Socio-Economic Division

Family Expenditure Survey 1999-2000

HOUSEHOLD QUESTIONNAIRE

Coding & Editing Notes
And
Instructions to Interviewers

INSTRUCTIONS TO INTERVIEWERS
AND CODING & EDITING NOTES

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COMPUTER ASSISTED DATA INPUT (CADI)

CADI (Computer Assisted Data Input) is used for editing data on the FES. The CADI program is an interactive system. The editor activates the check option to test for errors and then either codes or edits a form. Detected errors are shown on screen and also explained in a window. After elimination of all errors, clean data is saved and stored.

The CADI edit program reflects what the interviewer sees in CAPI (Computer Assisted Personal Interviewing). However there are some differences with the interviewers program. For example, the editor can see all question fields regardless of the route through the questionnaire. Also, the editor can move freely around the form and is not forced to answer particular questions in a set order.

CASE FLOW

The Edit uses the Caseflow system to manage the movement of the case between editors, and the Casebook system to do the edit in.

Allocation of controlled by the Caseflow supervisor system (CFSuper command). Cases are selected from the pending tray and moved as appropriate.

Editing is performed using EdCase command.

It is important to make sure that you are in the right directory when performing these operations.

Exit

To exit the CADI edit program type <Control> and <Enter>, Quit then Save. To exit from the main screen find Exit with your mouse under the Forms menu bar.

BLAISE III: THE SCREEN LAYOUT, QUESTIONNAIRE STRUCTURE & FUNCTION KEYS

Information bars

The top line of the screen contains the information bars of the CADI program in Blaise. By clicking on the appropriate menu with the mouse a drop down list of options appears. The menu bars are

Forms
Answer
Navigate
Windows
Options
Help

The line below the menu bars contains the name of the questionnaire, eg. EDT9904C, and the current page number.

The questionnaire screen

The top half of the screen contains the wording of the question and instructions to interviewers. The bottom half of the screen contains the names of the questions in the order they are asked.

Questions do not have numbers but short names, which are up to a maximum of 8 letters long. Next to them are highlighted field where answers are entered.

Questions are grouped into '**Blocks**' in the Blaise program and are often refered to in this way. The Block name of the section you are working n can be discovered by pressing <F9> and reading the top line of the box that appears, eg. the question on the age the respondent finished education (question TEA) can be found in Block QTEdAge.QBEdAge[1] by pressing F9 at question TEA.

Parallel Blocks

The FES in Blaise III has a parallel block system that means that the recall and admin blocks can be accessed at any point in the form without waiting to reach the end. This can be achieved by pressing <Control + Enter> then using the mouse or arrow keys to locate the block required. When the block is selected press enter to gain access.

Help Windows

All the information on available options and key strokes can be found on the various drop down menus at the top of the screen. A Blaise help window may be activated at any time by pressing <F1>. This will inform you about the available technical options in Blaise.

More important for editors is the interviewer help function. Some questions which are complicated or have special rules and advice have an extra help screen. This can be viewed by pressing <F9> at the appropriate questions. If the question has a help screen the question text will include an instruction to press <F9> for the help screen.

Saving and exiting forms

To save and exit a form press <CONTROL + ENTER> then Quit then Save.

EDITORS MENU SYSTEM - QUICK REFERENCE GUIDE

1. FORMS

Exit and save	Ctrl + Enter, Quit then Save
Save and continue form	F2

2. ANSWER

Don't know	Ctrl + K	*Very few allowed on FES*
Refuse	Ctrl + R	*None expected on FES*
Make remark/note	Ctrl + M	*Open remark made by interviewer*
Show Help/question text F9		*Contents of help screen*

3. NAVIGATE

Parallel blocks	Ctrl + Enter		*Show and move to parallel block*
Show all errors	Ctrl + F4		*Shows all errors triggered by program*
Select error type	*No hot key*	}	*Reactivate errors previously*
then - [X] Show suppressed errors		}	*suppressed, when re-entering a case*
Search tag	F3		*Enables editors to jump to particular*
			sections of the questionnaire
Show all remarks	*No hot key*		*Shows all notes made by interviewer*
Show all open answers	*No hot key*		*Not in use on FES*
Next page	*No hot key*		
Previous page	*No hot key*		
First page	Ctrl + PgUp		
Last page	Ctrl + PgDn		
End of questionnaire	End		

4. WINDOWS

Toggle page/Info pane F6		*Toggles between questions and answers*
Next view	Tab	
Previous view	Shift + Tab	

5. OPTIONS

Mouse	*No hot key*

6. HELP

Help on help	*No hot key*
About this program	*No hot key*

ERRORS IN CADI

There are three types of error in CADI.

Routing errors
Active signals (soft checks)
Errors (hard checks)

Routing errors

These errors occur at questions that were not asked in the original interview but need to be answered in the edit, eg. PabNum, which is for the entry of editor's number. As such these are not errors made by the original interview but questions that must be completed for the form to be complete.

Hard and soft checks

The CADI program carries out checks on the entered data. There are two types of checks. **Hard checks** (or error) require the editor to change an answer to resolve the inconsistency whereas **soft checks** (or active signal) 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 if acceptable the check suppressed.

How to identify an error

In the form an error is indicated by a number to the left of the question field. This figure shows the number of errors associated with a particular question. More than one number means that there are errors of different types associated with the question.

Viewing all errors

It is advisable to view all the errors and all interviewer remarks in the form before you start editing. By pressing <Control F4> the first error in the form is displayed in a box. The top line of the box reveals the type of error and the total number of errors in the form. By using the right arrow key it is possible to view all of the errors in the form.

It is therefore possible to intervene at any error in the form. To do this you press enter on the error required when it is displayed in the viewer box. This will take you to the question in error.

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.

When a check is complex the different questions involved are usually displayed in the error viewer box. If you know which question needs to be edited it is possible to select the question using the up and down arrow. Pressing <Enter> at this point means that you go direct to the question that needs to be edited in the form.

Suppressing soft checks

A soft check (or active signal) can be suppressed: this is achieved by pressing **<S>** for suppress once the error box has appeared**.** Once <S> has been pressed the errors associated with the soft check will disappear and the error markers in the form will disappear. The suppressed warnings of soft checks can be re-activated by choosing the Navigate menu bar and then Select error type. Here there is a box that can be filled in, by pressing the spacebar, that will mean supressed errors will be shown next time you use the view error option (Control F4). 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.

EDITING ACTIONS

View interviewer notes

Interviewers will make notes in the question when the respondent gives an unusual answer, doesn't know or makes an estimate. Additionally they should make a note whenever they suppress a soft check to explain why, and they should also do so when extra information is needed to help a explain a situation to head office. They do this by pressing <Control + M>. A small square appears next to the question when a note is made and an editor can view the note by placing the cursor on the question and pressing <Control + M>. All notes should be printed out on the fact sheets.

In Blaise III it is also possible to view on screen all notes made by the interviewer. Under the Navigate menu bar there is an option called 'Show all remarks'. By selecting this option a box appear showing the text of the first note in the form. The top line of the box willl show how many notes there are in total. By using the right arrow it is possible to view the next note in the form. By using the 'GoTo' button it is possible to go to the question where the note was made.

Jumping to a question

It is no longer possible to jump to errors as this is now done through the error viewer (Control F4). However editors have available the same Jump keys that the interviewers have. A few questions in key blocks throughout the questionnaire are given a jump number. There is a list available on page two of the household interviewer instructions. By pressing F3 or using the 'Search Tag' option under the Navigate menu bar the jump window comes up. By entering the number of the question required the editor can go straight to that question without having to go through lots of pages.

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 can be done by pressing the Backspace key. 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.

Coding expenditure

At some questions involving, for example, Loans, hire purchase or deductions from pay, the editor is required to use computer assisted coding to identify expenditure. This uses the same coding frame used by the diary keyers in the Telephone unit in Titchfield.

The edit program will automatically generate soft check errors at the points where an editor need to do this coding. These can be suppressed when the description has been coded. To bring up the coding window press the space bar at the coding question. There are two ways an item maybe coded. Firstly by using the three levels of the hierachy, e.g.by pressing 12 then 1 then 1 for 12.1.1, a television set. Alternatively the program will match the description to the most suitable code by pressing L for 'Lookup'.

Clean forms

When is a form clean?

When a form is clean, there are no errors left. To check, no errors will be reported when you press Control and F4. Only then can the question **OEDone** be set to 1.

Saving and exiting forms

To save and exit a form press <CTRL + ENTER>, then Quit then Save.

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 by senior coders (including those of all new coders) but this will be administered at Titchfield and there is no action to be taken in London. Once coded, the paper diaries are sent to London, usually on a daily basis, for editing of the sections of questionnaire.

When entering the 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).

It is important to check that an Income record is present for each spender, including any absent spender. The interview program should prevent this from happening. But 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.

Recoding Period codes 95 and 97

Period code questions state what period a monetary amount (expenditure or income) covered, and in most cases the variable name starts with 'Perc', or ends with 'Per', e,g, Perc317, or GacPer. There will be a note on the fact sheet if there are period codes 95 (one-off/lump sum) or 97 (none of these) on either schedule. These MUST be recoded to one of the 'valid' codes 1 to 90, so that weekly equivalents can be calculated at the Derived Variables (which begin with 'DV'). Interviewers should be making a note when they use these codes, to give information which will help you to recode. For example, the start and end date of the period, or the number of days, weeks or months covered.

Use the information in the note, or your judgement from the related questions, or previous experience, to recalculate the period code and, if necessary, the amount it refers to. The period may be recoded to one week, or a calendar month, or a year, or any of the other valid codes - whichever is easiest to work out. The crucial point is that the DV will as a result be calculated to a weekly equivalent, of income or expenditure over a whole year.

If there is no note or other information to go on, and it is not possible to judge what other period code should be used, code as 52 (one year).

Examples:

Respondent A pays maintenance to his ex-wife. The last payment at the question **QSEPAR/AllwAmt** was £100. The period code question **AllwPC** is coded 97. An interviewer note states that he pays when he can, and this particular payment covers 4 calendar months.

In this case there are at least 3 easy solutions. There is a period code for 2 calendar months (code 7), so the amount at **AllwAmt** can be divided in half and amended to £50, and **AllwPC** recoded to 7. Or the amount can be divided by four and the period code for a calendar month used. Or the annual equivalent can be calculated by multiplying the amount by 3 to £300 and the code for 1 year (52) used (ie 3 * 4 months = 1 year).

Respondent B has a life insurance policy at **QBLIFE**. In the last 12 months he has made just one payment into it, of £12,000 (at **Linsamt**), which was a lump sum (**Perc154F** = 95). An interviewer note explains that the payment was made with the proceeds of selling his house, and he doesn't know when, or if, another payment will be made to the policy. In this case, though it cannot be known whether this payment will 'cover' 2 years, 5 years, or more, there is no alternative but to recode the period code question to 52 (1 year).

Respondent C has received benefits under a private sickness scheme, at the income schedule question **QTOTHBEN/BnCardT2**, to cover some hospital treatment. The amount received, **AmtBenX**, was £850, and the period code, **PerBenX**, is 95. There is also a question (**NumWeeks**) relating to this benefit, asking how many weeks the benefit was received in the last 12 months, to which the answer is 7. In this case it can therefore be assumed that the amount covered 7 weeks. However, for the DV to be correctly calculated as the weekly equivalent *over a whole 12 months*, it would be wrong to recalculate the amount received by dividing £850 by 7 (equalling £121.43), and change the period code to 1 week. The DV would also be calculated as £121.43, but it would be assumed this was for every week of the year, rather than just 7 weeks. Instead, the period code question should be recoded to 1 year (52) and the amount left as £850. The DV will be correctly calculated as £16.35 (ie 850/52).

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 SCHEDULES 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. Choose the case from the editor pending tray

3. Check that the names and ages listed on the Fact Sheet match those in the questionnaire. (If they do not then exit the questionnaire and repeat steps 1 to 2.)

4. Edit the Household and Income sections of the questionnaire and carry out any questionnaire abatements and other editing actions.

5. **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.

6. **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 Schedule are:

Block	Variable	
QBRENTS	WSIncAmt	
QBRENTS	DVRTWS	
QBMORT	IntL12M	
QBHInsr	StrIPrem	**NB** StrIVal/PersIVal must be answered
QBHInsr	StrIPrc	**NB** StrIVal/PersIVal must be answered
QTVEH4	ListPr	**NB** Band must be answered
QBANK	SrvChgAm	
QEDGRANT	Annval	
QEDGRANT	AnnFees	
QEDGRANT	PaidDir	

7. **Changes to routeing**: In rare instances, 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.

8. **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.

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

10. The same 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 Schedule items entered in the diary (insurance policies, etc), which are flagged by Titchfield, have been entered in the Household section of the questionnaire.

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

12. **OEDONE:** When all editing and abatements have been completed in both the Household and Income sections of the questionnaire, code the question **OEDONE** as 1 ie. all editing completed.

13. CASES ARE SENT TO THE CLIENT CONTINUOUSLY: IF OEDONE IS ACCIDENTALLY CODED 1 THE CASE MAY BE TRANSMITTED WITH ERRORS. If you want to ensure that all other errors are cleared press Ctrl and F4

    See Diary Instructions for coding PAB_DONE in the diary.

