 3: **Motor cycle** includes mopeds.

Code 4: **Other motor vehicle** includes invalid tricycles

A **people carrier** is a new type of vehicle with a design somewhere between a saloon car and a minibus.

## **CarIns**

### **Include**

- ! insurance for damage to a windscreen
- ! payments for green cards or other insurance covering the use of household vehicles overseas

### **Exclude**

- ! breakdown insurance
- ! insurance for hired cars

## **PayMeth**

This question covers only vehicles bought with cash, credit card or with an informal loan from a friend or relative. If all or part of the purchase was by formal loan, hire purchase or loan from employer do not enter here but at QLOANS or QHP.

## **Carpamt**

Enter the full cash price of the vehicle required by the vendor before any reduction made for part exchange or trade-in.

#### **Filter 4**

##### **(CONTINUOUS USE)**

**Include** a vehicle which is:

- ! 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 (usually three years) through the **Motability Scheme**.
- ! 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** a vehicle which is

- ! provided exclusively for company business, i.e. where no private usage is permitted.

#### **PetPriv**

Those earning more than £8,500 a year with company cars (about 800,000 people) are taxed on free fuel provided for private motoring.

Fuel payments for journeys to work are regarded as private motoring and should be included.

#### **ListPr**

##### **Band**

About two million people pay tax on company cars provided by an employer and available for private use. From April 1994 the tax benefit on company cars has been based partly on the manufacturer's list price of the vehicle when the car was first registered.

Because they have to pay tax on the benefit, respondents will probably know the list price. If a precise figure is not available, key DK and ask **Band**. If respondents cannot give a band we require the make and model of the car and the registration letter (or, in a note, the year when it was first registered).

**Vehicle servicing, labour costs**

**FiltSr**

This question covers servicing of a vehicle in the last 6 months by a garage or private individual. Generally, the respondent's definition of "servicing" should be accepted. It will often include an oil change, replacement of brake and clutch fluid, etc. but may well include replacements of parts and repairs: Include these if paid as part of the service.

**Servd**

Documents showing the date of the last service should be consulted if available. Respondents will not be asked for amounts if the service was more than **three** months before the interview date.  
(The different periods at FiltSr and Servd are at the request of National Accounts.)

**ServPy**

Make a note if any of the servicing cost was or will be refunded through insurance.

**OthWk**

This covers any amounts paid to a garage or private individual outside the household on a vehicle in the last three months, except at a service.

**Include**

- ! accident repairs not covered by insurance
- ! replacements of exhausts, tyres, etc.
- ! emergency breakdown costs not covered by subscriptions to the AA, RAC, etc.

**Exclude**

- ! parts bought and fitted by the respondent (covered as part of diary expenditure)

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**BLOCK : QSEASON**

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**Season tickets**

**Filter**

Where a season ticket is obtained with a loan it should also be shown at **QLOANSA**, and at **c\_EMPJB1/RemAmt** if a loan from an employer is being deducted from salary.

**Credit cards**

**CreditCd**

**Include:**

- ! **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.
- ! **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.
- ! **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.

**Exclude:**

- ! **Debit cards**  
Debit cards such as Switch and Barclays Connect which are the equivalent of using cheques.

**AnnChg**

An annual charge is payable on most charge cards and an increasing number of credit cards.



---

**BLOCK : QLOANSA/QLOANSB**

---

**Formal loans**

**Filter**

**Include:**

- ! flexi-loans or continuous credit loans
- ! payments to debt collector (code as finance house loan)

**Exclude:**

- ! a new arrangement where no instalments have yet been paid, even if the goods have been received
- ! overdrafts
- ! a loan repayment made under a court order (enter in Diary)
- ! a loan from a friend or relative (enter at **QCLUB**)
- ! all business loans including loans taken out to set up a business and loans for business equipment

**Loanamt**

For flexi-loans and continuous credit loans enter the amount of credit that is outstanding at the time of interview or, if this is not available, at the date when the loan was last consolidated.

## Org

Code 2           **Credit Union**  
A Credit Union is a group who save together on a regular basis and then use the money built up to lend money to each other at a low rate of interest.

Code 3           **Second mortgage**  
The determining factor in coding the loan as a second mortgage is that a house is used as security for the loan.

### **Include**

- !           a second mortgage with separate payments from a mortgage for purchase
- !           a mortgage taken out on a property which was originally bought outright or inherited
- !           a Home Asset Scheme whereby part of the equity of a house is used as security for a bank loan

### **Exclude**

- !           an original mortgage for the purchase of the sampled dwelling, or a remortgage, which should have been covered at **QMORT**

Code 6:           **Employer as repayment of a loan**  
These will often cover season tickets, cars or moving house expenses.

Code 7:           **DSS Social Fund**  
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.

Code 8:           **Repayment if student loan**  
This covers repayment of loans from the Student Loan Company in Glasgow. At **Litempur** it is sufficient to enter student loan, for the amount at **LcashP** to equal **Loanamt**, and for 0 to be entered at **Lpartex** and **Loandep**.

## Litempur

Please **DON'T** use vague descriptions as each item purchased has to be given a code for RPI purposes. Open a note where necessary to give an explanation of purchases, particularly in these cases:

- ! **Home improvements:** state whether double glazing, built-in wardrobe, conservatory, etc., **and** whether the work was carried out by a contractor or was D.I.Y.
- ! **Wedding, anniversary or birthday expenses:** state whether contract catering; or if the household did its own catering record separately amounts for car hire, food, alcohol, hire of reception room.
- ! Distinguish between furniture and furnishings.
- ! Probe any residual sums. If the respondents really cannot account for the remainder, it is sufficient to describe as day-to-day expenses, but ensure you enter some description of the residue.

### **Flexi-loans/consolidation loans**

Obtain details of what was obtained with the loan when it was last consolidated. If this cannot be reconciled with the amount at Loanamt, obtain details of what was obtained before the last consolidation. Open notes in complicated cases.

*Open a note explaining residual amounts over , 500 as we would expect that respondents would be able to give some information about large sums.*

We shall contact you to ask for clarification about any inadequately described items.

**AnyMore**

**LOAN#..**

**[REMAINING SUM: , --]**

**Did you obtain any further items or services with this loan?**

*Checks are programmed to ensure that, for each loan arrangement, total expenditure on all items, after down payments and part exchange, is the same as the amount borrowed.*

- ! A hard check will appear if the total amount spent at LcashP, Lpartex and Loandep exceeds the amount at Loanamt. Check all amounts and amend as necessary.
  
- ! Another check will appear asking you to account for all of the loan if the total amount spent at LcashP, Lpartex and Loandep is less than the amount at Loanamt. Probe to find out how the residue was spent.

---

**BLOCK : QHP**

---

**Hire purchase and credit sale**

**HPFilt1**

**HPFilt2**

These questions cover hire purchase or credit sale agreements where the respondent is making payments direct to the retailer/vendor. If the repayments are being made direct to a loan organization, such as a finance house, enter at **QLOANSA**.

**HPFilt1** covers situations where instalments are being paid at the date of interview. **HPFilt2** asks about any down payment on which no instalment has yet been paid.

If a respondent has obtained goods under an h.p. arrangement but has neither paid a deposit nor yet paid any instalment, code 2 at both filter questions.

**CashHP**

**CashPrce**

If the respondent is uncertain about the exact cash price and has no documentary evidence accept an estimate.

---

**BLOCK : QCLUB**

---

**Club credit, mail order, etc**

**ClubFilt**  
**ClubType**

- Code 1: !                   **Budget or option accounts**  
Holders of budget or option accounts are often issued with a card that can be used at a number of shops, eg Readycredit card can be used in Ryman and Top Shop.
- Code 2: !                   **Club run by shop**  
Payments to Christmas Clubs, savings clubs, book clubs, etc. should be excluded. If you are in doubt describe the arrangement fully in a note.
- Code 3: !                   **Mail order agent**  
If respondents 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. Any payments or postage on **behalf of the club** should be excluded.
- Code 4: !                   **Other mail order organisation payments**  
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.

**Exclude:**

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

- Code 5: !                   **Loan from check trader**  
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".
- Code 6: !                   Include loans from relatives and friends, loans from organizations such as Friendly Societies, and legal fees being paid in instalments.

### **GoodsRec**

Only goods **received** by the respondent during the calendar month before the date of interview should be entered here, **regardless** of whether any payment has been made for the items.

---

### **TABLE: HHOLD12**

#### **Second dwelling ScndHome**

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

## BLOCK : QIMPROVE

---

### Home improvements and maintenance

These questions cover retrospective payments for central heating installation and maintenance, capital improvements and decorations and repairs by a contractor or other person. They are an important source of data on consumer expenditure for the National Accounts branch of ONS.

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 such materials should be included.

**Amount**  
**How**  
**LHP**

! If the payment is financed by a **loan**, the sum entered at **Amount** should be the payment actually made to the contractor/vendor for the work, including any cash down payment, in the last 12 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 last 12 months.

Code 3 should be used at **How** where the payment is by top-up mortgage or remortgage **and** the repayments have been included in the mortgage payments at **QLOANS/MorInPay or MorPrPay**.

*There is a home check if How is coded 1 (Loan) or 2 (HP) and LHP is coded 1 (Yes), ie the loan or HP instalments are still being paid, to see that the agreement has been entered at QLOANS or QHP.*



## **CHIFilt**

### **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 **CHMFilt**).

## **CHMFilt**

### **Include**

- ! routine servicing and maintenance
- ! repairs to a central heating system
- ! maintenance contract payments, eg Gas Board schemes

## **DecFilt**

### **InsHasC**

### **InsWillC**

#### **! Insurance claims**

Include at **InsHasC** 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 **InsWillC** 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, treat as a direct payment and exclude from these questions.

---

**BLOCK : QHOUSEEXP**

---

**Moving house expenditure****FeeFilt**

These questions collect data for National Accounts about 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.

**WhatFee**

If the respondent can only provide an estimate for any or all these items, code as combined fees.

**Amount**

If you are unable to separate stamp duty, land registry fees and/or local authority search fees from the total amount, please open a note explaining this.

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.

**Transac**

Fees for structural surveys where no property transaction is involved should be coded 4.

## **Main**

Code 3:           **Other dwelling**  
Use this code where someone sells a property which they did not own but for which they paid the fees eg sale of a deceased relative's house.

## **MoveFilt**

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

## **Exclude**

!           payments for storage of furniture by an informant who is going overseas but is not selling the property.

---

## BLOCK: QHOLIDAY

---

### Holidays

These questions are an important source of information for RPI and National Accounts on holiday expenditure and insurance premiums.

