



Isle of Man
Government

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Household Income and Expenditure Survey 2018/19

Cabinet Office

December 2019

GD 2019/0099

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Introduction

This report contains the results of the Household Income and Expenditure Survey carried out by the Economic Affairs Division between April 2018 and March 2019.

A survey of this type, the Family Expenditure Survey, has been carried out in the Isle of Man in 1976/77, 1981/82, 1988/89 and became the Household Income and Expenditure Survey in 1996, 2006/07, and 2012/13.

Comparison of Percentage Expenditure Groups for FES and HIES results

Expenditure groups	FES 76/77	FES 81/82	FES 88/89	HIES 96 06/07	HIES 12/13	HIES 18/19
Food and non-alcoholic beverages	25	26	21	18	13	14
Alcoholic beverages and tobacco	10	9	8	7	5	3
Clothing and footwear	7	7	8	5	5	5
Housing, fuel and power	21	19	24	21	15	16
Household goods and services	7	6	6	10	5	7
Health	1	1	0	1	2	3
Transport	14	15	12	13	12	14
Communication	1	2	2	2	5	4
Recreation and culture	**	**	**	11	17	14
Education	1	1	0	1	1	3
Restaurant and hotels	**	**	**	5	9	8
Miscellaneous goods and services	13	15	19	6	11	9
	100	100	100	100	100	100

** Data relating to 'Recreation and culture' and 'Restaurant and hotels' has been included within Miscellaneous goods and services as it has been aggregated with other types of spending and cannot be separately broken out.

The Survey Method and Response

A random sample of around 18,000 residential addresses were selected on a rolling basis from the Corporate Property Database. Each address was sent a letter explaining the content and purpose of the survey, and providing online and telephone contact details for participants to volunteer. Subsequently an interviewer contacted each volunteering household to schedule an interview in the home and to later retrieve the diary of household spending.

An incentive payment of £15 to each cooperating member of a household aged 16+ was offered to those who completed the survey. In addition, the Economic Affairs Division offered participants a monthly prize raffle of £1,000 for each of the twelve months of the survey.

Information regarding household income, regular expenditure and other topics including ownership of vehicles and consumer durables was collected by the interviewers. Participants were also asked to keep a record of all their daily expenditure for fourteen days.

A number of households who agreed to take part subsequently withdrew or were unable to make a satisfactory appointment for interview. A total of 1,000 households cooperated and were included in the survey. The response rate was 5.7% of all addresses selected.

Due to the profile of respondents, the survey data was subsequently reweighted by household size in order to reflect the Isle of Man population, based upon the 2016 Isle of Man Census. Adjustments were also made to some household incomes where the recorded income was significantly understated given the expenditure information provided by the household, or where the respondent refused to provide such information.

The Results

The main types of analysis are average (mean) income and expenditure. The data has been presented as a whole, but also with subsets for households with particular characteristics. The additional subsets presented are:

- Households where the reference person is aged 65 and above;
- Households where the reference person is aged 64 and under; and
- One person households.

The tables and charts have been replicated for the full survey and all three subsets. The tables and charts within this report detail the sources of income, the distribution of income, household expenditure and household expenditure by income distribution. Information has also been included in relation to tenure and tenure by income distribution.

The data presented in this report relates to the average (mean) income and expenditure of all households and it is important to note that households will not all follow the same pattern of expenditure. For example, housing costs such as mortgage repayments or rent have been averaged across all households in the dataset, whereas some households will not be making mortgage or rental payments.

Subject to confidentiality, it may be possible to give further breakdowns of the data. Enquires should be directed to Economic Affairs.

Expenditure is split between two principle categories; consumption and non-consumption expenditure. Consumption expenditure is day to day expenditure that happens regularly, such as buying food, clothes or leisure activities, whereas non-consumption expenditure are items of expenditure that relate to capital expenditure, either repaying the capital amount of a mortgage or significant improvements to their properties such as extensions or significant renovations.

Whilst the survey includes data on investment income, such as interest or dividends, it does not include any information on households drawing down on savings or selling shares or other assets. It is possible therefore that a household could appear to have a low income and high expenditure but are using assets to fund the difference.

Throughout this report individual numerical entries have been rounded independently. As a result, columns may not appear to sum to column totals. This is simply a result of rounding; the un-rounded entries do sum correctly.

Next Steps

The data presented will be used to re-weight the Isle of Man General Index of Retail Prices (RPI) and the Consumer Price Index (CPI).

Acknowledgments

Thanks are due to the many people who took the time to cooperate in the survey. Thanks are also due to all of those involved with collecting and inputting the data.

Table 1 – Weekly household income by source

	Household Income Source (£)	% of Total Revenue
Wages & Salaries	639.25	58%
Self Employment	61.32	6%
Interest	5.19	1%
Dividends from Investments	55.10	5%
Property Rental	27.78	3%
Retirement Pension	101.45	9%
Social Security Benefits	18.76	2%
Private Pensions	121.84	11%
Other Sources	68.02	6%
Total	1,098.70	100%

Table 2 – Distribution of weekly household income by source (£)

	Average within quartile group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Wages and Salaries	86.86	314.72	665.13	1,483.21	639.25
Self Employment	14.12	27.48	42.88	160.09	61.32
Interest	1.60	3.88	4.74	10.55	5.19
Dividends from Investments	9.40	14.38	18.69	176.60	55.10
Property Rental	6.42	16.07	26.42	62.10	27.78
Retirement Pension	118.28	112.97	103.88	75.87	101.45
Private Pensions	55.50	120.92	163.82	150.02	121.84
Social Security Benefits	32.10	18.90	14.68	10.55	18.76
Other Sources	4.47	5.26	15.45	244.41	68.02
Total	328.76	634.59	1,055.68	2,373.40	1,098.70

The quartiles are calculated by ordering the data from smallest to largest and then grouping the values so that each quartile contains 25% of the data.

Chart 1 – Distribution of weekly household income by source (%)