    OEDONE must not be coded 1 until ALL editing is completed.

IMPUTING VALUES USING GROSS WEEKLY HOUSEHOLD INCOME

Certain missing values for household expenditure items can be imputed based upon the household's gross weekly household income. The editing instructions at specific individual questions inform you when this should be done.

To impute, use the 'Imputation Tables Based on Data From 1996 FES', and the variable called **GWkInc ('Computed gross weekly household income')** which is at the end of the income schedule.

Note the value at **GWkInc**, and refer in the table to the appropriate column, of banded gross weekly household income, in which it falls. Find the expenditure item concerned down the left side of the table and impute the figure in the appropriate column for this item. The amounts are the average weekly expenditure in pounds for households with that income in 1996 on the expenditure item concerned, which are the most recent figures supplied to us by Socio-Economic Division. If necessary round the figure up/down to the nearest penny. Code/recode the period code as 1 - 'weekly'.

Example

Car Insurance is 'don't know' for an owned vehicle. The gross weekly household income for this household at **GWkInc** is £345. The expenditure on this item for households in the band £340-380 is '3.456'. So the weekly amount to be entered at the question is £3.46.

EDIT INSTRUCTIONS BY VARIABLE NAME

Living
MemHld

Those who are married (code 2 at MarStat) or cohabiting (code 1 at Livewith) 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 at Livewith is 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.

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 - Absent spenders

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 Schedule and a nil expenditure Blaise diary. If an income record is missing (ie for any adult the variable **IStart** at the start of the Income Schedule is coded 2 - 'later') the case **must be referred to your supervisor.**

Do not delete any income details in the Income Schedule for absent spenders, but if there is an allowance at **QTAllow.Num.Alltype (code 1** - REGULAR allowance from a member of your household who is TEMPORARILY absent) for one of the other household members **refer to supervisor or RO for a decision on whether to delete the allowance in order to avoid duplication of income.** A check is triggered at **Alltype** if there is such an allowance.

Diarstat (Youth Diaries)

Children between the ages of 7 and 15 have 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, see below) if the household is in England or Wales; or from the Scottish rent tables if the household is in Scotland. The average weekly rent in Northern Ireland in 1999-2000 is £44.63. 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.

Using CIPFA tables
These list Local Authorities down the side, and a range of information across the top - spanning several pages - in numbered columns. Wherever possible, use figures for the relevant Local Authority. Take the rent for the appropriate type of dwelling (refer to earlier questions **AcomType/HseType/FlatType** and **Rooms/NRms**).

If an LA did not submit figures here's what to do.
First identify which region the LA is in. The CIPFA book groups counties/districts/UAs by region. Examples: Islington is under London, which is itself in the South East region. Gateshead is under Tyne and Wear, which is in the North Region. Colchester is under Essex, which is in South East Region. The unitary authorities are listed separately next to their region, eg Bristol is under Avon, but it is Bristol which appears in South West region.

Second, look up the region in the tables on pages 4&5. This gives average rent figures for different dwelling types in each region. For some regions you need to know whether the LA is a metropolitan or non-metropolitan district. In the main tables, each county or district is grouped, eg Gateshead is in Tyne and Wear district, which comes under the Metropolitan Districts heading, whereas Colchester is in Essex which comes under the Non-metropolitan districts heading. All London LAs are in a Metropolitan district. For some of the English UAs it isn't possible to determine whether they are metropolitan or not (eg Kingston Upon Hull), in which case use the 'All Authorities' average rent figure for the region.

Renthday

If a note indicates that the rent includes arrears **and Renthday** is coded 1, recode **Renthday** 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:

$$\frac{52 - \text{Rent holiday weeks}}{52}$$

HBenAmt

Any rent rebate received should be entered here. Anyone on Income Support or Income-based Jobseeker's Allowance 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 (see previous instruction at Rent on using CIPFA), from the Scottish rent tables if the household is in Scotland. The average rent figure for Northern Ireland is currently £44.63 per week. 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, but check any notes which might assist imputation.

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**, removed from **HBServ** or **SerIncW**, and transferred to **QELECPAY/EACAmt** or **QGASPAY/GAcAmt.** Code as "other method" at the electricity or gas payment method 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. To decide whether the heating is electric or gas, check the answer at the later question **QBCHeat**.**CHFuel.** If the household has a gas supply at **QGASPAY.GasSupp,** assume that 'fuel for cooking' is gas, otherwise assume electricity.

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. (The amount of the rent, or the difference between the rent and the rent rebate, will need to be split between the services concerned in the same proportions as on the imputation table.)

Contents insurance Transfer to **QHInsr/StrIType/StrIPrem**.

TV and video rental Transfer to **QBTV.TVType/TVPayAmt**.

TV licence Transfer to **QBTV/TVLice**.

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 (**HBSOther, OthSrv**) 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 the annual amount using the formula:

> Net Rateable Value (see **QNRV.NRV**) X domestic rates poundage for the relevant local authority.

HBamt

> Missing NI rates rebates will be supplied by Research.

QWATER1: WATER CHARGES

WaterPay
SewerPay
Watamt
Sewamt
WSewamt

DK's are **not** acceptable at these questions. Imputation is necessary in cases where water and sewerage rates/charges are:

- paid by someone outside household
- not yet paid at this address
- dk or missing

(Scottish domestic water and sewerage charges are included with Council Tax payments and must be imputed at QCOUNTAX.CTWat/CSewAmt.)

To impute, the net rateable value (NRV) of the property must be obtained, by phoning the local council. The NRV is what the old rates were based on, and predates the council tax and community charge, so for some addresses (eg recently built) will not be available, and some councils may not be able to provide the NRV easily.

Ascertain which water company the address is in.

If the NRV is available, it should be multiplied by the poundage figures for water and/or sewerage (depending on which is/are missing) in that area. Some areas also make an additional standing charge for water and/or sewerage, which should then be added to the figure to give the overall annual charges.

As an example:

NRV = 250
Water poundage = 0.87
Water standing charge = £45
Sewerage poundage = 0.65
Sewerage standing charge = £38

250*0.87 = 217.50; plus 45 = £262.50 - this is the annual charge for water
250*0.65 = 162.50; plus 38 = £200.50 - this is the annual charge for sewerage
262.50 + 200.50 = 463 - this is the annual charge for water and sewerage

QWATER1: WATER CHARGES (continued)

If the NRV is not known/available, as a substitute calculate an NRV based on £40 per room, excluding kitchens.

Some areas have metered water charges, which are based on usage rather than the NRV and poundage, but if a note says the property is metered, use the same formula as above.

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 **QBCHEAT/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 **QBCHEAT/OilAmt**.

- *Central heating maintenance charges*
  If included in the service charge, and can be identified separately, it should be transferred to **QIMPROVE/QCHM/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 QHInsr2/StrIPrem 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 **QLOANSA,** or is for business premises, refer to RO.

PurcAmt

If the purchase price is missing impute using lists of purchase prices for different years and property types 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

A top up or further advance should only be included in this section if the borrower makes a single repayment covering the original mortgage for purchase and the extra borrowing. If there are separate repayments for each element, the top-up is actually a separate, second mortgage and should be moved to **QLOANSA.**
If there is an interviewer note indicating that the mortgage is not related to purchase and should, therefore, be at **QLOANSA,** refer to RO.

Lender

This should be coded according to the status of the lender at the time of the interview.
The following have converted from building societies and should be coded as banks:

Abbey National
Cheltenham and Gloucester
Alliance and Leicester
Halifax
Woolwich
Northern Rock
Bristol and West.

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 Repayment Table", which is printed in Moneyfacts magazine in the mortgages section, usually at the back. The table shows the monthly payment per £1000 of the total mortgage. Use **BorrAmt** to determine the mortgage amount, unless **TopUp** = 1 or 2. If there has been a remortgage or top-up: if the mortgage type (at **MortType**) is NOT repayment use the value at **MortLeft**, but if it is a repayment refer to supervisor/RO).
Use the table as follows:

- Check with supervisor which interest rate applies at the interview date, and use the figures in the relevant row of the table.

- If standard tax relief (MIRAS) has been deducted from the mortgage payment (**TaxRelf** = Yes):

- Multiply the figure in the relevant column on the left half of the table ('...with MIRAS') for each £1000 of the mortgage, up to £30,000. For repayment mortgages use the '25yrs' column (unless there is anything to suggest the mortgage duration is different); for other types use the 'interest only' column. Note the sum.

- Then follow the same procedure for each £1000 of the mortgage over £30,000, this time using the right half ('...without MIRAS').

- Add the two figures together for the total monthly payment.

- If MIRAS has not been deducted, use the right half of the table only, for the whole mortgage.

Example:
On a repayment mortgage of £65,000, not remortgaged or topped-up, current interest rate 8.5%:
Payment for first £30,000: £7.57*30 = £227.10
Payment on remaining £35,000: £8.14*35 = £284.90
Total monthly payment: £227.10 + £284.90 = £512

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
IncMPAmt

To impute a missing premium at **IncMPAmt**, 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 **MortPay**

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

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

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

WhoPay

If the interest payment is paid <u>direct</u> 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 **QTBENEF3** in the Income schedule (provided it has not already been included there). Also see instructions at **QExpPay**.

QOSTINS: STRUCTURAL AND CONTENTS INSURANCE

If any note draws your attention to insurance on any of the following items, follow the guidance below:

- *TV sets, videos, TV games, home computers, washing machines etc.*
  Check whether insurance is for fire and theft or maintenance. If for <u>fire and theft</u>, it should be coded as personal possessions except for a TV, video or a home computer which is <u>rented.</u> These are coded 12.01.11 in the diary if paid during the record-keeping period. If for <u>maintenance</u>, 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/StrlType**. If not the sampled address, accept as insurance on personal possessions at **QOSTINS/StrIType**.

- *Central heating maintenance contracts*
  These should be included at **QIMPROVE/CHMFilt**.

StrInc

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

StrlPrem and StrIVal/PersIVal missing

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

QCOUNTAX: COUNCIL TAX EDITING INSTRUCTIONS

Use the look-up table of council tax charges when checking or imputing values.

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 of 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. If the respondent is a Church of England minister, and no council tax payments are given, their salary (net and gross pay) should be abated by the annual charge for the address converted to the pay period.

Council tax rebate (**CTRebate**) will usually apply to informants on Income Support, Income-based Jobseeker's Allowance and others 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.

When the band is not known, obtain the band for the address from the Local Authority.

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 C. 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).

Scotland

Note that in Scotland Domestic Water Charge and Domestic Sewerage Charge should be included in **CTamt**. No council tax benefit applies to these charges, so there should always be a payment there, even if the respondent receives 100% council tax benefit (unless the household is exempt or not paying any council tax for another reason at - code 2 or 3 at **CT0**). When imputing **CTamt**, follow the same instructions as above, using the 'Council Tax inc DWC and DSC' figure on the look-up table. Status discount can apply to DWC and DSC.

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
CTSEW

> **CTWat** and **CTSEW** are respectively the amounts for domestic water charge (DWC) and domestic sewerage charge (DSC) included in the last payment of council tax, and are to be imputed in all Scottish cases (unless the household is exempt). They are not asked in the interview.

> *Imputing CTWat and CTSEW*

> There are soft checks at each of these questions.

> 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.

- If a document was consulted the annual charges for DWC and DSC will have been recorded at **CTWatAnn** and **CTSewAnn**. Use these amounts to impute **CTWat** and **CTSEW**, after deducting any status discount which applies, and dividing by the number of instalments paid per year - see **CTInstal** and **CTTime**.

- If no document was consulted, 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, impute the "domestic water charge" figure at **CTWat**, and the "domestic sewerage charge" figure at **CTSEW**, in both cases after deducting any status discount which applies, and dividing by the number of instalments paid per year - see **CTInstal** and **CTTime**.

- Checks will trigger if you enter an amount at **CTWat** and/or **CTSEW** which is greater than the amount at **CTamt**. Neither can be greater than **CTamt** because **CTamt** must include DWC and DSC and no-one receives rebate on them.

Imputing CTWat and CTSEW (continued)

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 £52.50. In the look-up table the Band A figure for water charge is £69.33 but you will impute £6.93 because the respondents pay 10 times a year. The sewerage charge figure is £30.00 but you will impute £3.00.

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 £532.60 which is an annual payment. At **CTWat** you will impute £54.54 (annual domestic water charge of 72.72 reduced by 25%). At **CTSEW** you will impute £28.30 (annual domestic sewerage charge of £37.74 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 CT0 = 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
CTSewAnn

Editing action must be taken in all cases where CTWatAnn and CTSewAnn have a value.

The questions only apply if a document is consulted. The questions read:

"On the statement (bill) what is the total amount payable for the whole year for [council water charge/council sewerage charge] only?"

They refer 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 amounts at **CTWatAnn** and **CTSewAnn** are the same as the domestic water charge and domestic sewerage charge figures 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 1998-99 LA look-up table to see if they relate to last year. If the figures look correct either for 1999-2000 or 1998-99 no action need be taken.

- If a status discount **does** apply, you will probably need to reduce the figure at **CTWatAnn** and **CTSewAnn** by 25% because respondents will almost certainly have given the annual charges **before** a discount because that is how it is shown on council tax bills. Check the **CTAnnual**, **CTWatAnn** and **CTSewAnn** figures against your look-up tables and apply a 25% reduction to the **CTWatAnn** and **CTSewAnn** figures if appropriate.