#### Exclude from the holiday questions:

- ! 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 in the UK or overseas.

#### HolLocn

Holidays in the Isle of Man, Channel Islands or Irish Republic should be coded 2 (Other).

#### Hpaymt

The amount paid should include any insurance paid as part of the package.

#### HolAdR

Record the number of people covered by the payment at **Hpaymt** who were charged at the full adult rate. This generally, but not exclusively, will be those aged 12 or over.

#### HolChR

Record 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.

#### SepIns

Enter any separate holiday insurance premiums paid in the last 3 months which cover a package holiday but which are not included in the package payment at **Hpaymt**.

## **BLOCK : QFLIGHT**

---

### **Air Flights**

These questions provide HM Treasury with information to estimate the effects of the passenger duty levied on flights from UK airports from October 1994. The amount of duty depends on the flight destination.

**Include** flights covered at the previous questions about holidays.

**Bank/building society charges**

**Filter**

The purpose of this question is to obtain domestic charges on normal transactions on bank and building society **current** or **budget accounts**, including accounts which yield interest.

**CurrType**

**CurrOth**

At the time of writing a number of building societies, such as Halifax and Northern Rock are converting to banks. At CurrType code according to current status or, if this is uncertain, code DK and enter the name of the company at CurrOth.

**Include charges for:**

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

**Exclude:**

- ! 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.

---

## BLOCK : QSTORD

---

### Standing order and direct debit

#### Filter

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 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 the nature of the organisation.

---

**BLOCK : QWELFMILK**

---

**Welfare milk**

**Filter**

**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.



---

**BLOCK : QSCHMILK**

---

**Free school milk****Filter**

If there is an occasional, nominal charge made by the local authority, but otherwise the milk is free, include but open a note.

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. 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.

**Howmany**

Bottles or cartons generally contain one third of a pint. Therefore, 5 bottles a week would be the usual answer.

---

**BLOCL : QSCLMEAL**

---

**School meals****Filter**

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. Exclude tuck shop purchases.

---

**BLOCK : QEDGRANT**

**Education grants**

**Filter**

Exclude top-up loans.

---

**BLOCK : QSTULOAN**

---

**Student loans****Filter**

The standard means tested grant has been frozen since 1991. A system of top-up loans to supplement the grant is available to all full-time British students aged under 50. The loan system is administered by the Students Loan Company in Glasgow. Students can draw the loan all at one or in a maximum of 3 instalments for each year of the course. Repayments on the loan do not begin until the student is earning about , 14,000 a year.

**BorEst**

This asks for the respondent's estimate of how much they will borrow during the current academic year. The maximum amounts for 1996/97 are:

	full year (,)	final year (,)
students living away from home:	2035	1485
IN LONDON	1645	1200
ELSEWHERE		
students living at parental home:	1260	920

---

## BLOCK : QEDFEES2

---

### Leisure classes

#### Filter

Include leisure or recreational courses which cannot be identified as vocational, excluding driving lessons.

#### Examples include:

- ! cookery, homemaking, handicraft, needlework
- ! dancing, music lessons;
- ! sports tuition, e.g. swimming, riding, judo classes;
- ! do-it-yourself classes, car maintenance;
- ! 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.

If leisure classes are recorded in the Diary check if they are first lessons. If they are not, please ensure that they are recorded at this question if any payments made in last 3 months.

---

**BLOCK : QEDFEES3**

---

**Education fees for children outside household**

**Filter**

Unmarried students can receive parental contributions up to the age of 24; married students can receive contributions up to two years after their marriage.

---

**BLOCK : QREFUNDS**

---

**Refunds from employers**

**Filter**

If the informant has not worked for an employer in the last 3 months code 2 (No) at **Filter**.

---

**BLOCK : QEXP GIVE**

---

**Money given for household expenditure**

**Filter**

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.

---

**BLOCK : QEXPAY**

---

**Direct payment of household expenditure**

**Filter**

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.

**ExpAmt**

If only part of the expenditure is paid direct, only the part paid by the DSS or person outside the household should be included here.



Social Survey Division

**Family Expenditure Survey  
1997-98**

**INCOME QUESTIONNAIRE  
Instructions to Interviewers  
& Editing Notes**



---

**CODING & EDITING NOTES AND  
INSTRUCTIONS TO INTERVIEWERS**

---

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**These instructions must be inserted opposite the relevant pages of the FES Income Interviewer Instructions and should be used in conjunction with the FES Income Documentation.**

### **CHECK FOR ALL SPENDERS**

There is space in each Income Questionnaire for two spenders. Please check the fact sheet and F5 menu carefully to ensure that there is an Income Questionnaire covering each adult **including any absent spender.**

### **ABSENT SPENDERS**

Check the fact sheet to ensure that there is an Income Questionnaire present for the absent spender.

For absent spenders the interviewer is instructed to collect all pay details. These should be accepted unless k\_ALF1.Alltype is coded 1 (allowance received from absent spender); in this case refer to RO as a decision will be needed to ensure that there is no duplication of income.

Occasionally a hard error may occur in CADI if the only person on an Income Questionnaire (e.g. the third person in the household) is an absent spender. Refer to RO, do not leave case 'in error'.

### **PERIOD CODES**

- **Code 95**

Please be sure to check period code 95 and amend to yearly. If, however, the interviewer note states that the amount is a one-off lump sum the entry may have to be deleted: check with your supervisor before deleting anything.

- **Code 97**

Period code 97 must always be recoded and the amount recalculated

## ACCEPTABLE DKS

DK may be accepted at the following income questionnaire questions **only**:

d_SLFJB1/ d_SLFJB2/ d_SLFJB3	Profit1	<b>provided WhyNoPro is coded;</b>
	Ownamt	<b>but refer to Research first;</b>
	OwnOTAmt	<b>but refer to Research first;</b>
	SEInc	<b>but refer to Research first;</b>
j_ADITESS	TesAmt	<b>in which case TesImp must be imputed from value at TesDK; if TesDK is also missing refer to RO</b>
j_BUILD	BldAmt	<b>in which case BldImp must be imputed from value at BldDK; if BldDK is also missing refer to RO</b>
j_BANK	BkAmt	<b>in which case BKImp must be imputed from value at BkDK; if BkDK is also missing refer to RO</b>
j_NTSV1	NtAmt	<b>in which case NtImp must be imputed from value at NTDk; if NTDK is also missing refer to RO</b>
j_NTSV2	NsAmt	<b>in which case NsImp must be imputed from value at NSDk; if NSDK is also missing refer to RO</b>
j_BOTH	BothAmt	<b>in which case BothImp must be imputed from value at BOTHDk; if BOTHDK is also missing refer to RO</b>
j_TSTK	OthAmt	<b>in which case OthImp must be imputed from value at OTHDk; if OTHDK is also missing refer to RO</b>

## **GROSS WEEKLY HOUSEHOLD INCOME**

Gross weekly household income is now computed in the Blaise program.

On the final screen (before PAB\_DONE) in the Income Questionnaire there are three questions:

**GWHP1ITQ** is the gross weekly income for Person 1 on **this** income questionnaire.

**GWHP2ITQ** is the gross weekly income for Person 2 on **this** income questionnaire.

**GWHITOT** is the combined gross weekly income for Persons 1 and 2 on **this** income questionnaire.

Before carrying out an imputation you will need to add together the GWHITOT values on all Income questionnaires for this household.

## **IMPUTATIONS**

There are a set of questions at the end of the Income questionnaire (just before PAB\_DONE) about imputation.

### **HHEdFilt**

This must be coded 1 if you have imputed or amended any amounts on **either** the Household **or** the Income Questionnaire except for the investment income questions where imputation is carried out at separate questions. Also exclude abatements.

#### ***Include:***

- imputations carried out by Research, a supervisor or another editor
- imputations of rent, etc using CIPFA
- imputations of council tax bands and amounts
- imputations using gross weekly household income
- imputation of tax and N.I. using net to gross spreadsheet
- splitting of combined benefits

#### ***Exclude:***

- abatements where you have coded an abatement marker question

Code 2 at HHEdFilt if no imputations were done.

*(continued on page v)*

## **IMPUTATIONS (continued)**

### **WhichHed**

If HHedFilt is coded 1, code at WhichHed the questions at which imputations were carried out. If you did more than one imputation at the same question (e.g. you imputed two road tax amounts) use the relevant code once only.

The coding frame is:

#### *HOUSEHOLD QUESTIONNAIRE:*

Rent .....	1
Housing benefit .....	2
Services included in rent .....	3
Water/sewerage rates .....	4
Purchase price of house .....	5
Last mortgage repayment .....	6
Mortgage protection policy .....	7
Structural/contents insurance .....	8
Council tax band .....	9
Council tax amount .....	10
Council tax rebate .....	11
Year life insurance taken out .....	12
Amount of life insurance .....	13
Last phone payment .....	14
Last electric payment .....	15
Electricity charge .....	16
Last gas payment .....	17
Gas charge .....	18
Central heating oil amount .....	19
TV rental payment .....	20
Road tax .....	21
Vehicle insurance .....	22
Loan instalment .....	23

#### *INCOME QUESTIONNAIRE:*

Tax deducted from employee pay .....	24
NI deducted from employee pay .....	25
Superannuation deduction .....	26
Union fees deduction .....	27
Self-employed tax payment .....	28
Self-employed NI payment .....	29
Retirement pension .....	30
Severe Disablement Allowance .....	31
Disability Working Allowance .....	32
Disability Living Allowance .....	33
Attendance Allowance .....	34
Jobseeker's Allowance .....	35
Income Support .....	36
Family Credit .....	37
Incapacity Benefit .....	38
Maternity Allowance .....	39
Other imputed questions .....	40

**IMPUTATION (continued)**

**OtherHEd**

If WhichHEd is coded 40 (other imputed) complete this text field giving the name of the question(s) at which imputations were carried out.

## **EMPLOYMENT TRAINING SCHEMES**

### **ProgType**

If ProgType is coded 9 (other scheme) refer to RO

### **TrainBen**

If the allowance is DK refer to RO.



## **EMPLOYMENT STATUS**

### **Paidwork**

#### **Include:**

- childminders

#### **Exclude:**

- mail order agents
- baby sitters
- one-off odd jobs

## **Occupation coding (SOC)**

Interviewers record job details in block JOBDES and code occupation in the admin block.

One soft check appears on all SOC codes. This states:

"Please check the following details. (SOC code) has been coded into group (matrix group). If this is correct, (Shift + F3) to continue; else ENTER and amend code."

This check is for interviewer use and generally you need to nothing other than suppress it.

However there are two other checks relating to SOC coding where you will need to take action.