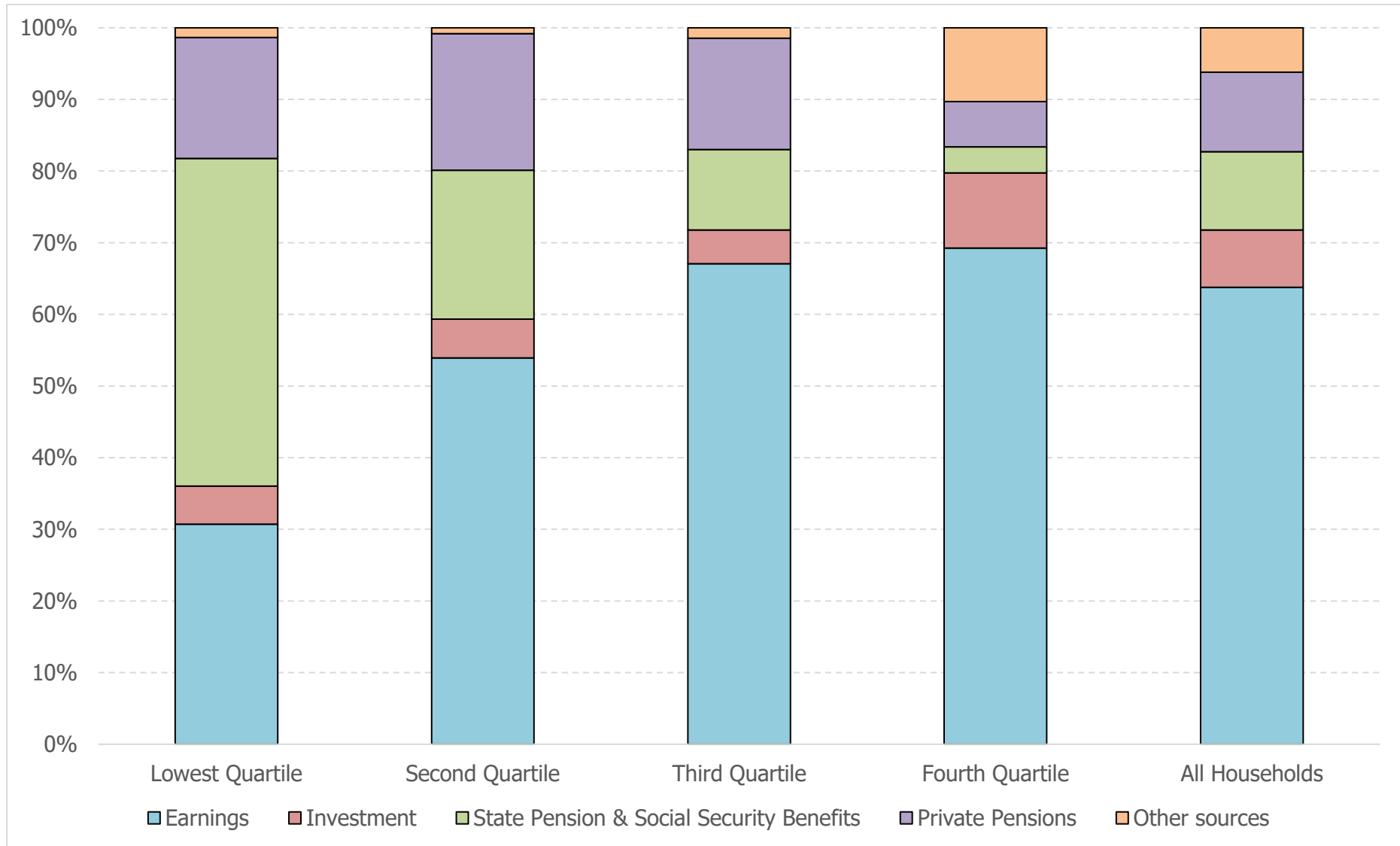


Table 3 – Weekly household expenditure

		Expenditure per week (£)	%
1	Food and non-alcoholic beverages	76.80	7
2	Alcoholic beverages and tobacco	15.07	1
3	Clothing and footwear	52.38	5
4	Housing, fuel and power	106.63	10
5	Household goods and services	57.81	6
6	Health	14.34	1
7	Transport	112.27	11
8	Communication	22.67	2
9	Recreation and culture	97.92	9
10	Education	25.67	2
11	Restaurant and hotels	68.01	6
12	Miscellaneous goods and services	85.70	8
1 to 12	Consumption expenditure	735.25	70
13 and 14	Non-consumption expenditure	313.90	30
	Total expenditure	1,049.17	100

Housing expenditure has been split into groups 4, 12 and 13.

Housing, fuel and power - The housing element includes rent, materials and services for maintenance and repair of the dwelling. Water, electricity, gas and other fuels are also included.

Miscellaneous goods and services - Housing costs include, the insurance element such as structure and contents. The rest of the group contains personal care and effects as well as social protection.

Non-consumption expenditure - This includes housing costs such as mortgage interest repayments and capital improvements. The group also includes fines, gifts, credit payments, money transfers and holiday spending.

Chart 2 – Weekly household expenditure (%)

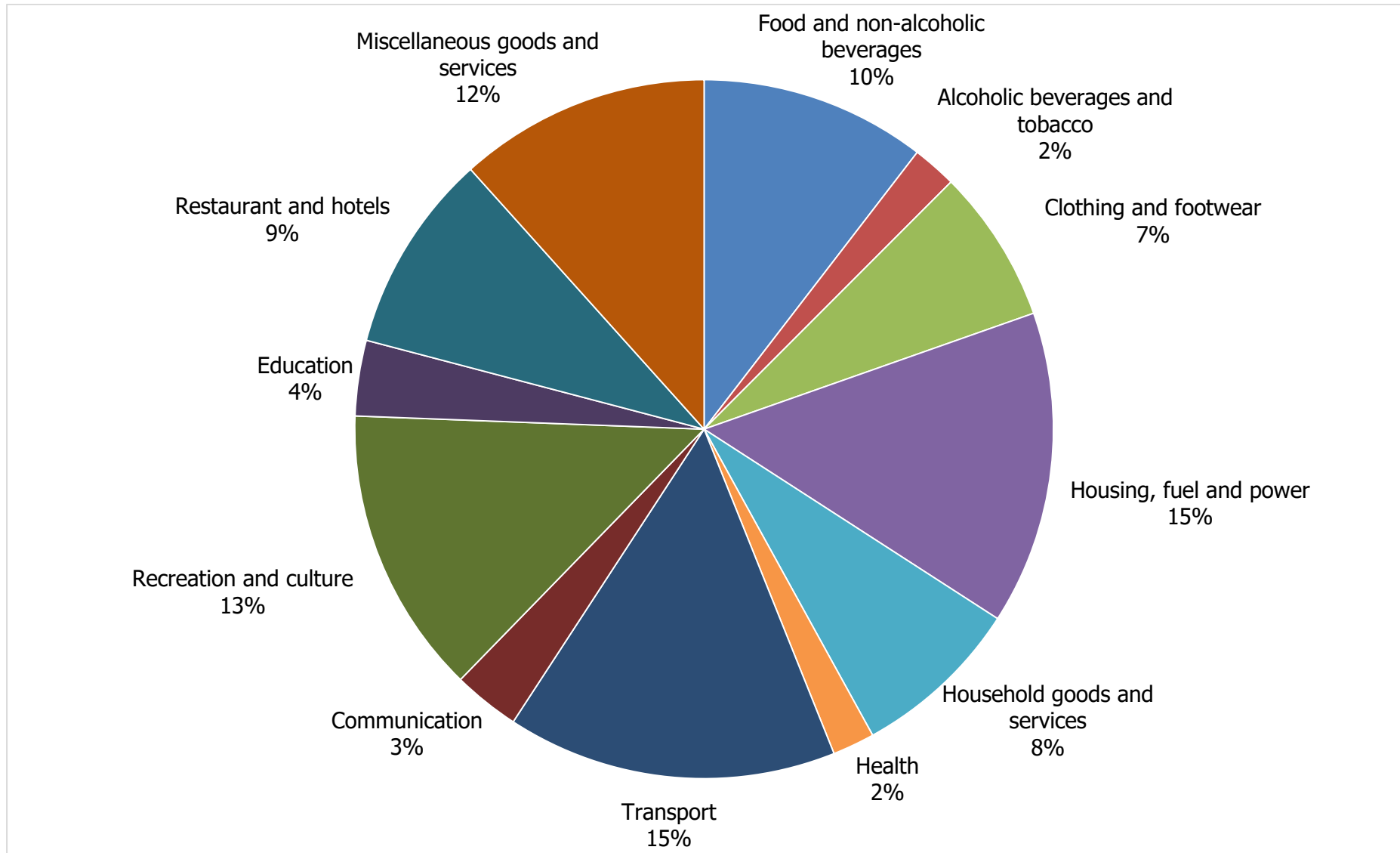


Table 4 – Weekly household expenditure by income distribution (£)

	Average within quartile group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Food and non-alcoholic beverages	60.65	64.72	81.06	102.24	76.80
Alcoholic beverages and tobacco	11.79	12.55	16.24	19.74	15.07
Clothing and footwear	15.15	21.53	27.16	49.34	52.38
Housing, fuel and power	105.42	102.97	96.03	122.15	106.63
Household goods and services	32.91	40.93	53.47	98.5	57.81
Health	7.96	11.64	17.2	20.26	14.34
Transport	55.16	83.54	112.09	201.39	112.27
Communication	17.60	24.11	24.86	31.01	22.67
Recreation and culture	50.75	70.11	104.03	166.97	97.92
Education	7.54	4.17	14.42	76.52	25.67
Restaurant and hotels	32.23	142.52	72.61	117.5	68.01
Miscellaneous goods and services	49.03	63.33	77.36	135.63	85.70
Consumption Expenditure	446.19	642.12	696.53	1,141.25	735.25
Non-consumption expenditure	110.45	203.25	279.96	654.07	313.90
Total expenditure	556.64	845.37	976.49	1,308.74	1,049.17

Table 5 - Households by tenure

	Tenure (%)
Owners	
Owned outright	45.5
Buying with a mortgage	33.1
All owners	78.6
Renters	
Rented from Local authority/Central government	8.1
Rented privately	12.4
All renters	20.5
Other	0.9
All Tenures	100

Table 6 - Distribution of households by tenure type and quartile income group (%)

	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	All Households
Owners					
Owned outright	54.4	48.9	41.2	37.5	45.5
Buying with a mortgage	8.9	25.1	43.3	55.3	33.1
All owners	63.3	74.0	84.5	92.7	78.6
Renters					
Rented from Local Authority/Central government	21	9.9	0.9	0.6	8.1
Rented privately	15.3	14.8	13.5	6.2	12.4
All renters	36.3	24.7	14.4	6.8	20.5
Other	0.4	1.4	1.1	0.6	0.9
All tenures	100	100	100	100	100

Tables 7 to 12 and Charts 3 and 4 provide information on households where the head of the household is aged 65 and above.