- If a 50% status discount applies, refer to RO.

CTrebate

If the council tax benefit is DK:

1.   Look up the set charge for the relevant valuation band for the local authority on the council tax band imputation table. (In Scotland, use the figure 'inc DWC and DSC', because although CT benefit does not apply to DWC and DSC, the amount to be subtracted at step 3 will include them).

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 **CTTime** (or **CTAnnual** if it was answered).

4.   If both **CTamt** and **CTrebate** are DK and at least one person in the household is receiving Income Support, or Income-based Jobseeker's Allowance, or some other benefit (apart from child 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.

5.   In Scotland, rebate does not apply to the domestic water charge or domestic sewerage charge. Therefore the maximum benefit that will apply is 100% of the "basic council tax" figure on the look-up table.

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 Assurance category).

QBLIFE: 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 **QBMORT/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 **QBMEDINS/Filter** (code 1). If the two components are not given separately, the total amount should be coded 5 (other) at **QBLIFE.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 Assurance category).

QBMEDINS: MEDICAL AND OTHER INSURANCE POLICIES

Minstype

The codes are:

Personal accident policies.. 1
Private medical insurance schemes (eg BUPA,HCS,PPA,PPP, WPA) 2
Permanent health insurance (PHI).. 3
Critical Illness cover.. 4
Friendly societies sickness insurance (eg Hospital Savings Association) 5
Nursing home/Long-term care 6
To provide an income in hospital 7
Any other sickness insurance... 8
Unemployment/Redundancy policy not covering mortgage 9
Credit card protection insurance 10
Animal insurance 11
Other 12

Personal accident (code 1) includes:

1.   Personal accident and fire.

        Transfer <u>half</u> the recorded amount to **QBHINSR** and code to furniture and contents. Code
        the remainder at this question.

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

        Transfer <u>half</u> the recorded amount to **QBHINSR** and code to personal possessions. Code
        the remainder at this question.

3.   Personal consolidation policy.

4.   Police group insurance.

If code 10 is entered a soft check will appear. Check the 'type of policy' at **MinsOth** 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 (Medical
Insurance category).

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 **QTSlfInc.SeBExTyp** in the Income Schedule. 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 **QTELEPH/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.

- **Mobile phone top-up cards**

  Mobile phone top-up and pay as you go cards should not be recorded in this section.

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/Income-based JSA, so that they have been counted as income as well, unless there is a note to indicate that it is already included there. 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 **QIMPROVE.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.

- **Joint utility bills**
  It is now possible for one company (e.g. Scottish Power, Norweb), to supply both gas and electricity for a household. If there is no note from the interviewer explaining how the bills have been broken down, split 50:50.

- **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.

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 **QTELEPH.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:

	From April 1998	From April 1999
Colour	£97.50	£101.50
Black and White	£32.50	£33.50

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 (using the appropriate figure depending on whether the car is owned/leased or continuous use). Also impute appropriate vehicle tax if not known using the appropriate figure in the F9 help screen or 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

No recoding is required at this question.

Own

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

Filter2 (vehicles bought in last 12 months)

This question 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 **QTVEH2.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, having referred to the question wording and instructions, refer to RO.

QBSEASON: 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

    11.02.11   water travel season tickets

Exclude:

- one day travelcards

- passes that enable people to obtain reduced fares but which are not season tickets in their own right (e.g. network cards)

- OAP concessionary bus passes and permits

- railcards; bus clipper cards

- STATE school bus and train passes which are covered at **QTRAVEL**

Accept at QBSEASON 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 magazine, held by the supervisor, which contains a table of credit card details by issuer and card name, including the annual fee.

QLOANSA

Exclude all business loans.

If in doubt refer to supervisor.

If you need to delete a loan for any reason, and there is another loan below it in the table, this will have to be moved up by copying the answers in to the unwanted loan's line of the table before then deleting them from where they were originally. If the loan to be deleted is the only or last loan recorded, simply delete the answers. Remember to change the answer(s) at **AnyMore** accordingly.

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?"

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 <u>same</u> 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 **QLOANSA.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/PABLOAN

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, 11.02.05 or 11.02.11 at **Litempur** for season tickets obtained from all organisations coded 1-6 at **QLOANSA.Org** (including employers).

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

- **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 **QTVEH2.Filter2** vehicles obtained from **any of the organisations at QLOANSA.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. The interviewer should be contacted to provide further details. If this is not possible or productive, for wedding loans split the loan to the following items:

35%	Contract catering	08.05.01
15%	Women's outerwear	06.01.02
5%	Men's outerwear	06.01.01
5%	Jewellery	09.02.01
5%	Rental (equipment/services)	08.05.02
5%	Flowers	07.07.03
5%	Car Hire	11.03.01
25%	Holiday overseas	13.04.02

- **Insurance for repayment of loan**
  If this is mentioned either at this question or at **QBMEDINS**, 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 **QLOANSA.LoanDHSS** is coded 1. The amount shown at **Loanrep** should be added to the appropriate benefit (usually income support, but see **WhichBen**) 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 **QLOANSA.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.

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 (except business 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 at **AnyMore.** If the loan to be deleted is not the last loan recorded, you will need to move (one of) the other loan(s) into its place, by copying the answers to all questions before deleting them from where they were.

HIRE PURCHASE

QHP/HPFilt 1 and 2

1.   If more than one item is purchased under the same agreement (described at **Obt** or **Obtain**), and they have different expenditure codes, you will need to create a new 'agreement' for each additional item, by changing **AnyMore** to yes. You will need to duplicate some answers (eg when the item was obtained, and apportion others between each item, ie the cash price, part exchange, down payment and last instalment). Refer to supervisor for guidance on apportioning.

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.CashHP** is abated then all the other monetary entries ie part exchange, down payment and instalment (instalment for **HPFilt1** arrangements only) 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 <u>the household</u> should be included in the payment at these questions, but a grant paid direct <u>to the contractor</u> 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 **QLOANSA** and **QHP.**

<u>Example 1:</u>

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

<u>Example 2:</u>

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.

<u>Note:</u> 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, the interviewer should be contacted to provide details of the loan or hp arrangement. If this is unproductive, 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 <u>not</u> 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 at the time of the interview.

The following former building societies should be coded as banks:

Abbey National;
Cheltenham and Gloucester;
Alliance and Leicester;
Halifax;
Woolwich;
Northern Rock;
Bristol and West.

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, National Giro or a building society account. If monetary amounts are missing try and resolve by asking colleagues, e.g. RAC and AA fees.

Code the expenditure of all standing order items, including any which are for items of household expenditure already recorded (eg rent, mortgage, council tax payments). There is no need to delete these items.

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 in the Income Schedule at **QTEmpPay.PayAmt**, **QTEmpPay.Grosspay** (and **QTEmpPay.UsNetPay and QTEmpPay.UsGroPay** if answered), 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 whichever is appropriate of **QEDFEES1.Filter, QEDFEES2.Filter,** or **QEDFEES3.Filter.**

5.   If fees are paid direct by an employer for the children of an employee, at **QEXPPAY.ItemType**, these should be accepted at **QEDFEES1.Filter, QEDFEES2.Filter,** or **QEDFEES3.Filter** (whichever is appropriate) 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 **QTAllow/AllType - code 6** (Income schedule) under the child's person number if the child is a spender. This applies whether the parents and child are in the same household or not. Parental contributions may also be included at **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 **QTAllow/Alltype - code 6** (Income schedule).

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 **QHComp.TypeEd** and should also be shown as an employee in the Income schedule.

QEDGRANT

AnnVal
AnnFees

1.   If the amount of the grant at **QEDGRANT.AnnVal** (state) or **QEDGRANT.AnnFees** (private or overseas) is not known, do not impute.

2.   If **QEDGRANT.PaidDir** is coded nil, accept. If it is DK, enter the amount given at **QEDGRANT.AnnVal** or **QEDGRANT.AnnFees.** If both these questions are dk then **QEDGRANT.PaidDir** should be dk also.

STUDENT LOANS:

QSTULOAN

BorEst

If dk impute from the figures below, using best judgement as to which situation applies (address, household composition, date of birth - to determine whether likely to be a new student from 9/99).

The student loan rates are:

For existing students prior to 6/99:

Non-final year rate:
students living away from home: - London £2,145
                                                           - elsewhere £1,735
students living at parental home :   - £1,325

Final year rate:
students living away from home: - London £1,565
                                                           - elsewhere £1,265
students living at parental home :   - £970

For new entrants from 9/99

Non-final year rate:
students living away from home: - London £3,145
                                         - elsewhere £2,735
students living at parental home :   - £2,325

Final year rate:
students living away from home: - London £2,565
                                         - elsewhere £2,265
students living at parental home :   - £1,970

Rates on some courses may vary due to introduction of tuition fees. If in doubt, refer to RO.

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.

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. Check the person's employment status or when they last worked as an employee in the Income Schedule if necessary.

Amounts refunded for business will be identified on the fact sheet. These notes refer to **QREFUNDS,** and to **QTEmpPay.Mallusp**, **QTEmpPay.MileAll, QTEmpPay. MotEAmt, QTEmpPay.HHothInc,** Income Schedule.

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 <u>not</u> contain refunds (or allowances) for business expenditure.

- To adjust pay details so that they <u>do</u> contain refunds (or allowances) for 'private' expenditure. These are regarded as a 'perk' (and sometimes called 'earnings replacement'), 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 Schedule entry. The amount of expenditure after deduction (ie the abated value) should be entered.

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

Question

Rent	**QBRENTS/Rent**
Council tax	**QBCTAX/CTamt/CTWat/CTSew**
Water/sewerage rates	**QWATER/WatAmt**
	QWATER/SewAmt
	QWATER1/WSewAmt
Mortgage payment	**QBMORT/MortPay**
Insurance on structure	**QHINSR2/StrlPrem**
Telephone	**QTELEPH/TelAcAmt**
	QTELEPH/TelBgAmt
	QTELEPH/TelChAmt
	QTELEPH/TelShAmt
Electricity	**QELECPAY/EAcAmt**
	QELECPAY/EBBSAmt
	QELECPAY/EChgAmt
Gas	**QGASPAY/GAcAmt**
	QGASPAY/GBBSAmt
	QGASPAY/GChgAmt
Road Fund Tax	**QTVEH1/RTAmt**
Vehicle insurance	**QTVEH1/CIAmt**

QREFUNDS/Filter (cont)

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

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 Schedule:

a.   If private allowance is included in pay details (**QTEMPPAY/PayAmt, QTEMPPAY/Grosspay**):

        Do not delete the allowance from the pay questions but delete it from **QTEMPPAY/Mallusp and QTEMPPAY/MileAll, QTEMPPAY/MotEAmt, QTEMPPAY/HHothInc,** if recorded there. Amend the 'lead' questions if necessary.

b.   If private allowance is NOT included in pay details (**QTEMPPAY/PayAmt, QTEMPPAY/Grosspay**) adjust the allowance for period code differences and add it to the:

- net pay **QTEMPPAY/PayAmt.**
- gross pay (if given) at **- QTEMPPAY/Grosspay**.
- usual net pay at **QTEMPPAY/UsNetPay** if **QTEMPPAY/ INA254** is coded 2

QREFUNDS/Filter (cont)

- usual gross pay at **QTEMPPAY/UsGroPay** if
  c- QTEMPPAY/INA254 is coded 2

- Delete it from **QTEMPPAY/Mallusp** and **QTEMPPAY/ MileAll,**
  QTEMPPAY/MotEAmt, QTEMPPAY/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 <u>given money</u> (cash or cheque etc) by a <u>private individual</u> 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 Schedule questions. This is because the money has to be shown as income and expenditure since the household did not necessarily spend the money on the item for which it was given.

2.   If there is a note at any of the Household Schedule questions indicating that either the whole or a part of the amount was refunded by someone outside the household, enter the amount refunded at this question if it has not already been given.

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

QEXPPAY/Filter

This question refers to casesx where the informant has items of household expenditure <u>paid direct</u> on his/her behalf by a <u>private individual or the DSS</u>.

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 the 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 Schedule questions. This is because they would be shown as items of expenditure by the household who has actually made the payments.

2. The only exception to the rule given in the previous paragraph is in the case of direct payments made by the <u>DSS</u> on behalf of informants who are receiving Income Support, Income-based Jobseeker's allowance 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 Schedule questions. So in the Income Schedule it will count as income and in the Household Schedule 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 <u>not</u> be shown at this question. Rent rebates should be entered at **QBRENTS/HbenAmt**.

4. If only a <u>part</u> of the expenditure is paid direct, then only the part paid by the informant should be shown at the relevant Household Schedule questions.

5. If the amount paid direct is <u>not known</u> delete the entry at this question and if there is an entry at the relevant Household Schedule 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".

1999-2000 : Household Questionnaire
Instructions to interviewers
Family Expenditure Survey

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The Household Questionnaire

INTRODUCTION

Parallel blocks

The FES interview consists of a Household schedule, which is asked once for the household, and an Income schedule repeated for each adult (aged 16 or over) in the household. The interview plus the Recall Block and Admin Block are known as **parallel blocks**.

You can switch between the three parallel blocks - e.g. from the interview to the Admin Block - at any time. Press <CTRL+ENTER> and a menu appears, listing the parallel blocks. Use the down/up arrows to highlight the block you wish to go to, and press <ENTER>.