The first states:

"(SOC) is unlikely to be (an employee/self-employed). Please check above details. ENTER to change SOC code."

This check means that the employment status is wrong for the SOC code entered. Refer to the SOC matrix, held by the editing supervisor, and amend the errors. If you cannot resolve discrepancies, discuss with supervisor.

The second check where action is required states:

"Occupation code not valid. Press ENTER and recode."

Here, you must consult the SOC coding booklet to find a valid code for the job entered.

**EType**  
**Director**

Occasionally a director of a limited company, who is legally an employee, may only be able to give information in terms of self-employment, i.e. as profit or drawings.

In these cases the interviewer may have opened notes or will have coded Empstat 1 (employee) and EType as one of codes 2-7. If the respondent **is** a director of a limited company, i.e. Director is coded 1, you will need to transfer the self-employment income to the employee pay questions. For procedures see FACING PAGE 18.

## **EMPLOYEE PAY**

- c\_EMPJB1 (Main employee job)**
- c\_EMPJB2 (second employee job)**
- c\_EMPJB3 (third employee job)**

### **Employee pay details**

If an informant does a different type of work for more than one employer concurrently he/she should be coded as having more than one job at c\_EMPJB1/2. (If the informant does the same type of work for more than one employer e.g. cleaning, teaching etc he/she should be coded as having one job also if an informant does two different jobs for one employer e.g. teaching and lecturing for the same local authority he/she should also be coded as having one job.)

Respondents with more than one job should decide which is their main job.

### **Directors of limited companies**

For the purposes of the FES a director of a limited company must be coded as an employee, not as self-employed. If the interviewer has entered DKs at the employee pay questions and opened a note explaining that the director, although legally an employee, manages his affairs as a self-employed person and therefore can only give information in terms of profit proceed as follows:

- enter the "gross" profit, ie before tax and NI are deducted, at GrossPay.
- amounts relating to the profit period should have been entered at Tax and NINO by the interviewer: if they have not and a profit has been made impute based on tax tables and Class 2/4 NI contributions; if no profit is made or given refer to supervisor for a decision as to whether any tax or NI should be imputed.
- the editor should check that all the amounts are calculated or amended to weekly values.

### **PayDat**

A check will appear if the interview date has been changed to a date later than the pay date. Refer to RO.

**PayAmt**

If the informant is employed in the U.K. but paid in a foreign currency the interviewer should have entered DK and opened a note. The income should be converted to pounds and pence using the current exchange rate.

**PenDAmt**

If superannuation amount is DK, impute as:  
6% of GrossPay but use 1.5% for civil servants widows pension;  
or 8% of PayAmt (net pay) but use 2% for civil servants;

**UnDAmt**

If union fees is DK, impute as •2 per week per period of last wage.

**PABDED**

There will be a hard check at PABDED if there are deductions from pay which need to be coded using computer-assisted coding. The type of deduction should be typed in at DedOType (the interviewer will have already typed in a description) and coded using the F2, F1 function.

If there are deductions for **an employer loan or life assurance** a soft check will appear. Please check the Household Questionnaire to make sure that there is a corresponding entry, otherwise the case may need to be referred to RO for more details.

- **Widows and orphans.**

Code to 14.01.06: do not transfer to other questions.

**GrossPay**

A soft check will appear if the net pay plus any deductions does not equal gross pay to the nearest •2.00. The interviewer will have suppressed this check and opened a note to explain what is on the pay slip. The editor should then assess what the payment may be for, e.g. profit-related pay.

Occasionally, mileage allowance will be shown on the pay slip as a component of pay, separate from net pay and deductions. If it has been entered by the interviewer as a deduction from pay add it to net pay and delete it from Deducts.

If there is no satisfactory explanation for any discrepancy at GrossPay, refer to RO.

**HourUs**  
**HourOT**  
**HourNoPa**  
**HourTot**

If the number of hours worked is excessive a soft check will appear. The client often queries these values so please note on the spreadsheet provided cases where:

HourUs is more than 75 hours;  
HourOT is more than 25 hours;  
HourNopa is more than 25 hours;  
HourTot is more than 90 hours.

**PayInc**  
**MileAll**

If PayInc is coded 3 (mileage/fixed allowance) received and an amount for mileage allowance included in the salary is shown at MileAll, a note will appear on the fact sheet and a 'car sheet' message will appear on the screen. The editor should complete a car sheet and abate any vehicle expenses in the HHD schedule and the DIARY.

If mileage allowance is received but that respondent does not have a vehicle, refer to supervisor.

## **BonExtra**

### **Include:**

- bonuses for directors
- firemans and first aid bonus
- money received by a minister of religion for carrying out a wedding, funeral, etc. if he is an employee.

### **Exclude:**

- Shares in a company
- cash value of shop vouchers
- income in kind



## **SELF-EMPLOYED INCOME**

**d\_SLFJB1      d\_SLFJB2      d\_SLFJB3**

**BusAccts** asks if business accounts are prepared for tax purposes;

**Profit1** will apply if BusAccts = 1 and will show profit/loss figure;

**Profit2** will show if previous figure is profit or loss;

**WorkAcc** asks if separate bank accounts for work and domestic purposes are kept;

**OwnSum** asks about non-business drawings from the work account;

**OwnOther** about any other income from the job not drawn from a bank account;

**SEInc** applies if BusAccts = 2 or WorkAcc = 2 or Ownsum = 2 and asks about regular income from the job;

Where no self-employed income is recorded interviewers should state what other source of income respondents may have.

A refusal by a respondent will only be allowed at the question OwnOther (do you receive any other income from this business?)

As the routing is complicated and can throw up hard checks it is advisable either to consult the documentation or refer to R.O. if there are problems with clearing them.

There is no change to the self-employed abatement procedures.

### **Self-employment**

The term self-employed covers informants who are responsible in their work only to themselves and do not receive a wage or a salary. Tax is not normally deducted at source but paid directly to the Inland Revenue. Hence, directors and managers are employees of their own companies. For the purposes of the FES a director cannot be self-employed (see page facing 18).

A soft check will appear at SeBExTyp to remind the editor to abate the items claimed for.

**Profit1**

If the informant does not know his/her profit or has been self-employed for a very short time the interviewer will enter DK and open a note giving details of any anticipated profit. Income from a business start-up scheme should have been included in the profit already.

If the profit is more than •75,000 refer to supervisor who will notify client.

**ProfTax  
PrBefore**

Occasionally ProfTax will be coded 2 (profit is after tax) and PrBefore will be DK. Refer such cases to RO.

**WorkAcc  
Ownsum  
Ownamt**

Refer up any cases where amounts seem unduly high or low and where there is no satisfactory interviewer note.

If OwnAmt is DK refer to RO.

**OwnOTAmt**

A refusal is acceptable here.

**SEInc**

If SEInc is DK refer to RO.

## **ABATEMENT OF SELF\_EMPLOYMENT INCOME**

### **SeBusExp, SeBExTyp**

Generally any informant who is self-employed will be able to offset business expenditure against income tax. The amount claimed and the item will be noted on the fact sheet.

You should abate by the percentage claimed **unless**

- respondent is claiming vehicle expenses
- an amount is given instead of a percentage
- 100% is claimed
- percentage is DK

For each of these situations, see instructions below.

- **Vehicles: general procedures**

If there is a vehicle at QVEHICLE with no tax or insurance paid, assume unless the interviewer has noted to the contrary, that this relates to the vehicle at SeBusExp and do not abate any other vehicle.

If there is more than one vehicle of the same type at QVEHICLE abate the vehicle with the larger insurance. If one of the vehicles is being purchased with a loan the entry at QLOAN may also need to be abated.

If an informant owns a car but another household member claims on it proceed as follows:

- the owner's car expenditure should be abated at QVEHICLE
- the claimant's car expenditure in the Diary should be abated

If there are car leasing payments recorded at LAmt refer to supervisor for a decision about abatement. Those who own a car at present are asked at Own whether they own or lease their car and will have been asked LAmt and Lperc in the Household schedule. In these circumstances, the leasing payments should not be transferred to QSTORD or to the Diary.

All vehicle expenses in the HHD and DIARY should be abated by the percentage given.

- **Amount claimed instead of a percentage**

If an amount is claimed for a particular item instead of a percentage, adjust the amount claimed (which should be an annual figure) to the same period code as that shown at the appropriate HHD question.

If the amount claimed covers more than one item, refer to supervisor for a decision.

- **Abating items where 100% expenditure is claimed for tax**

*Rent, mortgage, council tax, rates, water, structural insurance*

If there is a 100% claim for any of the above items, the expenditure recorded at the appropriate HHD should not be abated by 100% but by an adjusted amount as indicated below:

(a) Mixed premises excluding farms (eg shop/flat/house)

If any of the above items are claimed as a business expense they should be abated according to the number of rooms used solely or partly for business (**see number of rooms calculation below**)

N.I. only: if rates, or rent including rates are abated, the NRV should also be abated by the same proportion.

(b) Farms

Any amounts given for rates, NRV and structural insurance at the appropriate HHD questions should be abated by **one third**.

Where rent or mortgage payments are shown separately for the farmhouse, they should also be abated by **one third**. However, if payments include farm buildings then refer to RO.

Water rates for agricultural establishments are normally too high for the usual method of abatement to result in a true domestic element. Refer these to RO.

*Cars/Vans*

Where 100% is claimed all relevant vehicle expenses should be abated to zero, i.e. tax and insurance.

*Fuel (gas, electricity and central heating oil)*

Where 90% or more is claimed abate by 90%.

*Telephone*

Abate according to the number of rooms used solely or partly for business or by **one third** in the case of a farm.

- **Abating items where Percentage to be claimed not known**

*Rent, mortgage, council tax, rates, water, structural insurance*

Abate by the number of rooms used solely or partly for business

*Cars/Vans*

Abate by **one third**.

*Fuel (gas, etc)*

Abate according to the number of rooms used solely or partly for business or by **one third** in the case of a farm.

*Telephone*

Abate by **two thirds**.

**(continued on page 28D)**

- **Calculating the percentage of rooms used for business**

The percentage of rooms used for business

$$= \frac{\text{Number of rooms used only or partly for business}}{\text{Number of rooms used by household (excluding 'other' rooms not used for business)}}$$

The number of rooms used only or partly for business is given at QADDRESS.PartBUse and QADDRESS.OnlyBUse. An adjustment has to be made if rooms are shared (QADDRESS.Shared)

	Rooms used by Household of shared	Rooms shared	Rooms used by household
Total no. of rooms	9	2	(7+1) = 8
Other rooms inc. other' rooms used for business	2	1	(1+.5) = 1.5
'Other' rooms used for business (specified below)	1	-	(1+0)= 1

The number of rooms used by the household (excluding 'other'rooms not used for business) = 8-1.5+1 = 7.5

In the above example , if one room is used only for business and one room is used partly for business then the percentage of rooms used for business

$$= \frac{1.5}{7.5} = 20\%.$$

This percentage should be then be used to abate the relevant items of expenditure.