Table 7 – Weekly household income by source – 65 plus

	Household Income Source (£)	% of Total Income
Wages & Salaries	77.47	9.8
Self Employment	43.31	5.5
Interest	10.06	1.3
Dividends from Investments	71.69	9.1
Property Rental	29.42	3.7
Retirement Pension	283.82	35.9
Social security benefits	255.31	1.0
Private Pensions	7.97	32.3
Other sources	12.58	1.6
Total	791.63	100

**Table 8 – Distribution of weekly household income by source (£)
– 65 plus**

	Average with Quartile Group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Wages and Salaries	5.01	28.49	43.75	232.38	77.47
Self-Employment	4.66	3.24	10.62	153.70	43.31
Interest	2.42	3.39	8.58	25.87	10.06
Dividends from Investments	5.01	22.56	29.86	228.73	71.69
Property Rental	-	8.56	15.91	92.99	29.42
Retirement Pension	198.72	258.32	307.01	380.27	283.82
Private Pensions	42.64	124.80	303.63	553.46	255.31
Social Security Benefits	7.93	14.51	1.91	8.07	7.97
Other Sources	1.03	2.02	1.59	45.42	12.58
Total	267.43	465.88	722.85	1,720.89	791.63

Chart 3 – Distribution of weekly household income by source (%) – 65 plus

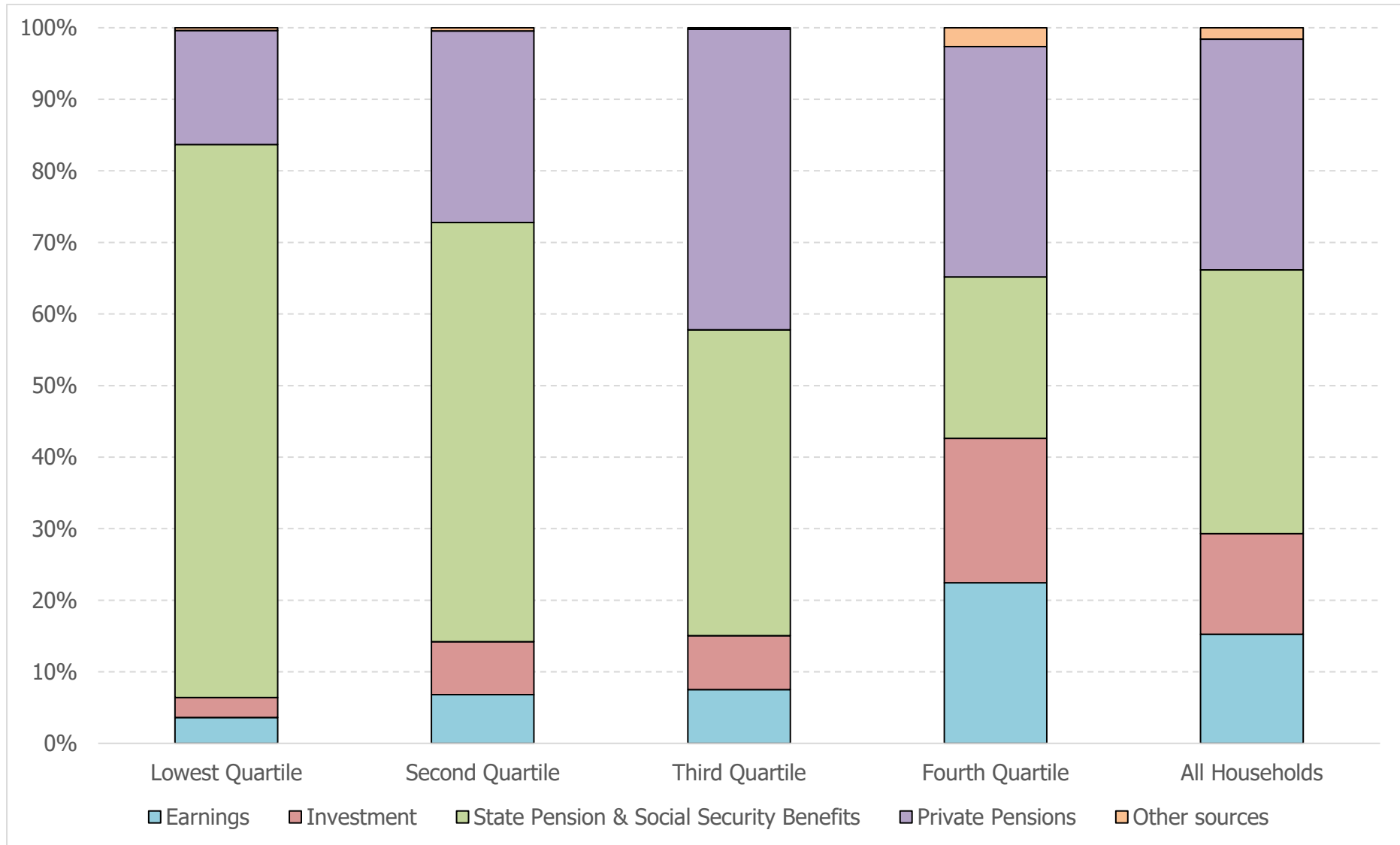


Table 9 – Weekly household expenditure – 65 Plus

		Expenditure per week (£)	%
1	Food and non-alcoholic beverages	72.99	8.8
2	Alcoholic beverages and tobacco	15.86	1.9
3	Clothing and footwear	18.93	2.3
4	Housing, fuel and power	102.42	12.3
5	Household goods and services	51.46	6.2
6	Health	16.81	2.0
7	Transport	89.23	10.7
8	Communication	21.52	2.6
9	Recreation and culture	81.54	9.8
10	Education	10.24	1.2
11	Restaurant and hotels	53.93	6.5
12	Miscellaneous goods and services	75.03	9.0
1 to 12	Consumption expenditure	609.96	73.1
13 and 14	Non-consumption expenditure	224.60	26.9
	Total expenditure	834.56	100