The names of the blocks are:

Interview	FES9904_
Admin Block	QHAdmin
Recall Block	QRecall

Blocks of questions

Within the Household and Income sections, the questions are arranged in blocks according to topic. These question instructions refer to that block structure but also describe the topic for each section.

Within blocks, each question has a unique name. When you are going through the questionnaire, the question name appears in the lower part of the screen against the space where you will enter the answers. In these instructions the name of the question is shown in bold type to the left of the question instructions.

Finding the block name. At any point in the interview you can find out which block you are in by pressing the <F9> key. This brings up a box on screen containing the full question text and any on-line instructions that have been entered. At the top of the box a line of text identifies the full Blaise question name. The block reference is the first part of this name. Press Esc to switch back to the question.

On-line question instructions

Selected parts of the question instructions given in this document have been incorporated in the interview program. You will know when an instruction is available by the inclusion of HELP <F9> at the end of the on-screen question text. Press <F9> to show the help screen. If no specific instructions have been entered at a particular question, <F9> will reveal the full question name and text. Press Esc to switch back to the question.

Moving around the Questionnaire : JUMP (TAG) FUNCTION

In order to move around the questionnaire quickly it is possible to jump to the beginning of certain question blocks 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 (e.g. the renter block when the house is owned) then the machine will simply bleep once and you will stay at the same point from which you were trying to jump.

To use the jump function, hold down the <F3> key. A box opens on screen, headed 'Search Tag'. Underneath the words 'Tag to search for', type the number of the Jump to which you want to go and then press <Enter>. It is not possible to jump between the interview and admin block using this function. This requires moving between parallel blocks - see above.

Block	**Question**	**Topic**		**Jump No**
Household Section				
QBMort	BuyType	Mortgages		1
QBRents	Rent	Renters		2
QWater	WaterPay	Water rates		3
QBHInsr	Filter	Household insurance		4
QBCTax	CTBand	Council Tax		5
QPension	Filter	Personal pensions		6
QBLife	Filter	Life insurance		7
QTeleph	TeleP	Telephone payments		8
QelePay	ElecPay	Electricity		9
Qgaspay	GasSupp	Gas		10
QTVeh1	Filter1	Ownership of vehicles		11
QTVeh2	Filter2	Vehicles bought		12
QTVeh3	Filter3	Vehicles sold		13
QTVeh4	Filter4	Vehicles, continuous use of		14
QroadTax	Filter	Road Tax Refunds		15
QVMaint	Filter	Vehicle Servicing		16
QBOthw	Othwk	Other work on vehicles	17	
QBSeason	Filter	Season tickets		18
QLoansa	Filter	Formal loans		19
QHP	HPFilt1	Hire purchase	20	
QImprove	Where	Capital improvements		21
QHousExp	FeeFilt	Moving house fees		22
QEdGrant	Filter	Educational grants		23
QRefunds	Filter	Employer refunds		24

Block	Question	Topic	Jump No
Income Section			
QTIStart	ISwitch	Select adults to be interviewed	30
QTMainjb	MtOneJob	Main job description	31
QTempPay	PayDat	Employee pay - main job	32
QTSlfInc	Intro2	Self-employed pay - main job	33
QTMOB	Mailbaby	Income from odd jobs	34
QTBenef1	BnCardR1	Benefits - Card R1	35
QTPrvPen	PensInc	Pensions	36
QTAsset	Tessac	Interest (Tessas)	37
QHAdmin	SOCNow	SOC coding	50

Checks and warnings

The FES interview has a small number of **hard checks**. If the answers given to two questions are inconsistent, you will be required to change one of them before proceeding with the interview.

There are a larger number of **soft checks**. These indicate that the answer given is unusual but possible. The 'dialogue box' shown on the screen should explain why the answer is unusual: it will at least list the questions involved in the check. It may be necessary for you to check the answer with the respondent. You can then amend one of the answer or suppress the check and continue with the interview. If you **suppress** the check, you **MUST** open a note to explain that you have checked the answer, and giving any other relevant information.

Entering a note

On the FES, all notes entered by interviewers are checked by our team of office editors. Whenever you suppress a check you MUST open a note. We also encourage you to write notes whenever you want to draw attention to an unusual situation or feel that there is extra information which might be of use to editors.

Open a note by pressing <Ctrl+M> and then type in the text. It is helpful for the editors if yo can give the name or person number of the individual you are referring to. Also, please try not to use abbreviations unless you are confident that they will be understood.

PERIOD CODES

The standard FES period codes are:

1: One week

2: Two weeks

3: Three weeks

4: Four weeks

5: Calendar month

7: Two calendar months

8: Eight times a year

9: Nine times a year

10: Ten times a year

13: Three months/13 weeks

26: Six months/26 weeks

52: One year/12 months/52 weeks

90: Less than one week

95: One off/lump sum
(EXPLAIN IN A NOTE <Ctrl-M>)

97: None of these
(EXPLAIN IN A NOTE <Ctrl-M>)

STARTING THE QUESTIONNAIRE

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

StartDat

> 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 4 digits for the year. So, for example you could enter 9 4 1998 or 19 10 1998.

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

HomeChks

> For the Interview, set Home Checks off: HomeChks = 1.

> Before signing off the case, HomeChks should be set to 2 'Yes' + press 'End' to get to end of interview. This launches some further checks on the data collected, as a result of which you may need to check details with the household. The Home Checks should therefore be run before the final 'pick up' call.

WhoHere

> Press <Enter> to move to the household grid.

> **Please note that the FES does NOT use the standard household definition. The survey seeks to define 'Expenditure Units'.**
>
> An 'Expenditure Unit' comprises:
>
> One person or a group of people who have the accommodation as their only or main residence and, (for a group of people):
>   (a)   share the living accommodation,
> **AND** (b)   share at least one meal a day.

Household Composition

QNames

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.

> **On the FES, ENTER:**
>
> HOH as Person 1
> Spouse/ Partner of the HOH as Person 2.

QTHComp

The FES uses the harmonised questions for characteristics of household members, with some additional survey-specific questions. The maximum number of adults allowed is **10**, the maximum number of people allowed is **14**. (If there are more than 10 adults, open another household interview and open a note)

Birth

Age is now calculated from the date of birth rather than asking age last birthday. This method of collection allows more flexibility for analysis as it is possible to calculate age at other points of time than simply age at the point of interview. In particular, it allows academic year to be calculated for children.

MarStat

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 **MemHld.**

Household Composition

LiveWith

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.

MemHld

This is an FES question to check whether the spouse/ cohabitee is living in the household. It is routed if MarStat=2 (married) or LiveWith=1 (cohabiting).

Hhldr

If there is more than one person in the household aged 16 or over, ask or record from each: **"In whose name is the accommodation owned or rented?"**

QHOH

HOHNum   Enter person number of HOH.
*On the FES, the **HOH has to be Person number 1**.*

HOHPrtnr   Person number of spouse/ partner of HOH.
*On the FES, **this has to be Person number 2**.*

In April 2001 a new Household Reference Person (HRP) will replace Head of Household (HOH).

Household Composition

QTHRels

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."

Same-sex couples should be coded as cohabitees at this relationships question. There is a soft check if two peole of the same sex are coded as cohabiting, in case of keying errors.

The section must be asked for all households consisting of more than one person. Please ask in 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. For example, 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.

Household Composition

QTEdAge

FtEd

Asked of all adults aged 16 or over.
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.   <u>Full-time students who are also working</u>
Any full time student who is also currently working, (e.g. 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 (e.g. 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 whetherthe parent/guardian is still receiving child benefit for that person. If this is the case then code as still in full time education.

Household Composition

TypeEd

Code 4: Secondary school (state run or assisted) - includes all courses up to and including 'A' level at state secondary or middle schools.

Code 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:NationalCertificate,First or General Certificate,First or General
       Diploma
  Scottish Certificate of sixth year studies (CSYS)

Code 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.

Code 7: Higher education includes any full-time degree or other post A level courses at university 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

Household Composition

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.

> **The Income Section must be completed for all absent spenders.**
>
> Make notes about difficulties in obtaining proxy information.

Household Composition

School

> Children who are at playgroups, kindergartens or nurseries where there is no attempt at formal education should be coded 1.
>
> Children who are between schools/ colleges should be coded according to the one they will attend next term.
>
> **State schools** - are 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: these should be coded as State schools, not private or independent schools. Schools that have 'opted out' of local authority control still count as State schools.
>
> Further definitions are given at the instructions for TypeEd, page 8.

DiarStat

> *Applies to children aged 7 to 15.*
> Record if the child has agreed to keep a youth diary or **not.**

Ethnic

Ethnic

> 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.

BUnit

> The program automatically allocates members of the household to Benefit Units. **You need take no further action.**

BLOCK: QACCOM

Accommodation

AcomType
FlatType
OthAcTyp

Reference to 'your accommodation' mean the accommodation occupied by the household. You need to be careful when a householder rents out part of the accommodation to another household. For example, the owner of a property could live in the lower flat and another household could live in the upper flat. When talking to the HOH in the lower flat, you need to make sure that he/she only counts the accommodation occupied by his/her household and not the accommodation upstairs.

HseType

A semi-detatched 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 only joined by a garage (link detatched) should be coded as detached.

LtResYrs

Note that the question relates to the actual address rather than place (i.e. rather than town). Record the length of time that the HOH has lived at this address.

BLOCK: QROOMS

Rooms

RoomTyp

> A room must have four walls or permanent partitions. A permanent partition is one which goes to the ceiling, this includes sliding or folding partitions which go across the room. An open-plan room with no permanent partition is therefore counted as one room.

The question prompts separately for the number of:

> bedrooms
> kitchens (over 6 ½ feet wide)
> living rooms
> utility and other rooms (excluding bathrooms)

- Bathrooms are excluded
- Small kitchens with no wall greater than 6½ feet are excluded
- Ensure that any room used for business are included in the original total of rooms given at Rooms.
- Include any room which is usable all year round.
- Open plan = 2 rooms if divided by sliding/folding partition, otherwise 1 room.
- Do not count - halls, landings, and alcoves.
- Bedroom = any room used for sleeping; there must be one or more.
- A one room bedsit = 1 bedroom.
- Any room used for cooking in is a kitchen (except a bedsitter).
- Include dining rooms with living rooms. Sun lounges and conservatories used all year round should also be counted as living rooms.

ShRms

Applies if there are other households at the address (OthHoLiv=1) or there is a formal arrangement to let or sublet part of the accommodation (Sublet=1) or any rooms are shared with someone who is not a member of the household (RoomSha=1).

The number of shared rooms is again prompted separately for the categories listed at RoomTyp.

BusRoom   Include rooms partly used for business.

BLOCK: QBTENUR

Type of tenure

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 "granny flat" 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 tenant 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).

BLOCK: QBTENUR

Ownrent

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.

BLOCK: QBTENUR

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.

> The Housing Association (HA) category includes Registered Social Landlords and Housing Companies. Most Housing Associations are Registered Social Landlords. It is a kind of umbrella term for HAs which are registered with the Housing Corporation. When councils transfer their housing stock they can transfer it to a HA or a housing company.
>
> Note that Housing Companies date from January 1998 and therefore would be rare.

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: QBRENTS

Rent

Here, the **gross rent** paid should be entered, i.e. 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.

RentHlday

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 i.e. 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.

BLOCK: QBRENTS

Hbenefit (cont'd)

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.

HBStmt

For people on Housing Benefit, the Council usually sends a statement to show how the amount of benefit was calculated.

Show the example statement. The statement (or Rent Card or other document containing the details) should be consulted whenever possible.

If a statement from the Council or 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.

BLOCKS: QNIRT/QBRATES

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.

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).

BLOCK: QBMORT

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 QBMORT 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.

BuyYear

This should be the year this property was bought. If the respondent states that the current mortgage was 'carries 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.

BorrAmt

Enter the amount originally borrowed to **purchase** the accommodation, i.e. 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.

BLOCK: QBMORT

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: these include Abbey National, Alliance & Leicester, Bristol & West, Cheltenham & Gloucester, Halifax, Northern Rock and The Woolwich. If you are unsure about current status open a note.

Discount

This question enables ONS to estimate mortgage tax subsidy. Some informants who work for mortgage lenders, such as building societies, banks and insurance companies, will have a mortgage on which the repayments are subsidised by their employer.

BLOCK: QBMORT

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, i.e. the amount of money received from the matured endowment insurance is paid to the lender. 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 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 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. It is also necessary to arrange a separate protection policy designed to repay the mortgage if the borrower should die before the end of the mortgage term.
>
> 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.

Code 3: Details of the pension contributions should also be entered at *QPENSION*.

Code 4: 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.

BLOCK: QBMORT

MortType

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

MortLen

If the respondents have re-mortgaged, enter the number of years since the remortgage.

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

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 cohabitees. If individual contributions vary, enter the last contribution.

BLOCK: QBMORT

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 £25,000 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

This question is asked for all types of mortgage. Only read'(Apart from any endowment policies.)' if one or more has been entered at MenPol. 'Or death' appears if there is no endowment policy recorded earlier.