- If there are any 'other' rooms used for business they should be specified at RmBus in Household Schedule.
- A room shared between two households counts as .5 of a room.
- A room used partly for business counts as .5 of a room.

- **No rooms are used either solely or partly for business**

Refer to supervisor for an estimate of the number of rooms used for business. This should take into account the type of business, amount of profit, composition of household by age and sex, and the total number of rooms. The maximum number of rooms estimated should be **two**.

## **ODD JOBS**

**k\_ALF2**

**k\_ALOJ**

An 'odd job' is defined as a job which is undertaken only at a specific point in time and without any regularity or continuity. It should be non-recurring. Regular commitment includes any obligation to work for someone on a regular basis, e.g. Territorial Army.

No action unless it is clear that the job is regular and is held currently (in which case the interviewer should not have entered it here). If this applies it should be transferred to employee, subsidiary employee or self-employed questions as appropriate.

Refer doubtful cases to RO.

- *Students' holiday jobs*

Holiday jobs should not be shown here but students should be coded according to the situation at the time of the interview.



## **STATE BENEFITS**

### **g\_BENEF1 - g\_BENEF5**

The interviewer's entry should be accepted as correct. The only time a figure should be amended is when an interviewer has opened a note indicating that two or more benefits have been combined. The 'Benefit Rates' table should enable the editor to separate and transfer amounts to the respective benefits.

There are various checks on unlikely combination of benefits. If there is no satisfactory interviewer note discuss with supervisor.

**Child Benefit**

Note that from April 1997 this incorporates One Parent Benefit.

**BNCardS1**

**JSACHk**

This question reads:

There are two types of Jobseeker's Allowance. Is the Allowance you have received:

- CONTRIBUTORY, that is based on your N.I. contributiond.....1
- INCOME-BASED, that is based on an assessment of your income.....2
- Have you received BOTH types of Jobseeker's Allowance AT DIFFERENT TIMES in the last 12 months.....3
- Or have you never received Jobseeker's Allowance but did receive Unemployment Benefit before last October?.....4

IF UB AND JSA RECEIVED IN LAST 12 MONTHS USE CODE 1, 2 OR 3 AS APPROPRIATE

If contribution-based JSA has been received any Unemployment Benefit received before October 1996 should be included in the NumWks question for code 1.

If income-based JSA has been received any Unemployment Benefit received before October 1996 should be included in the NumWks question for code 2.

Code 3 should only be used where both types of JSA have ben received in the last 12 months. Refer any interviewer notes on this code to RO.

Code 4 should only be used where JSA has never been received but Unemployment Benefit was received at some time in the last 12 months but before October 1996.

Refer to RO any case where both JSA and Income Support are being received now. It is not possible to receive both benefits at the same time.

### **Income Support**

If a respondent is repaying a Social Fund loan or DSS are paying part of their electricity or gas bill the relevant amount should be added on to Income Support. If the respondent is not receiving Income Support refer to RO for a decision about whether this should be added to JSA or some other benefit.

### **Family Credit**

If Family Credit is paid as a lump sum covering 26 weeks (6 months) transfer to BnCardT1 code 1.

**Statutory Sick pay**

There is a check if the respondent is receiving SSP but is not coded as being an employee. Refer to RO.

### **Statutory Maternity Pay**

There is a check if the respondent is receiving SMP but is not coded as being an employee. Refer to RO.

**Family Credit paid as lump sum**

There is a check if BncardT1 is coded 1 and BnCard S1 is coded 3. If it seems that instalment paid or lump sum paid Family credit has been duplicated, refer to supervisor.

**g\_BENEF5**

**OthBnT1**

If the text field at OthBnT1 refers to Reduced earnings allowance, take no action.

If the text field refers to Child Support Maintenance or Child Maintenance Bonus, refer to RO.



**k\_RENTIN**

**Rentrec**

Check at this question whether the person is making a living out of letting or sub-letting property and if necessary transfer details to self-employed questions.

**k\_ALTAX**

**Dirtaxam**

**Dirtxram**

Checks will appear if the tax paid is more than •10,000 or the tax refunded is more than •3,000. Refer up to supervisor who will notify client.

**TESSAs****j\_ADITESS**

Since January 1991 anyone over the age of 18 years has been able to open a TESSA account. The maximum deposit for the first year is •3000 and •1800 for each subsequent year up to five years.

From January 1996 investors may re-invest •9,000, but no more than that, from a first TESSA into a follow-on TESSA.

**TesAmt**

If TesAmt is DK, TesImp must be imputed from value at TesDK; if TesDK is also missing refer to RO.

TESSA income should be imputed using Moneyfacts.

## **Building Society and high street bank accounts**

### **j\_BUILD, j\_BANK**

- *Imputation*

If interest has been received or credited but the informant does not know the amount (BldAmt or BkAmt = DK), it must be imputed as follows:

- if the amount invested is shown at BldDk/BkDK and a description of the investment at BldNam/BkNam, impute at **BldImp/BkImp** after referring to Money Facts for the current rate of interest.
- if BldDk/BkDK or BldNam/BkNam are also missing, refer to RO.

## **National Savings - Post Office - accounts**

### **j\_NTSV1, j\_NTSV2**

- *Imputation*

If interest has been received or credited but the informant does not know the amount (NTAmt or NsAmt = DK), it must be imputed as follows:

- if the amount invested is shown at NtDk/NSDK, impute at **NtImp/NSImp** after referring to Money Facts for the current rate of interest.
- if NTDK/NSDK are also missing, refer to RO.

## **Other accounts**

### **j-BOTH**

If interest has been received or credited but the informant does not know the amount (BOTHamt = DK), it must be imputed as follows:

- if the amount invested is shown at BOTHDK, impute at **BOTHImp** after referring to Money Facts for the current rate of interest.
- if BOTHDK is also missing, refer to RO.

**BldTax**  
**BkTax**

A check appears if BldTax or BkTax are coded 2 (before tax) but the respondent pays tax on income elsewhere in the questionnaire. If there is no interviewer note recode BldTax/BkTax to code 1.

## **Gilts, Stocks, shares**

### **j\_TSTK**

- *Imputation*

If interest has been received or credited but the informant does not know the amount (OthAmt = DK), it must be imputed as follows:

- if the amount invested is shown at OthDK and a full description of the investment at OthNam, impute at OthImp after looking up the asset in the Financial Times;
- if it is a National Savings product consult FRS colleagues for look-up tables;
- if the description of the investment at OthNam is too vague for it to be looked up, impute interest as 5% of the amount invested at OthDK.
- if the latest dividend rate cannot be calculated refer to RO;

**Income from supermarket loyalty savings accounts**

Only interest from such accounts should be accepted at code 4. Refer any doubtful cases to supervisor.

## INTRODUCTION

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- 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 full details of the household's income.
- Refusals at any questions except those mentioned below are not acceptable and the interview must be terminated unless spenders can be persuaded to give the information.
- Refusals may be accepted at these questions although we would obviously prefer to have the information requested:

**OwnOther in block d\_SLFJB**

**This question applies to the self-employed with separate business and non-business bank accounts**

**TesDK in block j\_ADITES**

**BldDK in block j\_BUILD**

**BkDK in block j\_BANK**

**NTDK in block j\_NTSV1**

**NSDK in block j\_NTSV2**

**BOthDK in block j\_BOTH**

**OTHDK in block j\_TSTK**

These questions, which ask for the amount invested at present, apply only if respondents do not know the amount of interest or dividends received in respect of an investment in the last 12 months.

- Encourage respondents 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".
- **The HOH and partner must be on the same questionnaire.**
- A separate Income Questionnaire must be opened for all **Absent Spenders**.

**JUMP QUESTIONS IN THE INCOME  
QUESTIONNAIRE**

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<b>Block</b>	<b>Question</b>	<b>Jump No</b>
<b>b_Jobdes</b>	<b>MtOneJob</b>	<b>1</b>
<b>NonRespo</b>	<b>SOC1</b>	<b>2</b>
<b>NonRespo</b>	<b>SOC2</b>	<b>3</b>
<b>c_Empjb1</b>	<b>PayDat</b>	<b>4</b>
<b>c_Empjb2</b>	<b>PayDat</b>	<b>5</b>
<b>d_Slfjb1</b>	<b>Intro</b>	<b>6</b>

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**Period Codes**

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**The standard FES period code question is:**

**How long did this cover?  
(enter code)**

- |                        |   |
|------------------------|---|
| 1: One week            | 10: Ten times a year                                    |
| 2: Two weeks           | 13: Three months/13 weeks                               |
| 3: Three weeks         | 26: Six months/26 weeks                                 |
| 4: Four weeks          | 52: One year/12 months/52 weeks                         |
| 5: Calendar month      | 90: Less than one week                                  |
| 7: Two calendar months | 95: One off/lump sum<br>(EXPLAIN IN A NOTE <Ctrl + F4>) |
| 8: Eight times a year  | 97: None of these<br>(EXPLAIN IN A NOTE <Ctrl + F4>)    |
| 9: Nine times a year   |   |

**you must open a note if selecting codes 95 or 97**



## Concurrent interviewing

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**Who1**

**DO YOU WISH TO CONTINUE WITH [NAME]?**

**(enter code)**

**1: Continue**

**2: Suspend**

This question is used to organise the concurrent interviewing practice. By saying that you wish to continue with both respondents it is possible to ask both people the same question or group of questions together.

Alternatively, if one person has to go out, you can choose to 'suspend' their interviewing and continue with the other person.

**When they return, change the code to 'continue'; the outstanding questions must then be asked.**

*Hard check*

*Once you have entered data after this screen you will not be able to change "Continue" to "Suspend" at that screen for that spender.*

If two respondents are being interviewed on the same Income questionnaire questions for the first will appear on the normal background, those for the second will appear in reverse video.

## **Economic Activity**

The economic activity questions are designed to allow the FES to be analysed according to the internationally agreed definitions of employment and unemployment, those defined by the International Labour Organisation (ILO). The questions are as close to those used on the LFS as is appropriate for the FES.

**Training Schemes**

**Govtprog      ProgType      PrgTyp0      INA249**

Government schemes are an important part of the employment scene nowadays. It is likely that people on the schemes will recognise them, and whether or not they are government schemes. If they do not, then ultimately you should accept the respondent's view of the situation.