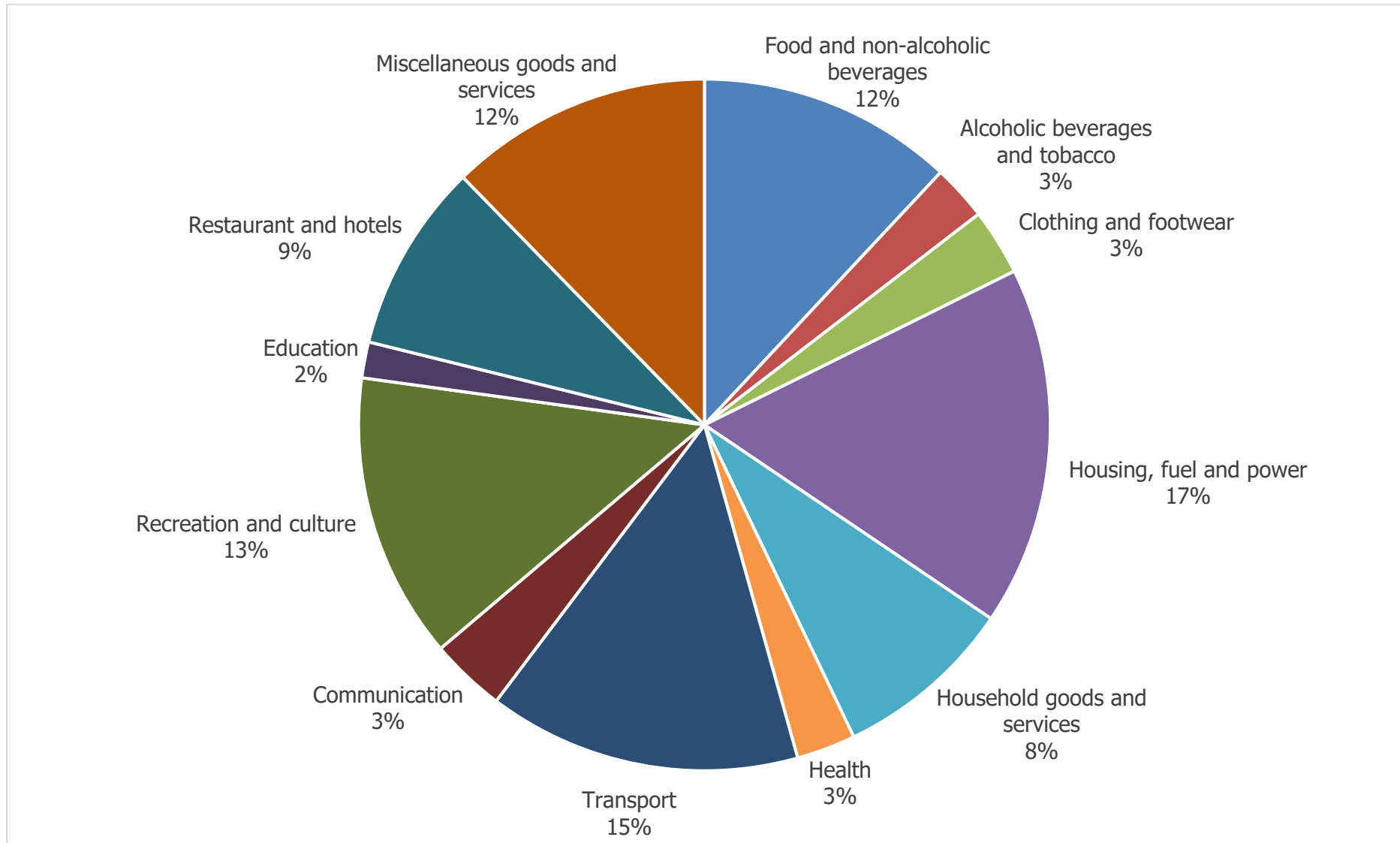
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Housing, fuel and power - The housing element includes rent, materials and services for maintenance and repair of the dwelling. Water, electricity, gas and other fuels are also included.

Miscellaneous goods and services - Housing costs include, the insurance element such as structure and contents. The rest of the group contains personal care and effects as well as social protection.

Non-consumption expenditure - This includes housing costs such as mortgage interest repayments and capital improvements. The group also includes fines, gifts, credit payments, money transfers and holiday spending.

Chart 4 – Weekly household expenditure (%) – 65 Plus



**Table 10 – Weekly household expenditure by income distribution (£)
– 65 plus**

	Average within Quartile Group				All Household
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Food and non-alcoholic beverages	56.64	66.50	75.82	94.22	72.99
Alcoholic beverages and tobacco	11.26	11.87	15.94	24.48	15.86
Clothing and footwear	12.99	16.99	23.41	22.35	18.93
Housing, fuel and power	94.34	122.88	89.27	103.36	102.42
Household goods and services	41.08	35.88	46.94	81.06	51.46
Health	10.26	7.67	18.53	30.91	16.81
Transport	44.64	71.53	86.19	155.34	89.23
Communication	15.99	17.87	25.17	27.12	21.52
Recreation and culture	40.18	65.28	104.92	117.97	81.54
Education	8.76	4.89	6.77	20.69	10.24
Restaurant and hotels	30.01	39.25	62.95	83.74	53.93
Miscellaneous goods and services	56.10	53.77	89.23	101.16	75.03
Consumption expenditure	422.25	514.38	645.14	862.40	609.96
Non-consumption expenditure	105.72	122.12	204.93	468.45	224.60
Total expenditure	527.97	636.50	850.07	1,330.85	834.56

Table 11- Households by tenure – 65 plus

	Tenure (%)
Owners	
Owned outright	81.4
Buying with a mortgage	1.7
All owners	83.1
Renters	
Rented from Local authority/Central government	10.7
Rented privately	5.9
All renters	11.2
Other	0.3
All Tenures	100

Table 12 - Distribution of households by tenure type and quartile income group (%) – 65 plus

	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	All Households
Owners					
Owned outright	68.5	72.2	91.9	93	81.4
Buying with a mortgage	0	0	4.0	2.8	1.7
All owners	68.5	72.2	95.9	95.8	83.1
Renters					
Rented from Local Authority/Central government	19.7	18.8	2.7	1.4	10.7
Rented privately	11.8	7.7	1.4	2.8	5.9
All renters	31.5	26.5	4.1	4.2	11.2
Other	0	1.3	0	1.4	0.3
All tenures	100	100	100	100	100

Tables 13 to 18 and Charts 5 and 6 provide information on households where the head of the household is aged 64 or under.

Table 13 – Weekly household income by source – Aged 64 & Under

	Household income Source (£)	% of Total income
Wages & Salaries	901.26	72.9
Self Employment	69.41	5.6
Interest	2.83	0.2
Dividends from Investments	46.8	3.8
Property Rental	26.79	2.2
Retirement Pension	14.06	1.1
Social Security Benefits	57.51	4.7
Private Pensions	23.74	1.9
Other Sources	93.83	7.6
Total	1,236.24	100

**Table 14 – Distribution of weekly household income by source (£)
– Aged 64 & Under**

	Average within Quartile Group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Wages and Salaries	229.41	588.83	1,025.86	1,801.24	901.26
Self Employment	28.31	35.64	67.53	149.44	69.41
Interest	0.67	1.47	3.05	6.24	2.83
Dividends from Investments	4.50	7.93	11.95	164.64	46.8
Property Rental	9.72	20.14	12.86	65.94	26.79
Retirement Pension	12.23	9.29	18.60	16.91	14.06
Private Pensions	42.94	62.81	61.42	66.65	57.51
Social Security Benefits	51.57	18.41	16.30	10.99	23.74
Other Sources	5.92	17.01	8.45	347.68	93.83
Total	385.28	761.52	1,226.02	2,629.73	1,236.24

Chart 5 – Distribution of weekly household income by source (%) – Aged 64 & Under