> People with repayment, pension, PEP or Unit Trust mortgages usually take out a mortgage protection policy with an insurance company so that in the event of death there is available a sum of money to pay off the outstanding mortgage. This arrangement should not be confused with the endowment policy of an endowment mortgage.
>
> 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.

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: QBHINSR

Structural and contents insurance

StrlPrem
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 **StrlPrem** 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: QBCTAX

Council tax

Council 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

It is important whenever possible to refer to a bill or statement as this is an area where many respondents have little idea about the details being asked for.

FES is interested in the <u>most recent payment</u> (and all subsequent answers should relate to that payment). If the new bill for 1999/2000 has been received but no payment has been made yet, don't consult the new bill, try to get last year's instead.

BLOCK: QBCTAX

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

	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 +

CTBand

These are separate versions of the showcard for use in England, Scotland and Wales. The valuations are not current, they are those that were made in 1991, so do not reference the underline current value of the property.

There are two circumstances in which a band may not be entered:

Band not known
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.

Accommodation not valued separately
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.

BLOCK: QBCTAX

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

> 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. If no payment for 1998/9 has yet been made, accept the last payment from 1997/8, even if the new bill is to hand.

If the respondent has not paid any tax for any reason then enter 0 and the later questions will probe the reasons (except in Scotland - see below).

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

Domestic Water Charge and Domestic Sewerage Charge in Scotland
In Scotland, the question includes the phrase in brackets - domestic water charge and domestic sewerage charge should be included in this figure. On bills the total annual amount payable for all three components may be identified as the 'net amount payable' (which may then be divided into instalments). The value of the water and sewerage charges are asked at CTWatAnn and CTSewAnn (where Council Tax documents have been consulted).

BLOCK: QBCTAX

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**
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.

Code 2: **Exemptions**
Armed Forces accommodation owned by the Ministry of Defence
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 CT0 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 CT0 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".

BLOCK: QBCTAX

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
CTSewAnn

In Scotland, record the annual domestic water and sewerage charges <u>before</u> any status discount.

BLOCK: QBCTAX

CTDisc

> **Status Discount**
> The council tax assumes two adults per household. In certain types of household, where there are not two people liable for payment of council tax, the bill will be reduced so as not to penalise them unfairly. This is regardless of the income and assets status of the household.
>
> If only one adult lives in the dwelling the bill will be cut by a quarter. Thus a **25% discount** will usually apply a single person household.
>
> **50% status discounts** will be rare and will apply where the sampled accommodation includes only those in the above groups other than students who will be completely exempt.

The card covering discounts includes:

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

Be careful that the respondent does not confuse a status discount with Council Tax benefit. It is possible that both will apply (e.g. when the household consists of a single person on low income).

Probe situations where respondents say that they have been allowed a status discount but there is more than one adult in the household. If a student/student nurse/apprentice etc. lives with one other adult then a status discount of 25% will apply. However no discount will apply if that person lives with two or more other adults.

In Scotland, status discount is also allowed for Domestic Water Charge and Domestic Sewerage Charge.

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.

BLOCK: QBCTAX

CTRebate

Council tax benefit or rebate is available to those liable for council tax bills who are on low income. The amount will vary according to levels of income and assets. People on income support or income based JSA or equivalent levels of income will be entitled to the maximum rebate of 100%, unless their accommodation is in bands F, G or H. In those bands the maximum benefit is limited to that of band E in that area.

Be careful that the respondent does not confuse Council Tax Benefit with status discount (see above). It is possible that both will apply (e.g. when the household consists of a single person on low income).

If mentioned by the respondent, include receipt of the one off extended payment of Council Tax Benefit paid to people who return to work after a period of unemployment as a lump sum payment covering four weeks. It has to be claimed separately from ordinary Council Tax Benefit. Enter the full amount of the lump sum at *CTRebAmt* and 'four weeks' at *CTRebPer*.

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*.

BLOCK: QPENSION

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 *QBMORT* ensure that payments into the pension plan are also recorded here.

BLOCK: QBLIFE

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.
>
> Code 3: **Life/death**
> These are paid out only on the death of the insured person.

Code 2: **Endowment**. Any house endowments relating to house purchase should be excluded. If in doubt open a note.

Linsstyr

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 *QBLIFE.*

BLOCK: QBMEDINS

Medical and other insurance policies

Filter
MInstype

Code 1:   **Personal accident** includes
- personal accident and fire
- police group insurance
- personal accident policy for a pedal cycle (accident or theft)

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:   **Critical illness** covers a lump sum as diagnosed of a critical or terminal condition.Policies can cover many conditions but core condotions include Cancer, Coronary Artery by-pass, surgery, heart attack, Kidney failure, major organ transplant and stroke.

Code 5:   **Friendly Society policies for sickness** include
- Benevolent fund (unless stated to be a charity)
- Burial club
- Benenden Healthcare Society (the Post Office and 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 *QBLIFE.*

Code 10:   **Other policies** include
- Medical Defence Union and similar policies designed to pay legal costs in the event of court proceedings.

BLOCK: QBMEDINS

Exclude from QBMEDINS

- a policy to cover mortgage payments in the event of redundancy or sickness (see *QBMORT/MortProt*)

- holiday insurance (see **QHOLIDAY**)   car windscreens (include at *QTVEH1/CarIns*)

- insurance payments on jewellery, cameras, electrical goods, etc. (include at *QBHINSR/StrlType* code 3)

- car breakdown insurance (include at **QSTORD** or in the 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 **QBMEDINS.**

BLOCK: QBCONDUR

Consumer durables

Durables

Include items that are either owned by the household or available for use in their 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 - i.e. do not count 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.

BLOCK: QBCONDUR

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 (e.g. a television screen or a screen made specially for the model)

Include:
- home computers and personal computers (e.g. 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.

InterNet

Access to the Internet applies only to the home computer above, not access at work.

Remember to check if the respondent makes any purchases over the internet, to see if they should be included in the two week diary. If the purchase was in a foreign currency and the respondent can convert to Stirling accept the conversion, otherwise record the amount paid and the currency.

BLOCK: QTELEPH

Telfilt

Exclude mobile phone 'pay as you go' accounts which rely solely as the purchase of top-up cards. These should be recorded in the diary.

BLOCK: QELECPAY, QGASPAY

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"?

The amounts need to be split for utility companies that provide both gas and electricity services.

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

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: QBCHEAT

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.

BLOCK: QBTV

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

TVLice

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

Enter 0 if respondent currently has no TV and has made no licence payments in last 12 months.

Home check:

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

BLOCKS: QTVEH1-QTVEH4

Vehicles

Filter1/2/3

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, i.e. 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, e.g. 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

BLOCKS: QTVEH1-QTVEH4

Vehicles

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.

BLOCKS: QTVEH1-QTVEH4

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.

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).

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.

BLOCK: QVMAINT

Vehicle servicing, labour costs

FiltSr

This question covers servicing of a vehicle in the last 3 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.

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)

BLOCK: QBSEASON

Season tickets

Filter

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

BLOCK: QCREDITC

Credit cards

CreditCd

Include:

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 **QBMORT**

BLOCK: QLOANSA/QLOANSB

Org (cont'd)

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 been 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 of student loan**

This covers repayment of loans from the Student Loan Company in Glasgow and certain other financial institutions. 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 an expenditure code for RPI purposes from the FES code list (also used for all diary items). Open a note where necessary to give an explanation of purchases, particularly in these cases:

- **Home improvements**: state whether double glazing, kitchen 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.

BLOCK: QLOANSA/QLOANSB

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

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.

<div align="center">

LOAN#..
[REMAINING SUM: £--]

</div>

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

- 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 a hire purchase 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, e.g. 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.

BLOCK: Q2NDHOME

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

TABLE: QIMPROVE

Home improvements and maintenance

Impfilt

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*.

Home Check

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

TABLE: QIMPROVE

CHIFilt

> **Include:**
>
> - initial installation or total replacement of a central heating system e.g. 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, e.g. 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 mount 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: QHOUSEXP

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 theseitems, 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.

WhatHome

Code 3:   **Other dwelling**
Use this code where someone sells a property which they did not own but for which they paid the fees, e.g. 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.
- Airmiles discounts - enter only the amount actually paid.

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.
>
> Include flights paid with Air Miles even if no actual money has been spent. If unsure at this point record the flight and make a note.

BLOCK: QBANK

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

A number of building societies, such as Halifax and Northern Rock have converted 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 debit

- letters about overdrafts (but not interest on overdrafts)

- cash deposits (including wages).

Exclude:

- 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, e.g. 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: QWLFMLK

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, Income Based JSA 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: QSCLMLK

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.

BLOCK: QSCMEAL

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

Since October 1998 there has been a new system of finance for higher education. Maintenance grants have been replaced by loans and tuition fees of about £1000 have been introduced. The fees are meanstested and a loan is available to cover them. Re-payments begin after graduation and once earnings are greater than the national average earnings.

BorEst

This asks for the respondent's estimate of how much they will borrow during the current academic year.

BLOCK: QEDFEES_2

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: QEDFEES_3

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: QEXPGIVE

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: QEXPPAY

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 could 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 1999-2000

INCOME

QUESTIONNAIRE

Coding & Editing Notes
and
Instructions to Interviewers

CODING & EDITING NOTES AND
INSTRUCTIONS TO INTERVIEWERS

Contents	Colour
Indexes	Pink
Coding and Editing notes	Blue
Instructions to interviewers	White

CODING & EDITING NOTES

CHECK FOR ALL SPENDERS

Check carefully to ensure that there is an Income Schedule record for each adult **including any absent spender.** The variable **IStart** at the start of the Income schedule should be coded 1 for all adults. If it is coded 2 for any adult, refer to supervisor.

ABSENT SPENDERS

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 Schedule and a nil expenditure Blaise diary. If an income record is missing (ie for any adult the variable **IStart** at the start of the Income Schedule is coded 2 - 'later') the case **must be referred up.**

Do not delete any income details in the Income Schedule for absent spenders. If there is an allowance at **QTAllow.Num.Alltype (code 1** - REGULAR allowance from a member of your household who is TEMPORARILY absent**)** for one of the other household members, **refer to supervisor or RO for a decision on whether to delete the allowance in order to avoid duplication of income.** A check is triggered at **Alltype** if there is such an allowance.

PERIOD CODES

Recoding Period codes 95 and 97

These MUST be recoded to one of the other valid period codes. They are identified on the factsheet.

See the section in the household schedule instructions called '**Recoding Period codes 95 and 97**' for full details of how to do this.

ACCEPTABLE DKS

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

QTSlfInc/
QTSlfIn2

	Profit1	**provided WhyNoPro is coded;**
	Ownamt	**but refer to Research first;**
	OwnOTAmt	**but refer to Research first;**
	SEInc	**but refer to Research first;**

QTASSET	ISAAmt
QTASSET	TesAmt
QTASSET	BldAmt
QTASSET	BkAmt
QTASSET	NtAmt
QTASSET	NsAmt
QTASSET	BOthAmt
QTASSET	OthAmt

GROSS WEEKLY HOUSEHOLD INCOME

Gross weekly household income is now computed in the Blaise program. See the section in the Household Schedule editing instructions '**IMPUTING VALUES USING GROSS WEEKLY HOUSEHOLD INCOME'.**

IMPUTATIONS

There are a set of questions at the end of the Income schedule about imputation and any amendments made to each case.

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 pay, 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.

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:

OtherHEd

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

JUMP KEYS

Block	Question	Topic	Jump No

Household Section

Block	Question	Topic	Jump No
QBMort	**BuyType**	**Mortgages**	**1**
QBRents	**Rent**	**Renters**	**2**
QWater	**WaterPay**	**Water rates**	**3**
QBHInsr	**Filter**	**Household insurance**	**4**
QBCTax	**CTBand**	**Council Tax**	**5**
QPension	**Filter**	**Personal pensions**	**6**
QBLife	**Filter**	**Life insurance**	**7**
QTeleph	**TeleP**	**Telephone payments**	**8**
QelePay	**ElecPay**	**Electricity**	**9**
Qgaspay	**GasSupp**	**Gas**	**10**
QTVeh1	**Filter1**	**Ownership of vehicles**	**11**
QTVeh2	**Filter2**	**Vehicles bought**	**12**
QTVeh3	**Filter3**	**Vehicles sold**	**13**
QTVeh4	**Filter4**	**Vehicles, continuous use of**	**14**
QroadTax	**Filter**	**Road Tax Refunds**	**15**
QVMaint	**Filter**	**Vehicle Servicing**	**16**
QBOthw	**Othwk**	**Other work on vehicles**	**17**
QBSeason	**Filter**	**Season tickets**	**18**
QLoansa	**Filter**	**Formal loans**	**19**
QHP	**HPFilt1**	**Hire purchase**	**20**
QImprove	**Where**	**Capital improvements**	**21**
QHousExp	**FeeFilt**	**Moving house fees**	**22**
QEdGrant	**Filter**	**Educational grants**	**23**
QRefunds	**Filter**	**Employer refunds**	**24**

Income Section

Block	Question	Topic	Jump No
QTIStart	**ISwitch**	**Select adults to be interviewed**	**30**
QTMainjb	**MtOneJob**	**Main job description**	**31**
QTempPay	**PayDat**	**Employee pay - main job**	**32**
QTSlfInc	**Intro2**	**Self-employed pay - main job**	**33**
QTMOB	**Mailbaby**	**Income from odd jobs**	**34**
QTBenef1	**BnCardR1**	**Benefits - Card R1**	**35**
QTPrvPen	**PensInc**	**Pensions**	**36**
QTAsset	**Tessac**	**Interest (Tessas)**	**37**
QHAdmin	**SOCNow**	**SOC coding**	**50**

EMPLOYMENT TRAINING SCHEMES - QTGOVSCH

ProgType

If ProgType is coded 10 (other scheme) accept it if from the description at **PrgTypO** you are in no doubt that it is a training scheme. Refer to supervisor if uncertain. 'Job Clubs' and other initiatives where careers guidance or assistance with drafting CVs or job applications is given, or stationery, stamps, use of telephones etc are provided free, are not training schemes and should be excluded.