Some notes are given below so you will be able to recognise the main characteristics of the more common schemes.

**Training for Work**

This is open to those aged 18 - 59. The allowance is £10 a week more than Contribution based Job Seekers allowance.

It is designed to meet people's needs either by offering an individually tailored package or practical and direct training to help them acquire the skills and experience needed to compete for jobs. Each trainee should have a training plan which was agreed at the start of his/her training and each should receive a training allowance on top of their weekly benefit.

**Youth Training**

This can be delivered in a wide variety of ways. It focuses on unemployed 16 and 17 year olds and (generally) provides a two year integrated programme of training, education, and work experience. All those on Youth Training now have the opportunity to gain a recognised National Vocational Qualification, or credit towards one.

In many parts of England and Wales the responsibility for planning and delivering Employment Training and Youth Training has been contracted to Local Training and Enterprise Councils (TECs). Two thirds of the board of each TEC are private sector employers; the balance may be leaders from education, trade unions, voluntary organisations and the public sector. In Scotland, training responsibilities are carried out by Local Enterprise Councils (LECs).

- **Work Trial**

Run by the Employment Service, this is aimed at the long term unemployed. Participants receive up to 15 days work experience with an employer in an existing vacancy, and provides them with an opportunity to be recruited permanently. During the Work Trial participants receive the unemployment related benefits to which they are entitled, and appropriate expenses (eg travel). The employer is not allowed to top-up this income or make any other payments. There is no obligation on the employer to take on the participant after the trial not on the participant to accept any offer of employment. The income for respondents coded as being on Work Trial will be picked up in terms of the usual state benefit(s) they receive.

If the Work Trial ended during the reference week:

- if the employer took the respondent on as an employee with immediate effect, code Working as 'yes' (and record anticipated pay if necessary)
- if no offer of employment was made, or an offer was refused, or an offer was made and accepted but the employment was to begin after the reference week, code Working as 'no', and code 3 at Train.

- **Project Work**

This programme, for people who have been unemployed for over 2 years, consists of a period of intensive job search help for 13 weeks followed by, for those still unemployed, 13 weeks of mandatory job experience. Those on work experience receive an allowance equal to their benefit plus £10.

- **Business start-up schemes** (including Enterprise Allowance) are rather different from the other schemes and people on them will be treated as self-employed in the questionnaire if they are still on the scheme.

**Trainben  
Perc519**

Those on schemes are asked for the amount of allowance they received, except those on work trial, where no allowance is paid.

## Employment Status

- **PaidWork**

**'Paid work' at this question means any work for pay or profit done in the reference week. It is to be included, however little time is spent on it, so long as it is paid. For example, it includes Saturday jobs and casual work.**

On the FES, however, do **NOT** count mail order agents or baby sitters as having been in paid work, and exclude one-off/odd jobs - all these are dealt with later. Do however count childminders.

**Self-employed people are considered to be working if they work in their own business, professional practice, or farm for the purpose of earning a profit even if the enterprise is failing to make a profit or is just being set up. Respondents on a Business Start-up Scheme should always be coded as working.**

- **Awayfrom**

This is asked in order to deal with any uncertainty that may exist in the minds of people who were away from PAID work during the reference week (eg. on holiday, sick leave, career break, laid off, etc.)

The important point to remember, if the informant has been absent from their job for a long period (eg. career break, long term sick etc), is whether there is a job for them to return to: ie an arrangement exists with their employer that there is a job for them on their return.

Those who have a job fixed up but have not yet started working should be coded 3 here.

**In cases where the respondent is unsure whether he or she actually had a job the following points may be helpful :**

- **Employees**

For employees a job exists if there is a definite arrangement between an employer and an employee for work on a regular basis (i.e. every week or every month) whether the work is full time or part time. The number of hours worked each week may vary considerably but as long as some work is done on a regular basis a job can be said to exist.

- **Long term absence**

Long term absence from work. If the total absence from work has exceeded six months then a person has a job only if full or partial pay has been received by the worker during the absence.

- **Seasonal workers**

In some industries (eg. agriculture, forestry, fishing, types of construction, etc.) there is a substantial difference in the level of employment from one season to the next. Between 'seasons' respondents in such industries should be coded 2 at this question.

(However, note that the odd week of sick leave during the working season would be treated like any other worker's occasional absence and coded 1 here).

- **Casual workers**

If a respondent works casually for an employer but has not worked for them during the reference week, they should be coded 2 at Away from, even if they expect to do further work for the employer in the future.

- **Student Nurses**

Training for nurses is now carried out under the Project 2000 scheme and as such, nurses on this scheme should be classed as students. Until the implementation of Project 2000 nurses were viewed as employees of the NHS and received their training as part of their work. With Project 2000 nurses are students foremost and the clinical experience they undertake is more a work placement than full-time employment. They receive a bursary the level of which will reflect this work. There may still be a small group of traditional student nurses left. These should be treated as any other student, rather than as working.

- **Career Break**

In some organisations employees are able to take a career break for a specified period and are guaranteed employment at the end of that period. If a respondent is currently on a career break they should be coded 1 here only if there is an arrangement, between the employer and employee, that there will be employment for them at the end of the break. This is not dependent upon them receiving payment from their employer during this time. The informants opinion of whether they have a job to go back to should be taken and the answer recorded accordingly.

- **Company in liquidation**

If a respondent is working for a company that has gone into liquidation and is being paid for that work, then code 1 (yes): if they are not being paid the code 2 (no).

**OwnBiz  
RelBiz**

There are people who may have answered 'No' at the paid work question because they are 'unpaid family workers'. These are people whose work contributes directly to a business, farm, or professional practice owned or operated either by themselves or by a relative but who receive no pay or profits (eg. a wife doing her husband's accounts or helping with the family farm or business). Although the individual concerned may receive no pay or profit he or she directly contributes to the 'business' profit. For this reason we are interested in the work done by these people.

**Note, however, that this applies ONLY when the business is owned or operated by the individual themselves or by a relative. Thus, unpaid voluntary work done for charity, etc. should NOT be included.**

**Looked  
LookYT**

'Looked for paid work' may cover a wide range of activities and you should not try to interpret the phrase for the respondent. All those looking for paid work, including those looking for vacation or casual work, should be coded 1.

In the case of those 'looking for' a place on a government scheme the search should be active rather than passive. In other words, a respondent who has not approached an agency but who would consider a place if an agency approached him or her should be coded 2.

**StartJ**

We ask about being able to start work within 2 weeks because this is an important component of the internationally agreed definition of unemployment.



## **YNotLk**

There is no predetermined definition of any of the categories at this question; you should accept the respondent's answer.

Do not prompt the categories. If, exceptionally, an answer covers more than one coding category ask which is the main reason and code that one only.

## **Empstat1**

In general, accept the respondent's answer but if there is doubt you should try to find out how they are described for tax purposes. If this fails check on their method of paying National Insurance. Self-employed people are usually responsible for paying their own National Insurance contributions while an employee's contributions are usually deducted under the PAYE system.

## **1: Employees**

An employee is someone who, at the time of interview, has an arrangement with an employer (another person or an organisation) to work for the latter for a wage or salary. This does not include informants who are on an employer's books but who have not yet started work.

Employees who are temporarily away from work due to 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. If they are about to start a new job, code 1 at Waiting.

If someone is on the books of their husband's/wife's firm for tax purposes, they should be coded at as an employee, regardless of how many hours they work.

### Directors

A director of a limited company is always counted as an employee, ie as an employee of his or her own company.

Employees are *not* asked whether they are a director of a limited company, in the job description section, whereas the self-employed are asked. See the instructions at Director in block QJobDes for an explanation, and the definition of self-employment below.

### Sandwich Student

If a sandwich student has an arrangement to work for an employer, and is attending college or university at the time of interview, he or she should be coded as an employee.

### Casual or Seasonal Workers

These should be coded as employees if, at the time of interview, they are actually working for an employer. If they are not working at present code them as not working.

### Intermittent Work

People with a regular but intermittent arrangement to work for the same employer (such as many school kitchen staff) should be coded as employees, even during the periods when they are not working.

### Resident employees

eg. au pairs, domestics, who are members of the household, should be treated as working in the same way as any other employee.

### Clergy

Church of England and non-conformist ministers should be treated as employees. Jehovahs Witnesses are treated as self-employed.

### Occupational therapy

Informants who attend a therapy centre etc for physically or mentally handicapped should not be coded as employees. They should be coded as not having paid work and then refer to NoWant.

### Employment outside the United Kingdom

Where the informant is employed abroad, be sure to record the currency they were paid in. If this is not £ sterling enter details in the note-pad.

## **2: Self employed**

The term self-employed covers people who are responsible in their work only to themselves and who do not receive a wage or salary from an employer. Tax is not normally deducted at source but paid direct to Inland Revenue by them ('Schedule D' status). Hence directors and managers are employees of their companies. The self-employed pay Class 2 (regular) and Class 4 (% of profit over a certain level) National Insurance contributions.

Self-employment can be for any number of hours, eg as little as one hour a week, provided that the job is regular.

In addition to persons such as sole or part owners of a business, the following are considered to be self-employed: doctors in private practice, farmers, landlords who manage their own property, and people with recurring freelance jobs such as musicians or journalists.

Building and other construction workers who are sub-contracting under the SC60 system (may be known as 'on the lump' or 'on the cards') should be treated as self-employed. These workers are usually paid a wage by the contractor and have the standard rate of income tax deducted from that wage. They are however responsible for their own payment of regular (Class 2) National Insurance contributions.

Informants on any Business Start-up schemes must be coded as self-employed, all the relevant self-employed questions should be asked and the allowance received regarded as profit.

Mail Order agents and baby sitters should **not** be treated as self-employed. Instead, their income is picked up separately later in the questionnaire. Childminders are treated as self-employed and there are specific questions concerning their income.

**Job details**

**MtOneJob  
MoreJobs**

Respondents with more than one paid job in the reference week should decide themselves which is their main job. Only if they are unable to do so should the Labour Force Survey criterion be applied: the job which has the larger or largest number of hours.

**Industry**

The answer should be the activity, not a title or vague heading.

If the respondent works mainly in manufacturing probe for the main product made and the main raw material used; for processing probe for the main end product; for distribution the main product that is distributed and whether wholesale or retail; and if the respondent works in an office, what activity the office is responsible for.

If a respondent is a teacher, but has another job during the school holidays, teaching should still be coded as main job.