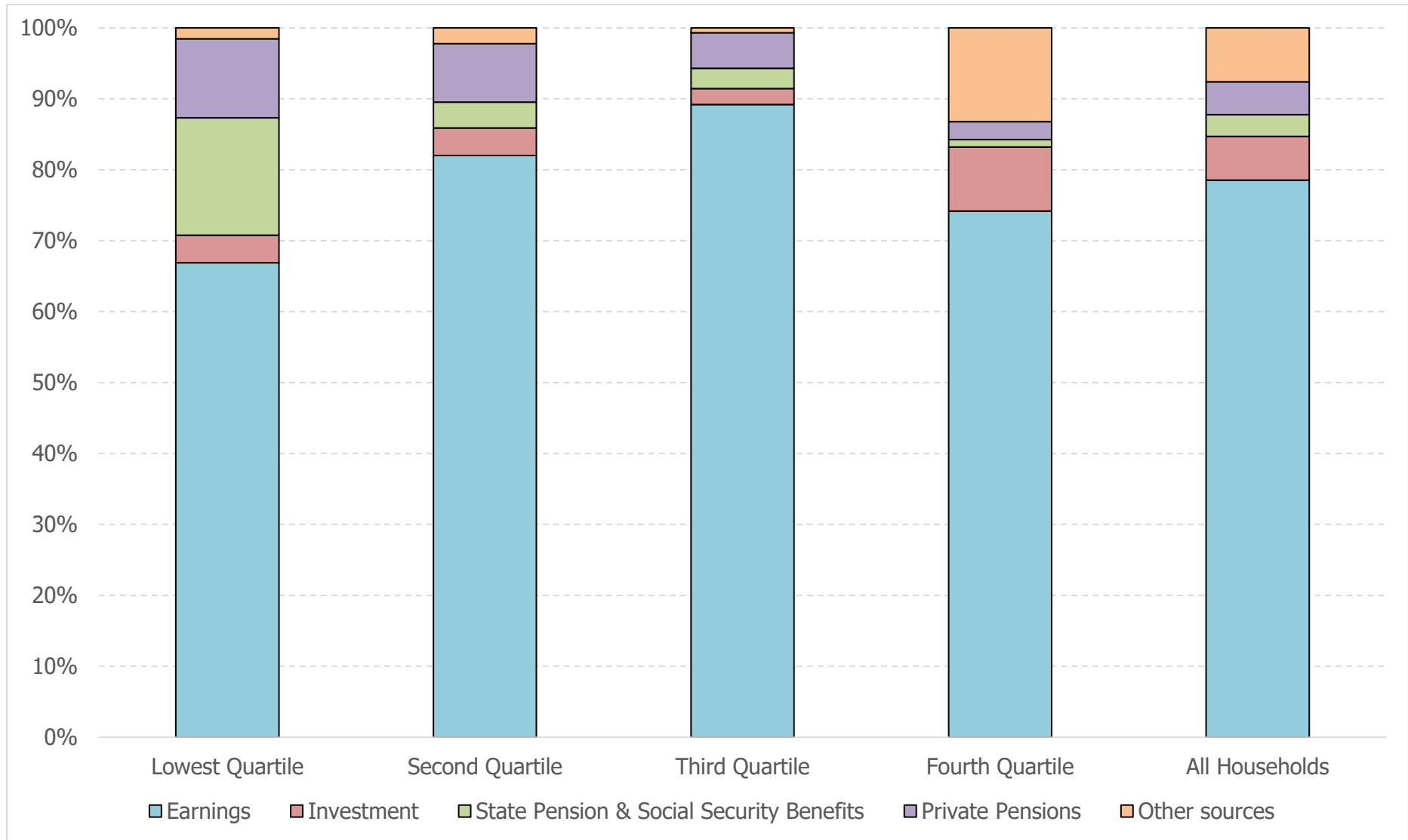


Table 15 – Weekly household expenditure – Aged 64 & Under

		Expenditure per week (£)	%
1	Food and non-alcoholic beverages	79.18	7.1
2	Alcoholic beverages and tobacco	14.69	1.3
3	Clothing and footwear	32.79	3.0
4	Housing, fuel and power	108.66	9.8
5	Household goods and services	58.97	5.3
6	Health	13.02	1.2
7	Transport	124.42	11.2
8	Communication	25.75	2.3
9	Recreation and culture	105.83	9.5
10	Education	33.10	3.0
11	Restaurant and hotels	74.83	6.7
12	Miscellaneous goods and services	84.27	7.6
1 to 12	Consumption expenditure	755.51	67.9
13 and 14	Non-consumption expenditure	357.38	32.1
	Total expenditure	1,112.89	100

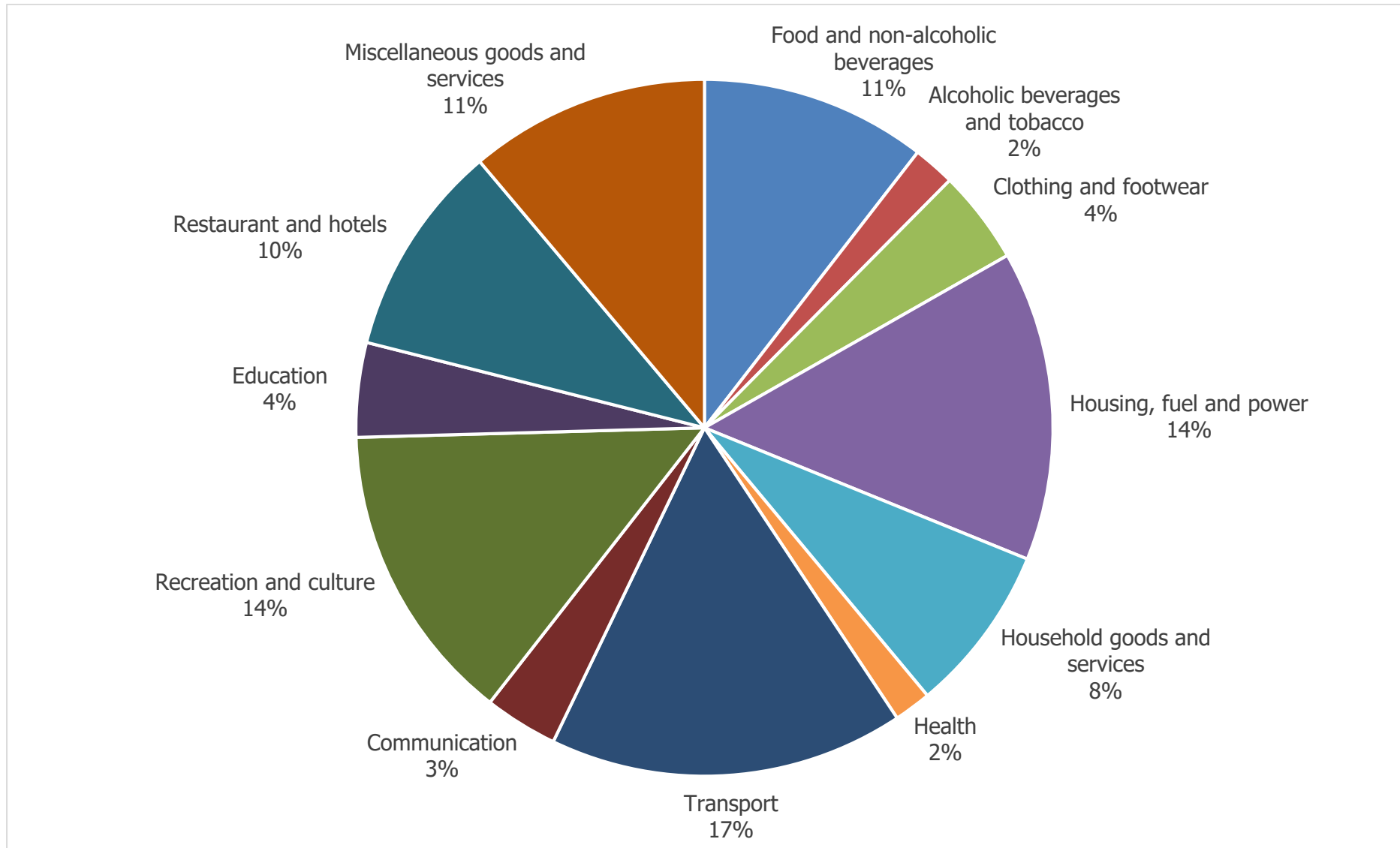
Housing expenditure has been split into groups 4, 12 and 13.

Non-consumption expenditure - This includes housing costs such as mortgage interest repayments and capital improvements. The group also includes fines, gifts, credit payments, money transfers and holiday spending.

Housing, fuel and power - The housing element includes rent, materials and services for maintenance and repair of the dwelling. Water, electricity, gas and other fuels are also included.