TrainBen

If the allowance is DK refer to RO.

EMPLOYMENT STATUS - QTILO

Paidwork

Include:

• 	 childminders

Exclude:

• 	 mail order agents

• 	 baby sitters

• 	 one-off odd jobs

JOB DETAILS – QTMAINJB / QTSUBJB

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, suppress check to continue; else amend code."

This check is for interviewer use and generally you need to do 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.

MTOneJob

If an informant does a <u>different</u> type of work for more than one employer concurrently, he/she should be coded as having more than one job at **QTMainJb** and **QTSubJb.** (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 <u>one</u> job. Also, if an informant does two different jobs for <u>one</u> 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.

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 (self employed). 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 under 'Employee Pay'.

EMPLOYEE PAY

QTEMPPAY (Main employee job)
QTEMPPY2 (second/third employee 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, impute the profit figure as the gross pay amount at **Grosspay**. If no National insurance or income tax figures are given in the note, impute them (and the net pay at **PayAmt**) using the gross-net spreadsheet.

If the respondent was dealt with as though self employed and went through the self-employed income questions (**QTSLFINC**), then proceed as follows.

Note down the income (profit OR drawings/other income) and National Insurance and income tax payments given in the self-employed section. These may be at different questions depending on routing. Be careful not to double count, by checking whether amounts are included in, or deducted from, other amounts and also adjust all figures to a common period code. The figures can then be imputed in the employee pay section at **Grosspay**, **Tax**, and **NINO**). The following steps may be helpful.

- Note the gross profit figure (**Profit1**, or **PrBefore** if this was answered) and how many weeks this covered (**SeWeeks**).
- If there is no profit amount, note the amount(s) at **OwnAmt** (monthly drawings from the business bank account) and **OwnOtAmt** (other income from the business, if any), or **SEInc** (income from the occupation if no figures at the other questions; check whether monthly or weekly at the next question **SEIncWM**).
- Note any Class 2 or Class 4 National Insurance payments (**NIDAmt** or **SENIRAmt**, and/or **SeNIAmt** and/or **SENILAmt**), adjusting them as necessary to cover the same period.
- Note any income tax payments (**TaxDAmt** or **SeTaxAmt**), adjusting to cover the same period.
- change the employment status at **EType** to code 1 – employee.
- enter the income, NI and tax amounts at **PayAmt/GrossPay**, **Tax** and **NINO** as appropriate, being careful to adjust all to the same period, and using the net/gross conversion spreadsheet to calculate any missing amounts.

If in any doubt as to what to do, which figures to use, etc, refer to supervisor or RO.

Net from Gross / Gross from Net pay conversion spreadsheet

'Don't knows' at net pay (**PayAmt**), National Insurance (**NINO**), income tax (**Tax**) and gross pay (**Grosspay**) should be imputed using the spreadsheet. Ensure that you use the right version according to the respondent's NI status. Use the 'Contracted-out' (that is, of the State Earnings Related Pension Scheme) tables for government employees, local government employees and anyone who has a deduction from pay for pension or superannuation. Use the 'Not Contracted-out' tables for everyone else. Within each table, make sure the tax allowance code is the right one for the respondent (dependent on age, marital status).

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.

Deducts, PABDED

If there are deductions for either repayment of a loan from the employer or private medical insurance, there should be corresponding entries at the appropriate household schedule entries. If there aren't, and there is no explanatory note, more information may be needed from the interviewer.

There may be 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 hierarchical coding frame or look-up function.

If there is a deduction for one of the items of expenditure below, a soft check will be triggered if it is not also recorded at the appropriate household schedule question. The items concerned are: HP repayment, life/death insurance, sickness/accident insurance, private personal pension and mortgage endowment policy. You should also enter the details at the appropriate household schedule questions. If more information is needed (eg for an HP repayment) the interviewer may need to be contacted.

- **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 £5.00. 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.

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

BoBAtax

If it isn't known whether the bonus amount is before or after tax, assume it is before tax if the figure is rounded to the nearest £100 or £1000, otherwise assume it is after tax.

SELF-EMPLOYED INCOME

QTSLFINC
QTSLFIN2

General notes on the self-employed income questions

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 routeing 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 instructions at **Etype/Director** and Employee pay above).

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

SELF-EMPLOYED INCOME

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. A soft check will be triggered in such cases, so there should be an interviewer note.

ProfTax
PrBefore

> Occasionally **ProfTax** will be coded 2 (profit is after tax) and **PrBefore** will be DK.

WorkAcc
Ownsum
OwnAmt

> These questions should only relate to money drawn from a business bank account for personal/non-business use eg day to day living expenses. Refer up any cases where money for business use has been included or if 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.

SELF-EMPLOYED INCOME

NIDAmt
SeNIRAmt

If 'dk' impute the standard class 2 rate of £6.55 per week.

SeTaxAmt

If 'dk' impute using gross-net pay calculation spreadsheet, based on the profit figure. If no profit figure, use the income at **OwnSum** (plus **OwnOtAmt** if answered) or **SeInc** grossed up to an annual amount.
If **SeNIinc** is coded 1, ie the tax included a Class 4 (lump sum) National Insurance contribution, refer to RO if imputation of tax is needed.

SeNIiAmt

If 'dk', ie the tax included a Class 4 (lump sum) National Insurance contribution the amount of which is not known, refer to RO.

SeNiLAmt

Class 4 (lump sum) contributions in 1999-2000 are payable at a rate of 6% of profits between £7530 and £26000 per year. If 'dk' impute as follows:

1. if **Profit1** is less than £7530, recode **SeNILump** to 'no'
2. if **Profit1** is between £7530 and £26000 calculate **SeNiLAmt** as
   [**Profit1** – 7530] * 0.06
3. if **Profit1** is more than £26000, enter £1108.

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 the relevant expenditure item 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**

Which vehicle(s) to abate?
Decide which vehicle(s) is/are to be abated at **QTVEH1** (vehicles owned or privately leased in the last 12 months) or at **QTVEH4** (vehicles had for continuous use in last 12 months, including company cars).

Abate any vehicle(s) stated in an interviewer note as being covered by the claim. Otherwise do as follows.

If there is a vehicle at **QTVEH1** or **QTVEH4** 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 a van assume that is the vehicle to be abated.

If there is more than one vehicle of the same type at **QTVEH1** or **QTVEH4** abate the vehicle, owned or leased at present, with the larger insurance. If the vehicle is being purchased with a loan the entry at **QLOANSA** may also need to be abated.

If the vehicle being abated has replaced another one sold in the last 12 months, the vehicle no longer owned or leased should also be abated, if necessary.
If an informant claims on a vehicle owned/used by another household member proceed as follows:
- the owner's car expenditure should be abated at **QTVEH1/4**
- the claimant's car expenditure in the Diary should be abated

What expenditure 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 relevant person's DIARY should be abated by the percentage given.

In the household schedule, abate road tax, vehicle insurance, leasing payments, vehicle service (at **QVMAINT.ServPy**) and other work (**QTVOTHW.Wktot**) for the relevant vehicle.

If the vehicle was bought during the last 12 months at **QTVEH2**, also abate any road tax or vehicle insurance included in the purchase price (**CpcTaxAm**, **Cpinsamt**) at **QTVEH1** (vehicles owned or privately leased in the last 12 months) or at **QTVEH4** (vehicles had for continuous use in last 12 months, including company cars). Abate the purchase price or part exchange value by the percentage identified at **SEJOB.SeBepca** in the income section, and abate **CpcTaxAm** and **Cpinsamt** by the same amount, if appropriate.

If the vehicle is being bought with a loan or on hire purchase, abate the last loan repayment (**QLOANSA.LoanRep**) or HP instalment (**QHP.Lpay**) by the same amount.

- **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**.

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

The percentage of rooms used for business =

Number of rooms used only or partly for business
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.OnBsRoom** and **QADDRESS.PtBsRoom**. An adjustment has to be made if rooms are shared (**QADDRESS.RoomShar**)

	Rooms used by household or 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 BusRoom 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

QTOddJ

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.

Take 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.

BENEFITS

QTBENEF1 - QTBENEF5

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.

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. contributions 1
INCOME-BASED, that is based on an
assessment of your income 2
or have you received BOTH types of Jobseeker's Allowance
AT DIFFERENT TIMES
in the last 12 months 3

If contribution-based JSA has been received any allowance received should be included in the NumWks question for code 1.

If income-based JSA has been received any allowance received should be included in the NumWks question for code 2.

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

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/Working Families Tax Credit

From October 1999 Working Families Tax Credit will be introduced and will replace Family Credit from April 2000. Until that date some people may receive either benefit, and this can be paid straight to the individual's bank account so they may be unsure of precisely which benefit they are receiving. Self-employed people, for example, might be receiving either benefit. If Family Credit/Working Families Tax Credit is paid as a lump sum covering 26 weeks (6 months) transfer to BnCardT1 code 1.

Family Credit/Working Families Tax 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/WFTC has been duplicated, refer to supervisor.

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.

QTBENEF5

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.

QTOthInc

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. If there is no main employee/self employed job, or if income from rent is greater than from job or other sources of income, refer to supervisor.

QTALTax

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

QTASSET

Since January 1991 anyone over the age of 18 years has been able to open a TESSA (Tax Exempt Special Savings Account), lasting 5 years. If the savings are left in the account any interest accrued would be tax free. From January 1996 investors have been allowed to re-invest £9,000, but no more than that, from a first TESSA into a follow-on TESSA.

In April 1999 Individual Savings Accounts (ISAs) were introduced to replace TESSAs, though for a time people may hold both types of account. There are three components to the ISA: cash, securities (stocks, shares, unit trusts etc) and life insurance. All types of ISA should be counted as ISAs, not as 'other' savings accounts (cash component); TESSAs (i.e. TESSA-ISAs); stocks & shares (securites component); or National Savings (National Savings ISAs)

Building Society and high street bank accounts

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

QTASSET

•   If it is a National Savings product consult FRS colleagues for look-up tables;

•   if the latest dividend rate cannot be calculated refer to RO;

INSTRUCTIONS TO INTERVIEWERS

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INSTRUCTIONS TO INTERVIEWERS

INSTRUCTIONS TO INTERVIEWERS

THE INCOME SECTION

Introduction

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.

- The income section of the questionnaire is repeated for each adult (aged 16 and over) in the household.

- The HOH and partner should, wherever possible, be interviewed together.

- The Blaise instrument allows for all adults in the household to be interviewed concurrently. However, because of the length of the interview, it may not be practical to interview more than two or three people at the same time. We also leave it to your judgement to decide how to arrange the interviews where there may be sensitivity about discussing income details, e.g. young adults in front of their parents and vice versa.

- Refusals at questions on monetary amounts are **not acceptable** on the FES. The interview must be terminated unless spenders can be persuaded to give the information.

- The only exception to this rule is that a refusal is acceptable at the question OwnOtAmt in block d_SLFJB, although we would obviously prefer to have the information requested. This question applies to the self-employed with separate business and non-business bank accounts. The sequence of questions is:

  OwnOther   "Apart from drawings from the bank/ building society, do you receive any other income from this job/ business for personal use?"

  OwnOtAmt   *If yes at OwnOther*
  "On average, how much is that each month?"

- 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".

- An Income Questionnaire must be opened for all <u>Absent Spenders</u>

- Because of the amount of detail required in the income section, Proxy Interviews are NOT allowed under normal circumstances. The interview must be conducted in person with each adult in the household. The only exception to this rule is for absent spenders.

Jump Functions

A small number of 'Jump' functions have been set up in the Income section of the questionnaire. These enable you to move to selected parts of the questionnaire more quickly.

Please note that:
- 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, you will simply be taken to the last question for which an answer has been entered.

- If you try to jump to a block that is not on the route for your informant, then the machine will bleep and you will stay at the same point from which you were trying to jump.

To use the jump function hold down the <F3> key. A box opens on screen, headed 'Search Tag'. Underneath the words 'Tag to search for', type the number of the jump to which you want to go and then press <Enter>. The tag numbers have been attached to questions at the beginning of selected blocks.