Self-employment status determines the respondent's industry to their own type of work. For example:

a cleaner employed by a cleaning contractor should be coded to the cleaning industry and not to the industry doing the cleaning;

a self-employed plumber working on a building society where the main contractor is a big building firm should be coded to plumbing, not building;

a typist working in an office on a building site and employed by an agency should be coded to building;

a self-employed typist working in an office on a building site should be coded to typing, not building;

a typist working in an office on a building site employed by the building firm should be coded to building.

**Sect1**  
**Sect2**

The aim of these two questions is to distinguish those who work in the publicly funded sector from those who do not - the "private" sector. For this survey, the public sector is defined as that owned, funded or run by central or local government, and the "private" sector as everything else.

Some respondents may not be clear about the sector of their industry. The following are the correct answers to some commonly confused categories:

**Private sector includes:**

- Public limited company (plc)
- Private contractors, even if they work exclusively for the public sector (e.g. some cleaning firms)
- Deregulated bus services
- TECs and LECs (Training and Enterprise, and Local Enterprise, councils)
- Doctors and dentists whose practices are not mainly NHS

**Non-private organisations include**

- Churches, charities, schools (all types - most private schools are charities), trade unions, practices which are mainly NHS.

Code the respondents' view unless it clearly contradicts the examples and principles above; if, after discussion, the respondent still insists on the original answer, code it and make a note.

**Etype**

This question gives informants a wider range of employment situations from which to choose. Some situations may overlap two or more codes but this question should be single coded to the situation which the informant thinks best fits the situation.

Codes 2-7 represent the self-employed, and are used to derive the variable Workstat which will be used for SOC coding.

Managers who are employees but, for example, run a branch of a shop should be coded as 'employees' not as working for themselves. If an error is made here, it will become apparent when pay details are asked, and you may need to come back to Etype to recode.

## **Director**

By definition, a director is an employee, not self-employed. If a self-employed person answers that they are a director, a soft check will appear and you should check that the informant really does consider themselves to be both self-employed and a director.

## **Supervis**

In general, accept the respondent's answer, but note the following points to probe if necessary.

A manager may manage other employees through supervisors or directly, and may have a more general responsibility for policy or long-term planning.

Foremen and supervisors have day-to-day control over a group of workers whom they supervise directly, sometimes doing some of the work they supervise.

Sometimes job titles can be misleading. For example, a 'playground supervisor' supervises children not employees and so should be coded 3. Similarly, a 'store manager' may be a store-keeper and not a manager or supervisor of employees.

## **SizeEst Seemploy**

We are interested in the size of the 'local unit of the establishment' at which the respondent works in terms of total number of employees. The 'local unit' is considered to be the geographical location where their job is mainly carried out. Normally this will consist of a single building, part of a building, or the largest of a self-contained group of buildings.

It is the total number of employees at the respondent's workplace that we are interested in, not just the number employed within the particular section or department in which he/she works.

If a respondent works from a central depot or office (e.g. service engineer) base, the answer is the number of people who work at or from the central location. Note that many people who work from home have a base office they communicate with. It may even be true of some people who 'work at home' (eg telecommuter who retains a desk or some minimal presence in an office). If in doubt, accept the respondent's view of whether there is a wider establishment outside the home that they belong to for work purposes.

For self-employed people who are subcontracted for any significant (respondent's definition) length of time to work in a particular place (eg a building site), that is their place of work.

**WorkYr**

For employees, we are interested in **continuous** employment with the current employer. Any previous separate spells of work with their current employer should be ignored. If the respondent's company or firm changed ownership but his/her conditions of employment did not change it should be treated as one continuous period of employment. However, if the respondent was made redundant and then re-employed by the new owners, then it would be the date they were re-employed that would be entered.

For self-employed people, we are interested in the length of time the respondent has been continuously self-employed even if he/she has been doing different jobs or running different businesses during that time.

**FtPt**

Let the **respondent** decide whether the job is full-time or part-time.

### **Employee pay details**

Block **c\_EMPJB1** covers pay for the most remunerative job as an employee. Blocks **c\_EMPJB2** and **c\_EMPJB3** cover pay for subsidiary employee jobs and do not ask such detailed questions.

### **The questions apply to**

- current employees
- those out of employment whose last main job was as an employee.

### **Directors of limited companies:**

Some directors of limited companies, although legally employees, may manage their affairs as if self-employed, i.e. they will take a profit (or loss) from the company and will be responsible for paying their own income tax and National insurance contributions. In these cases proceed as follows in this block:

Return to Etype in b\_Jobdes.job and recode from employee to 'other'. This will enable you to ask the questions about pay as though they were self-employed, although we will know from the answer to Director that they are legally employees.

### **PayDat**

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 Perc409, give the reason in a note. For example, an informant who is weekly paid may have been given advance holiday pay a fortnight before the interview.



## **PayAmt**

If the informant is employed abroad, but was not paid in £ sterling, code DK and enter salary details in a note.

If the last pay included holiday or other pay in advance, back pay or irregularly - paid overtime, please make a note.

If anticipated pay is being given but details are not immediately available ask the respondent to obtain as precise figures as possible before the final call. **Do not leave the amount blank as this may be interpreted as a refusal and lead to the rejection of the whole case.**

If details still cannot be given enter DKs and record details of income from the previous job in a note.

## **Dedctfs**

Contributions under the payroll deduction scheme are deducted from earnings when income tax is calculated and thus provide employees with tax relief. Contributions may not exceed •900 a year.

## **Deducts**

### **Code 6: Repayment of loan from employer**

*Home check:*

*A home check will appear if this is coded 4 asking you to check that the loan has been recorded at QLOANS in the Household questionnaire.*

### **Code 8: Any other deductions**

- If the deduction is for insurance specify whether is it 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 or vague descriptions; if you do the case may be returned to you for clarification.**

## **GrossPay**

*Soft check:*

*A soft check will appear if the net pay plus any deductions does not equal gross pay to the nearest £2. Amend whichever variable is incorrect. Occasionally an amount such as a bonus will not be reflected in the gross pay: in these cases suppress the warning but make a clear note of what is on the pay slip.*

## **PayOTf**

'Ever' means whatever the respondent takes it to mean. If the respondent is unable to answer, refer to the last four weeks.

The words 'which you would regard' are an important part of the question as we are specifically interested in whether the respondent considers that they do any overtime, not whether the employer would officially class it as overtime.

## **HourUs**

Accept the answer given. For example, for teachers it may very well exceed a basic 27 to 28 hours.

If the work pattern is not based on a week, get the average over the last 4 weeks.

If the respondent has been off sick for a long period, take the usual hours worked before going sick.

If a person has started a new job in the reference week the usual hours should relate to what the person expects them to be in the future.

For apprentices, trainees and other people in vocational training exclude any time spent in school or other special training centres outside their workplace.

### **Respondents working on call**

If someone states at the hours questions that they usually work 24 hours a day because they are on call, the average number of hours actually worked should be probed for. Identify how many hours were actually worked in the last weeks and average these out to give a weekly total for usual hours. This should include only those hours during which the respondent was actually working. Therefore if, for example, a respondent was on call all night, but was only called out to work for two hours, the actual working hours for the night would be two hours.

## **HourOT**

Include overtime hours only. When an employee works on some kind of flexitime system paid overtime should be registered only if no compensatory time off is taken, When overtime is worked on a seasonal or irregular basis and the respondent has difficulty in providing a usual figure, take the average over the last 4 weeks.

**HourNoPa**

Include unpaid hours worked at home (e.g. teachers preparing lessons) as well as unpaid hours worked in the workplace.

**PayInc**  
**MileAll**  
**MotEamt**

- **Statutory Sick pay** is received by employees from their employer for the first 28 weeks of sickness in a tax year. It is only payable from the fourth day of absence from work.
- **Statutory Maternity pay** is paid by an employer. The amount depends on length of service, salary and hours worked.
- **Mileage allowance** is a specified amount paid for each mile the vehicle is used (e.g. 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, details of refundable expenditure on petrol etc, which will be refunded via the allowance paid should be shown in the diary.

- **Motoring expenses refund** covers items such as parking fees, repairs, etc.

**HHothInc**  
**HHO**  
**HHOAmt**

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 these questions.

**Lvused**  
**LVtotal**

These questions cover only luncheon vouchers used by the informant in the last 7 days which were supplied by the informant's employer.

## **BonExtra**

### Include

- honoraria (voluntary fees for professional services)
- 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.

Over 3.7 million people are in PRP schemes. In the 1996 budget it was announced that the tax relief would be withdrawn by the year 2000, but there will be no change to the rules until 1998 at the earliest.

## **BonUPay**

Note that this question refers to **usual net** pay.

### **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. The questions have been redesigned for 1996/7 in order to reflect better how people think of their employment situation and to make it clearer to informants the figures that are required. The questions also reflect the fact that a group of the self-employed (particularly sub-contractors) have pay arrangements similar to employees.

There are two separate users of the FES data: the economic modellers who use the profit and loss information, and other analysts who are interested in the current income situation. The new questions provide information for both these needs.

### **JobBus**

This question is for your convenience as it will enable you to ask subsequent questions using the description most applicable to the informant.

The questions are meant to cover each job separately but if someone's occupation is piecemeal and involves different pieces of work being done sequentially or simultaneously, perhaps for different people (e.g. a handyman, gardener) it may be treated as one job as long as the work is all of a kind and accounts are not kept separately for the different activities.

### **BusAccts**

If profit and loss accounts have been prepared but not yet submitted to the inland revenue, code yes. The question refers to both accounts prepared by the informant or an accountant.

### **Sole PartDisp**

It is important to record only the informant's share in the following questions, not the total for the partnership.

### **SE1 SE2**

The most usual period for accounts is 12 months. A common error is to enter 13 months instead of 12. Checks will be sprung if the date seems unusual.

**ProfDocs**

Because self-employed accounts contain several figures which refer to profit and loss, it is important that, wherever possible, you ask that documents are consulted. The most informative document is the Inland Revenue notice of tax assessment (Form 300 CODA or SHIP). A completed CODA is included in the instructions.

If no documents are available it is important to try to obtain as accurate a figure as possible.

**Profit1**

If the informant consults form 300 then the figure to be entered is that shown on the completed example.

If the informant consults business accounts then the figure required is that labelled 'Adjusted Profit/Loss, and if that is not shown, the figure labelled 'Net Profit/Loss should be used.

If no accounts are available then the figure required is that after deducting all expenses and wages, but before the deduction of Income Tax and National Insurance.

The allowance received by those on business start-up schemes should be included when calculating the profit - in some cases the allowance (which usually is from £20-90 a week) may be the only profit.

**WorkAcc****OwnSum****OwnAmt**

The purpose of these questions are to get a picture of current income from self-employment. They ascertain how much money is being drawn from the business for the personal use of the informant and their household. Money drawn solely for business purposes should be excluded as should, where possible, business elements of domestic bills.