Miscellaneous goods and services - Housing costs include, the insurance element such as structure and contents. The rest of the group contains personal care and effects as well as social protection.

Chart 6 – Weekly household expenditure (%) – Aged 64 & Under



* Excluding Non-consumption expenditure.

**Table 16 – Weekly household expenditure by income distribution (£)
– Aged 64 & Under**

	Average within Quartile Group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Food and non-alcoholic beverages	60.37	63.36	82.05	111.25	79.18
Alcoholic beverages and tobacco	12.55	12.40	12.87	21.02	14.69
Clothing and footwear	19.11	21.32	32.35	58.65	32.79
Housing, fuel and power	108.16	97.12	98.03	131.69	108.66
Household goods and services	26.06	49.65	55.98	104.71	58.97
Health	6.97	10.19	13.30	21.69	13.02
Transport	60.25	92.58	126.55	219.37	124.42
Communication	20.33	24.22	26.11	32.40	25.75
Recreation and culture	55.80	77.43	110.46	180.49	105.83
Education	5.73	8.29	48.71	70.12	33.1
Restaurant and hotels	34.63	55.96	77.79	131.53	74.83
Miscellaneous goods and services	42.87	62.08	78.8	154.19	84.27
Consumption expenditure	452.83	574.60	763.00	1,237.11	755.51
Non-consumption expenditure	141.47	252.76	350.88	688.20	357.38
Total expenditure	594.30	827.36	1,113.88	1,925.31	1,112.89

Table 17 - Households by tenure – Aged 64 & Under

	Tenure (%)
Owners	
Owned outright	28.1
Buying with a mortgage	48.3
All owners	76.4
Renters	
Rented from Local authority/Central government	6.9
Rented privately	15.6
All renters	22.5
Other	1.1
All Tenures	100

Table 18 - Distribution of households by tenure type and quartile income group (%) – Aged 64 & Under

	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	All Households
Owners					
Owned outright	34.2	25.4	24.7	28.3	28.1
Buying with a mortgage	24.4	44.8	59.3	64.7	48.3
All owners	58.6	70.1	84.0	93.0	76.4
Renters					
Rented from Local Authority/Central government	18.7	8.0	0.0	0.8	6.9
Rented privately	22.1	19.9	14.9	5.4	15.6
All renters	40.8	27.9	14.9	6.2	22.5
Other	0.6	1.9	1.0	0.8	1.1
All tenures	100	100	100	100	100

Tables 19 to 24 and Charts 7 and 8 provide information on one person households.

Table 19 – Weekly household income by source – One person households

	Household Income Source (£)	% of Total income
Wages & Salaries	276.24	44.0
Self Employment	46.33	7.4
Interest	3.32	0.5
Dividends from Investments	16.89	2.7
Property Rental	16.40	2.6
Retirement Pension	94.95	15.1
Social Security Benefits	125.36	20.0
Private Pensions	12.57	2.0
Other Sources	35.14	5.6
Total	627.22	100

**Table 20 – Distribution of weekly household income by source (£)
– One person households**

	Average within Quartile Group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Wages and Salaries	14.07	133.42	376.57	589.00	276.27
Self-Employment	8.22	15.42	8.14	153.69	46.33
Interest	2.12	2.12	3.50	5.64	3.32
Dividends from Investments	3.56	8.51	5.47	50.12	16.89
Property Rental	2.85	9.31	9.98	43.81	16.40
Retirement Pension	115.02	128.10	75.55	61.11	94.95
Private Pensions	41.67	92.89	110.36	260.27	125.36
Social Security Benefits	34.24	10.41	3.36	1.83	12.57
Other Sources	5.72	0.41	0.23	134.23	35.14
Total	227.46	400.60	593.16	1,299.70	627.22

Chart 7 – Distribution of weekly household income by source – One person households

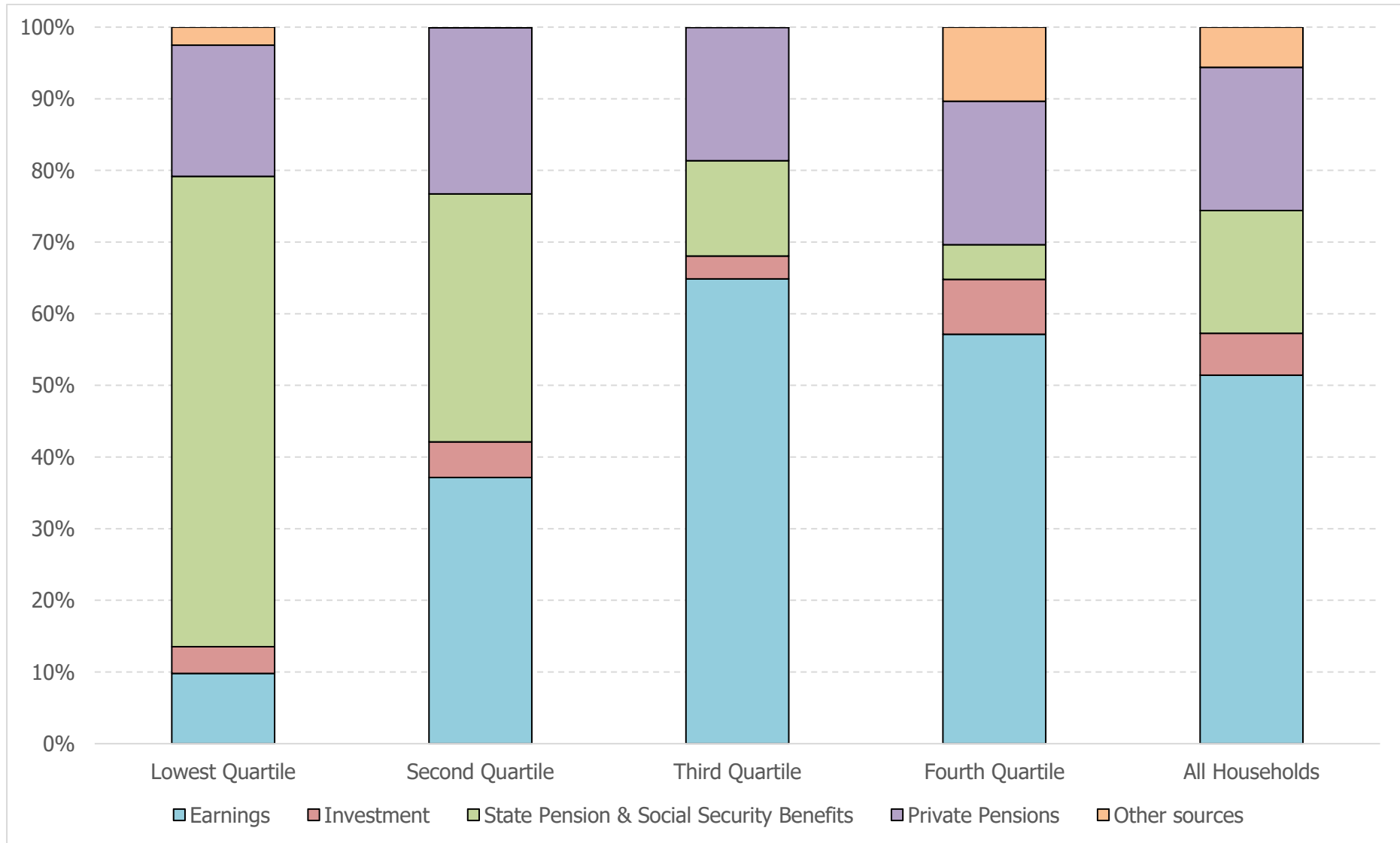


Table 21 – Weekly household expenditure – One person households

		Expenditure per week (£)	%
1	Food and non-alcoholic beverages	44.61	7.2
2	Alcoholic beverages and tobacco	9.65	1.6
3	Clothing and footwear	13.28	2.1
4	Housing, fuel and power	99.10	15.9
5	Household goods and services	34.89	5.6
6	Health	9.75	1.6
7	Transport	61.32	9.9
8	Communication	18.29	2.9
9	Recreation and culture	51.65	8.3
10	Education	9.30	1.5
11	Restaurant and hotels	41.93	6.7
12	Miscellaneous goods and services	53.89	8.7
1 to 12	Consumption expenditure	447.66	72.0
13 and 14	Non-consumption expenditure	174.00	28.0
	Total expenditure	621.66	100