Block	**Question**	**Topic**	**Jump No**
QTIStart	Iswitch	Select adults to be interviewed	30
QTMainjb	MtOneJob	Main job description	31
QtempPay	PayDat	Employee pay - main job	32
QTSIfInc	Intro2	Self-employed income - main job	33
QTMOB	Mailbaby	Income from odd jobs	34
QTBenef1	BnCardR1	Benefits - Card R1	35
QTPrvPen	PensInc	Pensions	36
QTAsset	Tessac	Interest (Tessas)	37
QHAdmin	SOCNow	SOC Coding	50

Period Codes

The standard FES period codes are:

1: One week
2: Two weeks
3: Three weeks
4: Four weeks
5: Calendar month
7: Two calendar months
8: Eight times a year

10: Ten times a year
13: Three months / 13 weeks
26: Six months / 26 weeks
52: One year / 12 months / 52 weeks
95: One off / lump sum
   (EXPLAIN IN A NOTE <Ctrl-M>)
97: None of these

9: Nine times a year   **(EXPLAIN IN A NOTE <Ctrl-M>)**

Concurrent Interviewing

IStart

THIS IS WHERE YOU START RECORDING ANSWERS FOR INDIVIDUALS.
DO YOU WANT TO RECORD ANSWERS FOR [NAME] NOW OR LATER?
(enter code)

> **1:   Yes, Now**
> **2:   Later**

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

Please note that:

- The HOH and partner should, wherever possible, be interviewed together;

- Although the instrument allows all adults in the household to be interviewed concurrently, you may prefer not to interview more than two people at once. We leave it to your judgement to decide how to arrange the interviews where there may be sensitivity about discussing income details,
  e.g. young adults in front of their parents.

NOTE

Once you have started interviewing a respondent, please do **NOT** recode **Istart** from 1 back to 2. This may result in the lose of the data collected.

Each adult in the household is assigned a row in the table in the lower part of the question screen. The name of the person also appears above the question.

Please be careful to enter responses in the correct row of the table.

NOTE that, if you are interviewing someone at a later stage it is all too easy to overwrite the responses for an earlier person. Please check the person's name which is given at the top of the screen for most questions, or check that you are in the correct row of the table. At the end of each block of the Income questionnaire, the cursor will return to the first person in the table (the HOH). Either arrow down to the correct row, or press <End> to get to the next question on the route for the person that you are interviewing.

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 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 (QTGovSch)

GovtProg
ProgType

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.

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 Trainng 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).

Economic Activity

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 (e.g. 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.

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.

New Deal for 18-24 year olds : The New Deal started nationwide in April 1998. It is open to people in the 18-24 age group who have been receiving Jobseeker's Allowance for 6 months or more. The aim is to help people to find work and improve their prospects of remaining in employment. It is delivered by partnerships between the Employment Service, local authorities, voluntary organisations, Training and Enterprise Councils (TECs) or, in Scotland, Local Enterprise Councils (LECs) and private companies. Young people are required to take part once they receive notification of a place.

The scheme provides a range of help consisting of the initial Gateway, then one of four options, and a follow-through strategy. The different stages or options are treated in different ways on FES, so those on New Deal are asked a follow-up question (NewDOpt).

Business start-up schemes operated by local training and enterprise councils (TECs) or, in Scotland, local enterprise councils (LECs). People on these schemes at the time of interview should be treated as self-employed in the questionnaire. The schemes have replaced Enterprise Allowance Schemes.

'Job Clubs' and any other such places where stationery, stamps, use of telephones etc. are provided free are not training schemes and should **not** be included.

Economic Activity

> **Career Development Loans:** These allow adults to pay for vocational education or training. The loans vary between £200 and £8,000 and can be used towards course fees, books and materials and living expenses.
>
> **Youth Credits** are known by different names in different areas. They are given by the young adult to an employer or training-provider in exchange for training. Most are plastic cards but some are like cheque books or vouchers.

ProgType   **Work Trial** (Code 4)
If the Work Trial ended during the reference week:

- if the employer took the respondent on as an employee with immediate effect, treat the respondent as working (not on a scheme): code INA273 as 'no' and *PaidWork* 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 *ProgType* = 4, and *PaidWork* as 'no.

NewDOpt   If Code 5 (New Deal for 18-24s) at *ProgType*.
Ask "Which New Deal option was that?"
(CODE THE MOST RECENT OPTION)

> **Code 1: The Gateway.** This is an initial period of counselling, advice and guidance from the Employment Service, in finding employment and improving basic skills. Participants are still seeking employment outside the New Deal and do not receive an allowance. Usually participants will have moved to another option after 1-3 months.
>
> **Code 2: Employment option**. This option consists of a private sector job with an employer for up to 26 weeks. It usually becomes possible after 2 months on the gateway. Participants spend the equivalent of a day a week in education or training, either with the employer or elsewhere. Participants are paid a wage by the employer, who receives a subsidy in return for taking them on. It is hoped that usually the job would be made permanent after the 26 weeks.

Economic Activity

Code 3 : Full time education or training option. This option becomes possible after at least 1 month on Gateway. It consists of full-time study on an approved course designed to lead to a qualification. This option lasts up to 12 months. Participants receive an allowance equal to JSA benefit and 'passported benefits' (Housing Benefit, Council Tax Benefit etc.). The allowance should be recorded at *TrainBen*. Include any discretionary payments for special clothing/equipment or exceptional travel costs. They should not be counted as receiving JSA in the benefits section.

Code 4 : Voluntary Sector / Code 5 : Environmental task force
After 3 months on Gateway the participant may start on the Voluntary Sector or Environmental Taskforce options. These are a full-time work placement including 1 day or equivalent per week on training and can last up to 6 months. The work placement is intended to equip participants with skills and work habits. The purpose of the Environmental task force is to contribute to the improvement of the local, regional or global environment. The Voluntary Sector option aims to deliver a range of community benefits, such as improved relations or safety.

Participants on both options either receive a wage, paid by the provider of the job, or an allowance paid by the ES. The allowance is equivalent to benefit, plus a grant of £400 divided into weekly/fortnightly payments. Either way, the respondents should be treated as being on a training scheme, not in paid work, and the wage or allowance received entered at *TrainBen*. They should not be in receipt of JSA in the benefits section.

Routing for New Deal options
Code 1 - Gateway: routed to the questions about seeking work (starting from *PaidWork*).

Code 2 - Employment option: routed to *PaidWork* and should be counted as in paid work. They are then asked occupation & industry and pay questions.

Code 3 to 5: routed through the rest of the section on government schemes. Subsequent routing depends whether the respondent is on the scheme at the time of interview (**INA273 = Yes or No**).

TrainBen, Perc519

Those on schemes are asked for the amount of allowance they received, except those on Work Trial, where no allowance is paid. Note also that the first two New Deal options - the Gateway and Employment Option are not treated as government schemes, so *TrainBen* is not asked.

Economic Activity

Employment Status (QTILO)

PaidWork

Respondent's who are currently on a government scheme (*Ina273=Yes*) are not asked the questions about economic activity.

You should take the respondent's definition of whether they are in paid work or not, but it must be **PAID** work.

"Paid work" 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.

Training for nurses is now carried out under the Project 2000 scheme and as such, nurses on this scheme should be classed as *students*, like any student nurses you may encounter with more traditional arrangements.

Someone who regards him/herself as retired, but sits as a director at board meetings (however few) and is paid for this work, should be classified as in paid work. We do NOT expect interviewers to probe routiely for this.

Include people on the Employment option of the New Deal for 18-24 year olds as having done paid work. People currently on other New Deal options should NOT be treated as in paid work.

Economic Activity

**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 <u>receive no pay or profits</u> (e.g. a wife doing her husband's accounts or helping with the family farm or business).

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 (No). Looking in the papers for vacancies is an active form of search.

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 as to whether they are an employee or self-employed. If there is doubt you should try to find out how they are described for tax purposes or, if it is still unclear, 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.

Economic Activity

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.

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

- **Directors**

A director of a limited company is always counted as an employee, i.e. 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 *Job Description* for an explanation, and the definition of self-employment below.

- **Temporary absence from work**

Employees who are temporarily away from work due to short-term illness or accident, holidays, strike, etc. should still be coded as employees, as long as they have a job to return to with the same employer.

- **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.

- **Resident employees**

e.g. au pairs, domestics, who are members of the household, should be treated as employees.

- **Clergy**

Church of England and non-conformist ministers should be treated as employees. Jehovah's 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 'No' at *PaidWork* and follow through subsequent questions on economic activity.

Economic Activity

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). The self-employed pay Class 2 (regular) and Class 4 (% of profit over a certain level) National Insurance contributions.
>
> 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.

- **Directors**

Directors and company managers are employees of their companies.

- **Number of hours**

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

- **Construction workers**

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.

- **Business Start-Up schemes**

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**

Mail Order agents and baby sitters should <u>not</u> be treated as in paid employment (*PaidWork* = No). 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.

Economic activity

Previous work   (QTWrkLY)

This section concerns those who are not currently in paid work, and establishes when they last worked. If they have worked in the last 12 months they are asked about earnings prior to this.

There are three main routes through the section.

Ret12M

> Retired respondents are asked if they retired within the last 12 months.

Regwork

> Other (non-retired) economically respondents who are below pensionable age are asked if they have done any regular paid work in the last 12 months.

EverWk
DtJbL

> This is asked:
>
> - of respondents who are unemployed,
>
> - of unpaid family workers and
>
> - of those who are economically inactive, of working age and have not worked in the previous 12 months.
>
> Those who have ever had a paid job are asked for the date when they left their last job. If the day is not known, enter 15; if the month is not known, enter 6. The correct year, or an estimated year should be entered.

Job Description

Job details (QTMainJb and QTSubJb)

The questions apply to:

- current employees - who worked in the reference week or were temporarily away from their job;

- those currently out of employment who had ever had a paid job.

MtOneJob

Exclude work as a mail order agent or baby-sitter.
Exclude one-off jobs which are unrelated to the respondent's usual job, BUT include one-off jobs done as part of self-employment.

Main Job

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. It should be noted that information on industry is necessary to distinguish between some occupations at the detailed level.

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.

Job Description

Industry

> If the respondent is self-employed, their own type of work determines the industry. For example:
>
> > a *cleaner* employed by a cleaning contractor should be coded to the *cleaning industry*;
> >
> > a *self-employed plumber* working on a building site 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 work in 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 companies (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

Job Description

Sect1, Sect2 (continued)

Non-private organisations include:

- charities and churches

- schools (all types - most private schools are charities)

- trade unions

- doctor and dentist 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 range of employment situations from which to choose. Although some situations may overlap two codes, the question should be single coded to the description which the informant thinks fits best. All of codes 2-7 are types of self-employment in terms of 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. If so, explain in a note.

Job Description

Manage

In general, accept the respondent's answer, but note the following points.

- 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 similar work themselves.

- 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.

EmpNo
SENo

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 the 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.

Job Description

EmpNo
SENo

If a respondent works from a central depot or office (e.g. service engineer), 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" (e.g. tele-commuter 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 (e.g. 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.

If a respondent has a contract that is renewed, for example yearly, you should take the respondent's opinion as to how long they have worked continuously for their employer.

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.

FtPtWk

Let the respondent decide whether the job is full-time or part-time.

Job Description

Usual hours worked (QTJbHrsU)

These questions were previously asked in the relevant pay section (Employee pay details or Self-employed income). Both groups are now asked about hours of work immediately after being asked for details of their job(s). Hours of work are only asked about the respondent's **Main** job.

EverOT

"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.

TotUs1, UsUHr

TotUs1 is asked of those who do NOT do any overtime.
UsUHr is asked of those who sometimes do overtime.

Record hours exactly, including fractions of hours. E.G. 36 and a half hours per week = 36.5, 36 and a quarter = 36.25.

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 a weekly 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 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.

Job Description

TotUs1
UsUHr

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.

POtHr

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.

Include hours worked at home, if paid.

UOtHr

Include unpaid hours worked at home (e.g. teachers preparing lessons) as well as unpaid hours worked in the workplace.

AgreeHrs

The total number of hours (Usual + Paid overtime + Unpaid overtime) MUST be agreed with the respondent if they work overtime. This is a **Hard Check**.

Employee Pay Details

Block *c_EmpPay* covers pay for the main job as an employee. The **main** job is defined in the same way as at the job description questions (in b_MainJb).

The section on pay for **subsidiary** employee jobs is shorter than the section for the main job. Up to 2 subsidiary jobs are covered.

The questions apply to:

- current employees - who worked in the reference week, were temporarily away from their job, or were waiting to start a new job;

- those out of employment who are under retirement age and whose last main job was as an employee, and whose last pay date was in the previous year.

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) Job Description* 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 (or will be 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.

The remaining questions in the section apply only if the last pay date was within the previous 12 months.

Employee Pay Details

PayAmt

If the last pay included holiday or other pay in advance, back pay or irregularly - paid overtime, please make a note.

If <u>anticipated pay</u> 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 DK and record details of income from the previous job in a note.

<u>Employment outside the United Kingdom</u>
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.

Dedchtfs

> 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 £1200 a year.

Deducts

Code 4:   Repayment of loan from employer
Home check
You will be asked to check that the loan has been recorded at QLOANS in the Household questionnaire.

Code 8:   Any other deductions
The program allows for up to 5 'Other' deductions. If there are more than five, enter the details of remaining deductions at the 5th entry, and open a note to give details.

The nature of the deductions is needed by the editors who code the descriptions to the FES coding frame. To help them, make the description as complete as possible and do not use initials. If items cannot be coded, the case may be returned to you for clarification.

- Specify whether deductions for <u>insurance</u> are for life, sickness or accident.
- Deduction for <u>Benevolent Fund</u> - is this a payment to a charity or some form of insurance and, if the latter, what kind?