It is appreciated that the figures given here will have to be estimates. If a business has been in operation for less than a year, give the average over the length of time that the business has been operational.

**OwnOther  
OwnOtAmt**

These questions cover income for the business that is not channelled through the bank/building society account. This may be 'cash in hand' for work carried out. Try to get an estimate, but, as this is a sensitive topic, a refusal is acceptable here.

**SEInc  
SEIncWM**

Those self-employed who do not have profit/loss accounts, do not have a separate business account or who do not make drawings from a separate business bank account are asked about their income from the job. This group of people may include sub-contractors who, while legally self-employed, have income arrangements similar to employees.

If an informant has declared no profit, no drawings from the business and no income, then a home check will ask you to assess on what resources you think the household is living.

**CheckTax  
TaxDAmt  
TaxDPd  
NIDAmt  
NIDPd  
ChkIncom**

The self-employed may pay both Class 2 regular National Insurance contributions (the 'stamp') and/or Class 4 lump sum National Insurance contributions, which are based on the profit made on the business. For those who receive an income, for example, SC60 and other contractors these payments may be deducted at source, as may Income Tax. These questions cover Income tax and Class 2 regular NI payments only.

Different tax and NI arrangements can apply in different situations.

Actors under contract, for example, have NI but not tax deducted at source, while SC60 construction industry sub-contractors have tax but not NI deducted at source. The questions should cover all these different circumstances.

**SeNIReg**  
**SeNIRAmt**  
**SeNIRPd**

These questions are asked of all currently working self- employed except those who receive an income and have regular NI contributions deducted at source. They cover only regular Class 2 NI contributions (the 'stamp').

In 1997-98 the regular contribution is £6.15 per week.

**SeTax**  
**SeTaxAmt**  
**SeNIinc**  
**SeNIAmt**

All the self-employed are asked about tax paid in the last 12 months. For those who have already reported Income Tax deducted at source, this is the tax in addition to this amount that has been paid direct to the Inland Revenue. This might include tax outstanding from a previous set of accounts.

Payments of tax direct to the IR by the self-employed often include a lump sum Class 4 National Insurance payment based on the profits of the business. If the lump sum NI amount cannot be separated from the tax, then include the total amount as tax and record 'Don't Know' for the amount of NI lump sum.

**SeNILump**  
**SeNILAmt**

Those whose tax payment did not include a Class 4 NI contribution are asked separately about these payments.



## **SEPayOTf**

This question is only asked for a main self-employed job.

"Ever" means whatever the respondent takes it to mean. If the respondent is unable to answer, refer to the last four weeks.

The words 'which you would regard' are an important part of the question as we are specifically interested in whether the respondent considers that they do any overtime, not whether the employer would officially class it as overtime.

In the case of respondents who are self-employed, some may say that non-productive time, e.g. book-keeping, is paid and some may say it is unpaid overtime. You must accept whatever the respondent regards the overtime as.

## **SEHourUs**

Accept the answer given. For example, for teachers it may very well exceed a basic 27 to 28 hours.

If the work pattern is not based on a week, get the average over the last 4 weeks.

If the respondent has been off sick for a long period, take the usual hours worked before going sick.

If a person has started a new job in the reference week the usual hours should relate to what the person expects them to be in the future.

For apprentices, trainees and other people in vocational training exclude any time spent in school or other special training centres outside their workplace.

Self-employed people often find it difficult to give precise figures. It is important, however, that we have information about their hours worked to compare these with the hours worked by employees. If necessary, encourage them to work things through on a daily basis and get as accurate a figure as possible.

### **Respondents working on call**

If someone states at the hours questions that they usually work 24 hours a day because they are on call, the average number of hours actually worked should be probed for. Identify how many hours were actually worked in the last weeks and average these out to give a weekly total for usual hours. This should include only those hours during which the respondent was actually working. Therefore if, for example, a respondent was on call all night, but was only called out to work for two hours, the actual working hours for the night would be two hours.

**SEHourOT**

Include overtime hours only. When overtime is worked on a seasonal or irregular basis and the respondent has difficulty in providing a usual figure, take the average over the last weeks.

**SEHrNoPa**

Include unpaid hours worked at home (e.g. teachers preparing lessons) as well as unpaid hours worked in the workplace.

**SEHrTot**

The total hours must be agreed with the respondent.

**SeBusExp  
SeBExTyp  
SeBepca**

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 recorded. If the amount has not been agreed, enter an estimate of the claim rather than accept a Don't Know.

If the total amount of business expense is available but it is impossible to give individual amounts for each type of business expense, code DK at SeBExTyp, open a note and enter the total amount claimed.

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**Block: g\_NIL**

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**NI Contributions****NICont**

This will apply to those not in paid work and will cover Class 3 NI contributions.

**NI Direct**

This will apply to someone who is either not in paid work or who is a current employee and who may have paid a lump sum National Insurance contribution in the last 12 months. Effectively this means that they would have been self-employed during that period.

The question refers to a class 4 contribution based on a percentage of the profits of their former business (if these were over about £6,000).

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**Block: g\_MOB**

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**Mail order, baby sitters****Mailbaby****Exclude**

- child minders who should be treated as self-employed.
- income in the form of goods acquired from a mail order club.

**Odd jobs****Filter**

An odd job is defined as a job which is undertaken once only at one specific point in time and without any regularity or continuity. It is therefore non-recurring. **Also if a respondent had a job that lasted only a short period of time, probe as to whether the original intention of the work was that it would be regular, even if this did not turn out to be the case.**

This section only covers occasional jobs where there is no regular commitment to work for anyone else. Regular commitment includes any obligation to work for someone on a regular basis, e.g. service in the Territorial Army.

**OddJpr****OddJrg**

*Hard check:*

*A hard check will appear if both OddJpr and OddJrg are coded Yes. You will have to go back to b\_JOBDES/JobTitle and enter details of the job.*

**Redundancy pay**

**Redund**

**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, e.g. 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.

## **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, e.g. 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 filter questions.
- code the benefits received at the BnCard filter question.
- in each case code DK at the amount question AmtBenx, open a note and enter the combined total stating which benefits are covered and the relevant period code.

The amounts for different benefits will usually, but not always, be identified in the benefit payment books. Please encourage respondents 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 of the book.

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.

*Soft check:*

*There are a number of checks on unlikely combination of benefits. If you suppress any of these please explain why, e.g. you have seen a document.*

**BnCardR1**

- **Child Benefit** can be received for each child under 16 or for a child aged 16-18 in full time education.
- **One Parent benefit** can be paid to a single parent as an increase to Child Benefit. However, single parents on Income Support probably will not be getting One parent Benefit. They may say that they get it, but in fact are more likely to be receiving the Lone Parent Premium which is part of Income Support.
- **Guardian's allowance** is a weekly payment for someone who takes an orphan into the family.
- **Invalid care allowance** is a weekly paid benefit to those who spend at least 35 hours a week caring for a severely disabled person. They must not earn more than £50 per week after deduction of allowable expenses, or be in full-time education. It should be coded to the person doing the caring.
- **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.
- **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.

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.

*Hard check:*

*There is a hard check if someone under state retirement age is coded as receiving Retirement or Old Person's Pension. Probe to find out what the benefit is or whether it is a pension from a former employer.*

- **Widow's Pension** is a weekly benefit for women aged 45 and over (or 40 and over if widowed before April 1988) paid when their husband died or when their Widowed Mother's Allowance ends.

Widows over 60 may opt to keep receiving Widow's Pension until they are 65, instead of receiving Retirement Pension. Include Industrial Widow's Pension paid to widows of those who died as a result of an accident at work or a prescribed disease.

- **Widowed Mother's Allowance** is a weekly benefit for widows of any age who have at least one child for whom they get Child Benefit
- **War Disablement pension** is payable to people disabled as a result of service in the armed Forces during the First World War or since 1939. Include War Widows Benefit - paid to widows of those killed in the Armed Forces.
- **Severe Disablement allowance** may be received by people of working age who have been unable to work for 28 weeks or more because of illness or disablement, but cannot get Incapacity Benefit as they have not paid enough IN contributions.
- **Disability Working Allowance** is an income - related benefit to support disabled people who are in work or who would like to work, but whose earning capacity is low. 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 related benefits**

**BnCardR2**

- **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 details should also be entered at the vehicle questions in the Household questionnaire.

- **Attendance Allowance**

This is a benefit for people disabled at or after aged 65 who need looking after because of their physical disablement. There are two rates - a lower one for people who need looking after day or night, and a higher one for those needing care day and night.

If either DLA or Attendance Allowance is received there are follow-up questions asking for whom the benefit is received.

**BnCardS1**

- **Jobseeker's Allowance/ Unemployment benefit (code 1)**

From 7 October 1996 Jobseeker's Allowance (JSA) replaced Unemployment Benefit (UB) and Income Support (IS) for unemployed people. Existing recipients were automatically transferred to JSA.

The basic rules for JSA are that the applicant must be out of work or working less than 16 hours a week; be capable of work; be actively seeking and available for work; agree and sign a Jobseeker's Agreement; be at least 18 years old and under state retirement pension age.

**There are two types of JSA**

**Contribution-based**, which is dependent on the claimant having paid enough NI contributions in the previous 2 years. It is payable for up to 6 months.

**Income-based** which is dependent on the level of the claimant's income or savings.

Once the maximum time on contribution-based JSA has passed the claim will be reviewed to see if the person is eligible for income based JSA. Only one type may be awarded at a time.

There are fixed age-related rates for the allowance. For income-based JSA only, the claimant may get extra for an adult dependant and various other premiums. Payment is by giro cheque or direct into a bank account.

**JSACHk**

If JSACHk is coded 1 (contributory) or 2 (income-based) at the NumWks question for JSA enter the total number of weeks Jobseeker's Allowance, and before that Unemployment Benefit, received in the 12 months before the interview date.

If JSACHk is coded 3 (both types of JSA received in last 12 months), you should note that this is rare and it is not possible to get both types at the same time. If both types were received you will be asked first for the number of weeks JSA contribution-based was received (plus last amount and period) AND number of weeks JSA income-based was received (plus last amount and period).

JSACHk code 4 must only be used where Unemployment Benefit was received before last October but JSA has not been received at all. If Unemployment Benefit was received and JSA was received subsequently use code 1, 2 or 3 at JSACHk according to which JSA was received.

Any Income Support received should be covered separately at the following code.