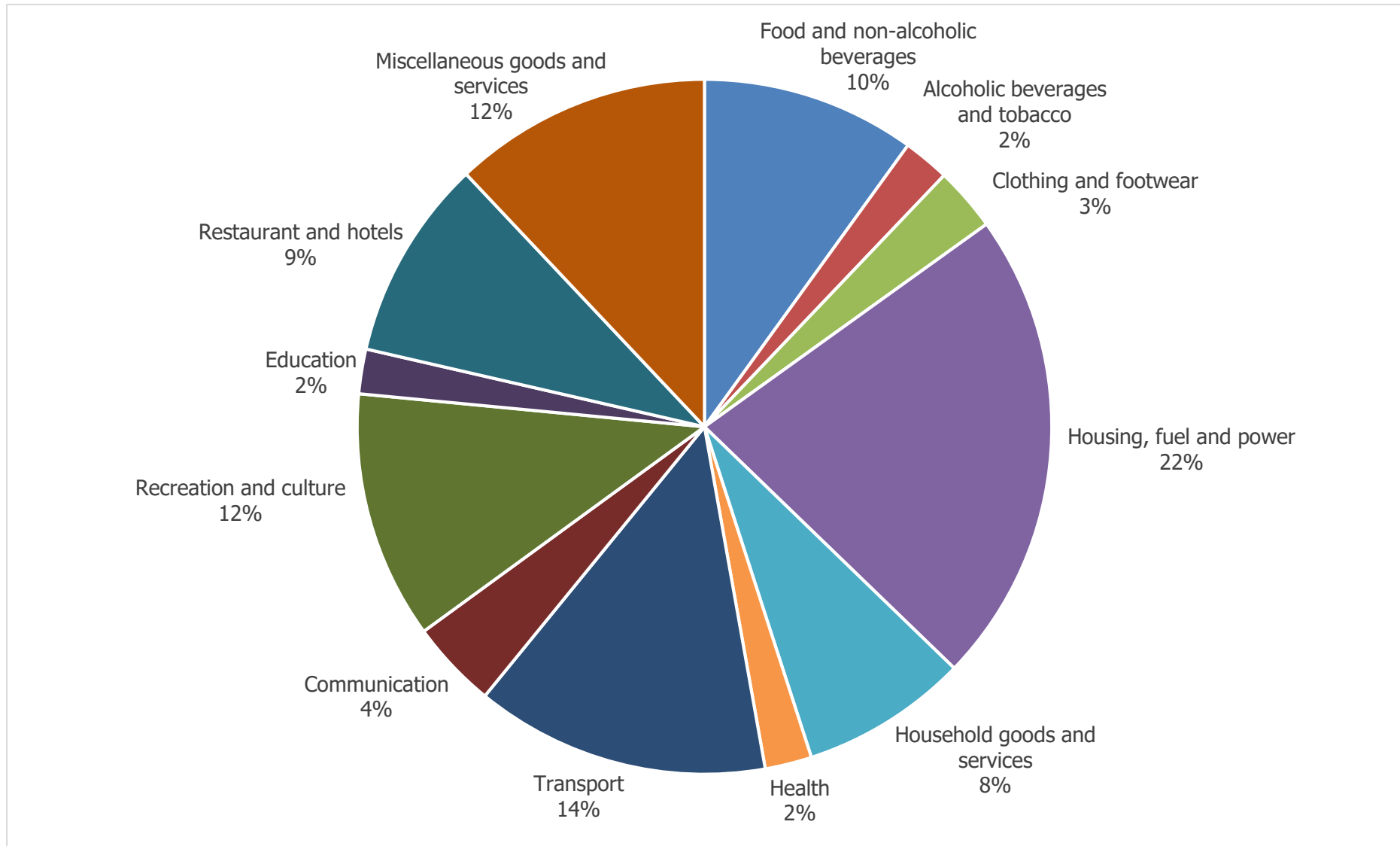
Housing expenditure has been split into groups 4, 12 and 13.

Housing, fuel and power - The housing element includes rent, materials and services for maintenance and repair of the dwelling. Water, electricity, gas and other fuels are also included.

Miscellaneous goods and services - Housing costs include, the insurance element such as structure and contents. The rest of the group contains personal care and effects as well as social protection.

Non-consumption expenditure - This includes housing costs such as mortgage interest repayments and capital improvements. The group also includes fines, gifts, credit payments, money transfers and holiday spending.

Chart 8 – Weekly household expenditure (%) – One person households



**Table 22 – Weekly household expenditure by income distribution (£)
– One person households**

	Average within Quartile Group				All Households
	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	
Food and non-alcoholic beverages	44.81	43.09	41.67	49.31	44.61
Alcoholic beverages and tobacco	8.72	7.53	9.30	13.06	9.65
Clothing and footwear	6.68	11.45	18.81	16.54	13.28
Housing, fuel and power	71.02	110.44	124.16	92.18	99.1
Household goods and services	19.68	35.52	32.68	52.17	34.89
Health	5.85	9.11	6.35	17.82	9.75
Transport	31.37	58.01	65.06	91.67	61.32
Communication	15.09	16.30	20.17	21.82	18.29
Recreation and culture	30.14	42.26	54.99	79.49	51.65
Education	1.44	12.86	2.10	20.68	9.3
Restaurant and hotels	16.02	32.45	46.15	73.81	41.93
Miscellaneous goods and services	34.48	49.18	45.28	87.42	53.89
Consumption expenditure	285.30	428.20	466.72	615.97	447.66
Non-consumption expenditure	83.50	116.78	216.29	282.88	174.00
Total expenditure	368.80	544.98	683.01	898.85	621.66

Table 23 - Households by tenure – One person households

	Tenure (%)
Owners	
Owned outright	49.5
Buying with a mortgage	19.5
All owners	69.0
Renters	
Rented from Local authority/Central government	11.8
Rented privately	18.1
All renters	26.9
Other	1.0
All Tenures	100

Table 24 - Distribution of households by tenure type quartile income group (%) – One person households

	Lowest Quartile	Second Quartile	Third Quartile	Fourth Quartile	All Households
Owners					
Owned outright	61.1	47.3	43.5	46.5	49.5
Buying with a mortgage	6.9	8.1	23.2	39.4	19.5
All owners	68.1	55.4	66.7	85.9	69.0
Renters					
Rented from Local Authority/Central government	16.7	20.3	10.1	0	11.8
Rented privately	15.3	23.0	20.3	14.1	18.1
All renters	32.0	43.3	30.4	14.1	29.9
Other	0	1.4	2.9	0	1.0
All tenures	100	100	100	100	100