Employee Pay Details

GrossPay

Soft check
A soft check will appear if the net pay plus any deductions does not equal gross pay to the nearest £5. 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.

PayInc

> **Statutory Sick pay** (Code 1) 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** (Code 2)is paid by an employer. The amount depends on length of service, salary and hours worked.
>
> **Mileage allowance** (Code 3) 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 motoring allowance** (Code 3) is a specified set amount per week or month etc, paid regardless of the amount the vehicle is used.
>
> **Motoring expenses refund** (Code 4) covers items such as parking fees, repairs, etc.

Fixed motoring allowance (Code 3)
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.

Employee Pay Details

HHO
HHOAmt

The Blaise program allows for up to 3 refunds to be specified.
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.

Ina254

This question checks whether the last take home pay was the usual amount received.

If not usual respondents are asked to give the usual amount received after deductions (*UsNetPay*) and the usual amount before deductions (UsGroPay). There is also a check on whether the usual pay includes a allowance for motoring (*Mallusp/ MalinNP*).

BonExtra

The question refers to bonuses such as Christmas or quarterly bonus, profit-related pay, profit-sharing bonus and occasional commission.

Include:

- honoraria (voluntary fees for professional services)
- Profit-related pay (PRP)

Profit-related pay: 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.

Employee Pay Details

**BobDesc
BonAm**

The FES program asks for details (description and amount) for up to 3 separate bonuses received in the last 12 months.

BonUPay

Does the Usual net pay include any of this bonus or commission?
Note that this question refers to usual **net** pay.

Income from Self-employment

Blocks QTSlfInc and QTSlfIn2

Block *d_SlfInc* covers income from the main self-employed job, The **main** job is defined in the same way as at the job description questions (in b_MainJb).

The same section on income from self-employment is asked for up to 2 subsidiary jobs.

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 on self-employment income were reviewed a few years ago and some changes made:

(i)   to reflect better how people describe of their employment situation,
(ii)   to make it clearer to informants the figures that are required, and
(iii)   to 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.

JobBus

"Can I just check, do you think of yourself as having a job or a business?"

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.

Income from Self-employment

**Sole
PartDisp**

It is important to record only the informant's share of income from the business 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. There is a checks for unusual time periods.

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

From Form 300, enter the figure shown on the example given.

From business accounts, enter the figure labelled 'Adjusted Profit*/Loss. If that is not shown, use the figure labelled 'Net Profit/Loss.

From the Self-employment section of the Tax Return, enter the 'Total Taxable Profit' from box 3.89'.

If no accounts are available then the figure recorded should be AFTER all expenses and wages, but BEFORE deduction of Income Tax and NI.

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 to £90 a week) may be the only profit.

Income from Self-employment

WorkAcc
OwnSum
OwnAmt

The purpose of these questions is 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 to the amount is acceptable here.

SEInc

Those self-employed who do not have profit/loss accounts and do not have a separate business account, or do not make drawings from it, are asked about their income from the job. This may include sub-contractors who, while legally self-employed, have income arrangements similar to employees. If respondents cannot give actual amounts, PLEASE try to obtain an estimate. This is particularly important where no other income from self-employment has been declared, and a *soft ch*eck will be triggered in this case.

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.

Income from Self-employment

CheckTax to
ChkIncom

These questions cover Income tax and Class 2 regular NI payments only.

> 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.
>
> Different tax and NI arrangements can apply in different situations,
> e.g. actors under contract 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

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 1999/2000 the regular contribution is £6.55 per week. It was £6.35 in 1998/99.

Income from Self-employment

SeTax
SeNIinc

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.

If referring to a self-assessment tax return, the respondent should only give the tax paid on self-employed earnings, not from any other sources(s) of income like pensions or investment income. Under self-assessment, people can choose to calculate the tax due on their total income from all sources. If the tax paid includes that on other income, please open a NOTE, stating the income from each source and the total tax paid.

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.

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.

Other Employment

National Insurance payments (QTNIC and QTNIL)

NICont

This question applies to those below pensionable age who are not in paid work. It is aimed to cover Class 3 NI contributions. From April 1999, the weekly rate is £6.45.

NIDirect

This question applies where the respondent is either not in paid work or currently an employee. It asks about lump sum National Insurance contributions made 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 £7,530).

Mail order agents, baby sitters (QTMOB)

Mailbaby

On the FES, baby sitting and acting as a mail order agent are treated as odd jobs rather than as paid employment. Details of earnings are collected here rather than in the employee pay section.

Exclude
- child minders who should be treated as self-employed.

- income in the form of goods acquired from a mail order club.

Ina275

This question establishes whether any work has been done in the last 7 days. This information can be to classify the respondent's economic activity status in a way which is consistent with other surveys.

Other Employment

Odd jobs (QTOddJ)

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_Job Description and enter details of the job (as main or subsidiary job).

Redundancy pay (QTRedunP)

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.

Benefits

State benefits (QTBenef1 to QTBenef5)

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 checks:
There are a number of checks on entitlement to benefit and on unlikely combinations of benefits. If you suppress any of these please explain why, e.g. you have seen a document.

Benefits

BnCardR1 (QTBenef1)

Child Benefit can be received for each child under 16 or for a child aged 16-18 in full time education. It is usually (but not always) paid to the child's mother. It is not paid for foster children.
There are three rates:
- higher rate for the only, elder or eldest child;
- LP rate for the only, elder, eldest child of a lone parent (this incorporates One Parent Benefit, abolished in April 1997);
- lower rate for subsequent children.

Guardian's allowance is a weekly payment for someone who takes an orphan into the family. In exceptional circumstances this may be paid if one of the child's parents is still alive but cannot care for the child.

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.

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.

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.

Benefits

BnCardR1

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 N.I. 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.

From October 1999 this benefit will be replaced by Disabled Person's Tax Credit, administered by the Inland Revenue. For the first 6 months recipients will continue to be paid by cheque and credit transfer. From April 2000 there will be an overlap between the two and payment will be through the pay packet. If the respondent has received both benefits during the previous 12 months than at the question which asks about the number of weeks received, the two should be combined for one total.

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.

Benefits

BnCardR2 (QTBenef2)

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.

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.

Disability Living Allowance - Mobility component

If an informant is purchasing a car on HP details should also be entered at the vehicle questions in the Household questionnaire.

DLA and Attendance Allowance

If either DLA or Attendance Allowance is received there are follow-up questions asking for whom the benefit is received.

Benefits

BnCardS1 (QTBenef3)

Jobseeker's Allowance
From 7 October 1996 Jobseeker's Allowance (JSA) replaced Unemployment Benefit (UB) and Income Support (IS) for unemployed people.

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 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).

Any Income Support received should be covered separately at the following code. Note that people currently on government schemes such as New Deal,

Full-time education and training option, may receive an allowance equivalent to JSA. They should **NOT** be coded as receeiving JSA.

Benefits

BnCardS1

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.

Family Credit / Working Families Tax 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.

From October 1999 Family Credit will be replaced by the Working Families Tax Credit (WFTC), administered by the Inland Revenue. The two will run together until March 2000.

Income Support
Household bills paid direct by Income Support should be shown at the appropriate Household Schedule question with an explanatory note.

Family Credit
Exclude Lump Sum Family Credit payments which are entered at a later question.

Benefits

BnCardS1

> **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.
>
> **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.

Statutory Sick Pay
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
Note that any "reduced earnings allowance", paid if the disabled person cannot return to work, should **not** be included at this question but at *Benef5*.

Benefits

BnCardS2 (QTBenef4)

> **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.
>
> **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. 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. To receive SMP, a woman should be in work as an employee.

Statutory Maternity Pay
If an informant is receiving Statutory Maternity Pay at present, there is a check that she is coded as an employee at *Empstat*.

Maternity expenses
Grant from Social Fund for Maternity expenses should be entered at the following block, Benef5.

Benefits

BnCardT1 (QTBenef5)

This block covers lump sum benefits plus any other state benefit not covered elsewhere.

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 works 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 Bonus varies from £5 to £1,000.

Widows payment
A lump sum of £1,000 paid immediately after the husband's death provided that he paid enough NI contributions.

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.

Family Credit / Working Families Tax 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 Benef3. From October 1999 Family Credit will be phased out and replaced by the Working Families Tax Credit.

Any other payments

Include **Cold Weather Payments** and **Reduced Earnings Allowance.**

Other Income

Rent from property (QTOthInc)

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.

Direct tax payments (QTAlTax)

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.

Interest on Investments (QTAsset)

Individual Savings Account (ISA)

The ISA is a new type of account which is being introduced from April 1999, consisting of up to 3 components;
- cash
- securities (i.e. stocks/ shares/ Unit Trusts etc)
- life insurance components.

These components may be held singly or collectively in various ways. Each year there are two options;
- 'Maxi' ISAs consist of two or more components managed by a single provider – and must include the securities component.
- 'Mini' ISAs are single component accounts, each managed by different providers - one of each component may be opened. Investment limits apply to each component each year.

- Investors may subscribe to one 'Maxi' or one of each type of 'Mini' in each tax year.

- In addition to the above, a maturing TESSA may be invested in a TESSA only ISA (up to £9000). This can only happen once.

- TESSAs and stocks and shares that are part of ISAs should be recorded at the ISA questions, not at the TESSA or Stocks section.

- Interest from ISAs is tax-free.

ISAAcc

"In the last 12 months have you had any interest credited to an Individual Savings Account? INCLUDE INTEREST FROM CASH AND SECURITIES (STOCKS AND SHARES ETC) "Y/N"

Interest on Investments (QTAsset)

ISAAmt

"What was the total interest since April 1999? RECORD THE COMBINED INTEREST FROM CASH AND SECURITIES (STOCKS & SHARES ETC) ACCOUNTS 1...99997"

No questions will be required on whether the account is held jointly, as they can only be held by individuals, or whether interest is before or after tax as interest is tax free.

ISAs are only available to people 18 or over, so the questions will not be asked of 16 and 17 year olds.

ISA Life Insurance component:
The Life Insurance component (either as part of a Maxi or as a separate Mini ISA) is irrelevant in the investment accounts section, as no interest will be received.

The maximum subscription to this component is £1000 per tax year. Life Insurance products within ISAs must be of the single premium type, that is savers must be under no obligation to keep up premium payments in order to obtain policy benefits, but insurers may offer policies with recurrent single premiums payable for more than one year, or where the amount payable during the year is broken down into, say, monthly premiums.

The life insurance component should be included in the life insurance section of the Household questionnaire (QBlife.Filter, Jump number 7).

Interest on Investments (QTAsset)

TESSAs

> 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.*

From April 1999 no new Tessas will be allowed to be opened. Maturing Tessas can be moved into Tessa only ISAs, which should be recorded in the ISA section.

Tessac, TesInt, TesAmt

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.

Interest (QTAsset)

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, National & Provincial., Halifax, Alliance and Leicester, Nothern Rock and the Woolwich. If you 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, BOthNT

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.

BldAmt, Bkamt, NtAmt, NsAmt, BOthAmt

Documentary evidence of the amount of interest should be sought. Failing this the respondent's estimate should be obtained.

If the amount of interest is not known, details of the amount invested and the type of account are no longer collected on the FES. Missing amounts can therefore no longer be imputed by office editors.

Please try to obtain some estimate of interest rather than to enter DK.

BldTax, BkTax

Building society/bank interest paid gross
Account holders who are not liable to tax may be paid, or credited with, interest from building society or bank accounts in full. With only a very few exceptions, these account holders will be required to complete a certificate enabling the building societies or banks to pay interest without any deduction for tax.

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.

Interest (QTAsset)

BOthAc

This section covers interest received on accounts with banks or societies *other than* the high street banks and building societies already covered. The category includes supermarket charge-card accounts on which respondents receive interest.

Interest (QTAsset)

Bonds and securities

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.

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 investment 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.

Bonds and securities held as part of an ISA should be included in the ISA section, not here.

Interest (QTAsset)

Bonds and securities

Filter

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.

- **Pensioner's 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.

OthAmt

For each type of holding entered at Filter1, the respondent is asked the total amount of interest credited in the last 12 months. Documentary evidence of the amount of interest should be sought. Failing this the respondent's estimate should be obtained.

If the amount of interest is not known, details of the amount invested and the type of account are no longer collected on the FES. Missing amounts can therefore no longer be imputed by office editors.

Please try to obtain some estimate of interest rather than to enter DK

Children's Income (QTChInc)

PrmptZ1c

> **Include**
>
> - regular income, however small, from jobs e.g. a newspaper round.
>
> - income from bank and building society accounts, post office accounts an other National Savings investments (including Children's Bonus Bond);
>
> - shares, trust funds in the child's name.
>
> **Exclude**
>
> - cash gifts and pocket money. Information on gifts and pocket money is recorded in the relevant adult's expenditure diary. The person number of the child to whom money is given is also recorded.

JobInc
HowMuch

> Enter details of all sources of income at JobInc and total annual income at HowMuch.

Recall Block (Qrecall)

The recall block is asked of the HOH on behalf of the household as a whole. The questions are in parallel block which can be accessed at any time (<Ctrl+Enter> and select *Qrecall*). The block will automatically be routed at the end of the Income interview with the HOH.

The questions in the block are standard. You are asked to record a contact name, telephone number, the household address. If there were difficulties in locating it, and whether the household expects to move in the near future.