- **Income Support**

From October 1996, IS is for people whose income is below a certain level and who are not eligible for contribution-based or income-based JSA. To get Income Support you must be:

sick or disabled OR  
a lone parent or foster parent OR  
60 or over OR  
getting Invalid Care Allowance for looking after someone.

You cannot get Income support if you work for 16 hours a week or more on average (or if your partner works for 24 hours a week or more). Income Support can be paid to top up other benefits, or earnings from part-time work, or there is no money coming in at all. The amount depends on age, whether a person has a partner, dependent children, whether anyone has a disability, weekly income and savings. The savings limit for the claimant (and partner, if any) is £8,000; for people in permanent or residential care it is £16,000.

Household bills paid direct by Income Support should be shown at the appropriate Household Schedule question with an explanatory 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 16 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.

Exclude Lump Sum Family Credit payments which are entered at a later question.

- **Incapacity Benefit**

This is paid to people who have been medically assessed as incapable of working and who cannot get Statutory Sick Pay from their employer. If a person is/was receiving SSP, Incapacity Benefit replaces it after 28 weeks. It is a contributory benefit; it is not means-tested. There are three basic rates: the short term lower rate for the first 28 weeks of sickness; the short term higher rate for weeks 29-52; and the long term rate from week 53. Extra benefit may be paid for dependent adults and children. For new claimants, entitlement ends at state pension age.

- **Statutory Sick Pay**

Employed people who are sick for at least 4 days in a row may receive SSP, 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.

*Soft check:*

*There is a soft check if the respondent is receiving SSP at present but is not absent from work.*

- **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 **not** be included at this question but at g\_BENEF5.

**Maternity benefits**

**BnCardS2**

- **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 Empstat.

- **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.

Grant from Social Fund for Maternity expenses should now be entered at the following block, g\_BENEF5.

**Other state benefits**

**BnCardT1**

This block covers lump sum benefits plus any other state benefit not covered elsewhere.

- **Family Credit paid in a lump sum**

A rolled up lump sum payment covering 26 weeks should be entered here and should not duplicate the instalment paid Family Credit at g-Benef3.

- **Grant from Social Fund for Funeral Expenses**

A lump sum to cover the cost of a simple funeral to those who receive Income Support, Family Credit, Disability Working Allowance, Housing Benefit, Council Tax Benefit or income-related JSA.

- **A Grant from the Social Fund for Maternity Expenses**

This may be made for maternity expenses to those who receive Income Support, Family Credit or Disability Working Allowance.

- **A Community Care Grant from the Social Fund**

This is to help those in vulnerable groups, such as elderly or disabled people, to move into the community after a period of institutional or residential care, or remain in the community rather than enter such care. They must be eligible for Income Support.

- **Back to Work Bonus**

From October 1996, claimants who have been on IS or JSA for at least 13 weeks and who work for less than 16 hours a week can build up entitlement to a lump sum payment, which will be paid to them when they come off benefit and move into work. The amount of the Bonus varies from £5 to \$1,000.

- **Widows payment**

A lump sum of £1,000 paid immediately after husband's death provided that he paid enough NI contributions.

- **Any other payments**

- Include**

- **Cold Weather Payments**
    - **Reduced Earnings Allowance**

- This may be paid to a person disabled as a result of an accident at work or an industrial disease before October 1990, if their earning capacity fell as a consequence. The allowance is tax-free.

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**Block: k\_RENTIN**

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**Rent from property****Rentrec**

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 in the self-employment section.

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**Block: k\_ALTAX**

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**Direct tax payments****Dirtax****Include**

- Direct payments of income tax on savings and investments, i.e. excluding tax deducted at source.
- Inheritance tax.

**Exclude**

- Income tax paid under PAYE.
- Direct payments of tax relating to self-employment.
- Income tax on income from investments which is deducted at source: this will be covered at later questions.
- Any payment of Value Added Tax (VAT), Capital Gains Tax or an amount set aside for payment of income tax.



**TESSAs**

**Tessac**  
**TesInt**  
**TesAmt**

Since January 1991 anyone aged 18 or over has been able to open a Tax Exempt Special Savings Account (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. Since the start of 1996 TESSAs have started to mature. At the end of the five year term the investor may open a follow-on TESSA, and can invest up to the maximum £9,000 at once (provided it is within six months of the first TESSA maturing).

**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.**

- **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 interest is not duplicated between TesAmt, BldAmt or BkAmt. If in doubt, open a note and give details.

- **Maturing TESSAs**

When a TESSA matures, the interest net of tax for the fifth year will be credited, plus the 25% of the gross tax for each of the years 1-5 which was withheld. If you interview within 12 months of a TESSA maturing, it is the total of the fifth year net interest plus the balance of the gross for years 1-5 which should be entered here.

**TesDK**

This applies only if TesAmt is coded DK.

*Soft Check:*

*There is a soft check if the amount at TesDK exceeds £9,000.*

**Building society, high street bank and National Savings accounts**

**Building society floatations**

Building societies that have become banks should be coded as banks. These include Abbey National, Cheltenham & Gloucester and National & Provincial.

At the time of writing some other societies are in the process of converting to banks. These include the Halifax (conversion expected June 1997), Alliance and Leicester (conversion expected 21st April 1997), Northern Rock (conversion expected October 1997) and Woolwich (conversion expected 7th July 1997). These institutions should be included as building societies until conversion from which time they should be treated as banks.

If you or the respondent are unsure about a building society's current status enter at the building society account questions and open a note giving the name of the society.

**BldJnt, BkJnt, NT1Jt, NT2Jt, B0thNT  
BldAmt, Bkamt, NtAmt, NsAmt, B0thAmt**

Interest and dividends paid should be split between joint holders where at all possible. It is possible for one joint account holder to pay tax on the interest and the other not to; if it is not possible to split the interest proportionately, enter DK at the amount question, open a note and explain why the interest cannot be split.

Documentary evidence of the amount of interest should be sought. Failing this the respondent's estimate should be obtained.

**BldDK, BkDk, NTDK, NSDK, B0thDK**

These questions asking for the amount invested in a type of account apply only if the amount of interest is not known. A refusal at the amount **invested** question is allowed as a last resort; a refusal at the amount of **interest** question is not permitted and invalidates the interview.

**BldTax**  
**BkTax**

- **Building society/bank interest paid gross**

Since April 1991, accounts holders who are not liable to tax may be paid, or credited with, interest from building society or bank accounts in full. With only a very few exceptions, these account holders will be required to complete a certificate enabling the building societies or banks to pay interest without any deduction for tax.

*Soft check:*

*A soft check will appear if BldTax or BkTax is coded as "before tax" but the respondent pays tax on income in respect of their job.*

**Bonds and securities**

**Filter**

- **Government Gilt-Edged Stock (gilts) (code 1)**

Gilts raise money for the government by offering a secure (gilt-edged) investment, usually over a fixed period with a fixed amount of interest, although some are index-linked. At the end of the fixed term the holder is repaid the original purchase price. Interest is paid twice-yearly, before tax if paid from the National Savings stock register.

If the amount of dividend is not known, obtain the name of the gilt (e.g. Treas 3%) and the redemption date (when it will be repaid).

- **Unit Trusts and Investment trusts (code 2)**

Unit Trusts are a collective, managed investment in the financial markets. Investors buy units of a fund that invests in shares, gilts, etc. The dividend is paid net of tax, usually half-yearly, although some schemes pay monthly income and others re-invest the interest. A unit trust held via a Personal Equity Plan should be coded as a PEP.

Investment Trusts are pooled schemes similar to Unit Trusts. The difference is that the Trust is a company, and investors hold shares in that company rather than directly in its investments.

- **Personal Equity Plans (PEPs) and SCPs (code 3)**

PEPs allow individuals to invest in unit trusts and shares without paying tax on dividends. The maximum annual investment in a general plan is £6,000. 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.

- **Other stocks, shares, bonds (code 4)**

A share is a single unit of ownership in a company. Stocks is the general term for various types of security issued by companies to attract investments in the form of loans. Bonds and debentures are two types of stock. Unlike shares, whose dividend earnings may fluctuate, stocks give a fixed-interest return. They are issued for a set period, during which time they can be traded by investors; at the end of the period they are redeemed at the original price.

**Include under code 4**

**Income from National Savings Investments including National Savings Capital Bonds** (interest fixed for 5 years; credited annually);

**National savings Certificates** (Fixed Interest and Index-Linked: interest tax-free);

**Pensioners' Guaranteed Income Bond** (available to those over 60; fixed interest over 5 years, income paid monthly gross of tax, taxable);

**Save-As-You-Earn** (National Savings/Bank/Building Society) (5 or 7 year monthly savings, interest rate fixed and tax free; new SAYEs not now possible but previous schemes still valid)

**National Savings Income Bonds** (monthly interest, paid before tax but taxable);

**National Savings Deposit Bonds** (no longer available but earlier bonds still valid);

**FIRST Option bonds** (interest paid net, credited annually)

**Yearly Plan** (tax free interest paid monthly; scheme ended but certificates can still be held);

**Income from supermarket loyalty savings accounts**

Some supermarkets are or may be introducing savings accounts whereby interest is credited to accounts with credit over a certain balance. Include any interest from such accounts under code 4.

**Children's income**

**PrmptZ1c**

**Include**

- regular income, however small, from jobs e.g. a newspaper round.
- income from bank and building society accounts, post office accounts and other National Savings investments (including Children's Bonus Bond); shares, trust funds in the child's name.

**Exclude**

- cash gifts and pocket money.

**JobInc**

**HowMuch**

Enter details of all sources of income at JobInc and total annual income at HowMuch.

### **Nursery vouchers**

Following a pilot in 1996 the Nursery Education Voucher Scheme will become standard throughout England from April 1997 and will apply to all four year old children. The idea is to give parents a choice of nursery education covering fees of up to £366 per term although the vouchers themselves will have no monetary value. If the fees are higher than £366 per term, parents will have to pay the difference.

Once they are four years old, all children, including those with special needs will become eligible for vouchers for up to three terms of nursery education. Each voucher is split into five sections each covering a 'session' of nursery education. The minimum requirement for nurseries/schools will be to eventually provide five sessions a week for approximately 33 weeks a year. Four year olds in state schools (often in reception classes) will also need a voucher but private and voluntary schools, nurseries and playgroups are not part of the voucher scheme and parents will have to pay the full fees. It is not compulsory for a four year old to attend any school, nursery school or playgroup.

### **VouchNum**

Parents may receive a maximum of three vouchers in the year; each voucher covers one term.

### **VouchSec**

Each section of a voucher covers one session of approximately 2.5 hours, and a maximum of five sessions per week. If the number of weekly sessions varies or vouchers have been received but not used please open a note giving details.