Appendix 1: Detailed weekly household expenditure

Code	Description	£
1	Food & non-alcoholic drinks	76.80
1.1	Food	71.08
	Food, not elsewhere classified (n.e.c)	6.22
1.1.1	Bread and cereals	12.43
	Bread and cereals n.e.c	1.39
1.1.1.1	Rice	0.37
1.1.1.2	Bread	1.73
1.1.1.3	Other breads and cereals, flour including store bought pre packed sandwich	2.53
1.1.1.4	Popped cereal i.e. Popcorn	0.00
1.1.2	Pasta products- fresh, dried and tinned	1.19
1.1.3.1.1	Buns, crispbread and non-chocolate biscuits	1.10
1.1.3.1.2	Chocolate biscuits - Anything coated, fully or partly in chocolate - excluding Chocolate chip.	0.82
1.1.3.1.3	Cereal/Muesli bars and other similar sweet snack bars	0.68
1.1.3.2	Cakes and puddings	1.79
1.1.4	Pastry (savoury)- pasty, quiche, pizza	0.85
	Meat	6.01
1.1.5	Beef (fresh, chilled or frozen)	2.81
1.1.6	Pork (fresh, chilled or frozen)	0.54
1.1.7	Lamb (fresh, chilled or frozen)	0.66
1.1.8	Poultry (fresh, chilled or frozen)	0.91
1.1.9	Bacon and ham	1.10
	Other meats and meat preparations	6.88
1.1.10.1	Sausages	1.08
1.1.10.2	Offal, pate etc.	0.21
1.1.10.3	Other preserved or processed meat and meat preparations-tinned, sliced meats, ready meals	5.41
1.1.10.4	Other fresh, chilled or frozen edible meat, all other meats including horse, rabbit	0.18
	Fish	3.27
1.1.11.1	Fish (fresh, chilled or frozen)	1.09
1.1.11.2	Seafood (fresh, chilled or frozen) Dried, smoked or salted seafood	0.45
1.1.11.3	Other preserved or processed fish and seafood and fish and seafood preparations	1.73
	Milk, cheese and eggs	9.67
1.1.12.1	Whole milk	0.36
1.1.12.2	Low fat milk	0.53
1.1.12.3	Preserved milk-baby milk, powered milk, condensed	0.17

Code	Description	£
1.1.12.4	Manx milk	2.65
1.1.13	Cheese and curd- spreads, cottage cheese, slices	2.63
1.1.14	Eggs	0.76
1.1.15.1	Other milk products, cream, mousses, soya milk, milk shakes, trifle, custard	1.22
1.1.15.2	Yoghurt	1.37
	Oils & fats	1.56
1.1.16	Butter	0.89
1.1.17	Margarine and other vegetable fats & peanut butter	0.26
1.1.18.1	Olive oil	0.22
1.1.18.2	Edible oils and other edible animals fats-sunflower, vegetable, dripping, lard	0.19
	Fruit	7.04
1.1.19.1	Citrus fruits (fresh)	0.91
1.1.19.2	Bananas (fresh)	0.55
1.1.19.3	Apples (fresh)	0.74
1.1.19.4	Pears (fresh)	0.17
1.1.19.5	Stone fruits (fresh)	0.97
1.1.19.6	Berries (fresh)	1.41
1.1.20	Other fresh, chilled or frozen fruits	1.09
1.1.21	Dried fruit and nuts	0.27
1.1.21.1	Any shelled nuts: including roasted/salt nuts & Sweet tasting dried fruit considered to be sweets.	0.80
1.1.22	Preserved fruit and fruit based products- tinned and bottled e.g. pineapple, olives	0.16
	Vegetables	9.89
1.1.23.1	Leaf and stem vegetables (fresh or chilled)	1.45
1.1.23.2	Cabbages (fresh or chilled)	0.12
1.1.23.3	Vegetables grown for their fruit (fresh, chilled or frozen) e.g. beans courgettes, red peppers, peas	2.14
1.1.23.4	Root crops, non-starchy bulbs and mushrooms (fresh, chilled or frozen)	1.53
1.1.24	Dried vegetables and other preserved or processed vegetables- tinned jarred, bottled and veggie ready meals	1.85
1.1.25	Potatoes	0.74
1.1.26	Other tubers and products of tuber vegetables- waffles, chips, potato salad.	0.66
1.1.26.1	Crisps - Walkers, Pringles, Wotsits and Hula Hoops etc.	1.42
	Sugar, jam, honey, chocolate and confectionery	4.72
1.1.27.1	Sugar	0.25
1.1.27.2	Other sugar products	0.23
1.1.28	Jams, marmalades, honey	0.55

Code	Description	£
1.1.29	Chocolate	2.17
1.1.30	Confectionery products e.g. lollipop, sweets, toffee, fudge etc.	0.75
1.1.31	Edible ices and ice cream	0.79
	Food products not elsewhere specified	3.42
1.1.32.1	Sauces, condiments- brown sauce, ketchup, vinegar, dips	1.59
1.1.32.2	Baker's yeast, dessert preparations, soups- baking powder, cornflour, gelatine, cake mix, bread mix etc.	0.76
1.1.32.3	Salt, spices , culinary herbs and other food products	0.77
1.1.32.4	Meal deal food	0.32
1.2	Non-alcoholic beverages	5.72
1.2.1	Coffee	1.37
1.2.2	Tea	0.64
1.2.3	Cocoa and powdered chocolate- Horlicks, Ovaltine, Cadbury drinking chocolate etc.	0.10
1.2.4	Fruit and vegetable juices (including fruit squash)	0.80
1.2.5	Mineral or spring waters	0.34
1.2.6	Soft drinks (including Fizzy and ready to drink fruit drinks)	2.48
2	Alcoholic drink, tobacco & narcotics	15.07
2.1	Alcoholic beverages:	12.73
2.1.1	Spirits and liqueurs (brought home)	2.85
2.1.2.1	Wine from grape or other fruit (brought home)	6.41
2.1.2.2	Fortified wine, Port and Sherry, Martini(brought home)	0.20
2.1.2.3	Champagne and sparkling wines (brought home)	0.84
2.1.3.1	Beer, lager, Bitter, Ale and Guinness (brought home)	1.86
2.1.3.2	Ciders and Perry (brought home)	0.38
2.1.4	Alcopops (brought home)	0.09
2.1.5	Meal deal alcohol	0.12
2.2	Tobacco and narcotics	2.34
2.2.1	Cigarettes	1.61
2.2.2.1	Cigars	0.74
2.2.2.2	Other tobacco	0.00
2.2.2.3	Narcotics	
3	Clothing & footwear	28.38
3.1	Clothing	23.02
3.1.1	Men's outer garments	5.43
3.1.2	Men's under garments	0.73
3.1.3	Women's outer garments	9.85

Code	Description	£
3.1.4	Women's under garments	1.21
3.1.5	Boys' outer garments (5-15)	1.08
3.1.6	Girls' outer garments (5-15)	1.08
3.1.7	Infants' outer garments (under 5)	0.61
3.1.8	Children's under garments (under 16)	0.27
3.1.9.1	Men's accessories	0.45
3.1.9.2	Women's accessories	0.45
3.1.9.3	Children's accessories	0.09
3.1.9.4	Protective head gear (crash helmets)	0.20
3.1.10	Haberdashery, <u>clothing materials</u> and clothing hire	24.89
3.1.11.1	Dry cleaners and dyeing	0.58
3.1.11.2	Laundry, laundrettes	0.13
3.2	Footwear	5.36
3.2.1	Footwear for men	2.19
3.2.2	Footwear for women	2.42
3.2.3	Footwear for children (5 to 15 years) and infants (Under 5 years)	0.63
3.2.4	Repair and hire of footwear including polishing	0.14
4	Housing, Fuel & Power	106.63
4.1	Actual rent	33.66
4.1.1	Gross rent	32.30
4.1.2	less housing benefit, rebates and allowances received (renters)	0.00
4.1.3	Net rent	0.00
4.1.4	Second dwelling - rent	1.36
4.2	Maintenance and repair of dwelling	18.39
4.2.1	Maintenance and repair of dwelling	13.99
4.2.2	House maintenance and repair of main & second dwelling	4.18
4.2.3	Paint, wallpaper, timber	0.16
4.2.4	Equipment hire, small materials	0.07
4.3	Water supply and miscellaneous services relating to the dwelling	11.78
4.3.1	Water charges	5.10
4.3.2	Other regular housing payments incl service charge for rent	6.35
4.3.3	Refuse collection	0.34
4.3.4	Skip hire	0.00
4.4	Electricity, gas and other fuels	42.81
4.4.1	Electricity including second dwelling	15.41
4.4.2	Gas including second dwelling	9.37
4.4.3.1	Coal and coke	1.94

Code	Description	£
4.4.3.2	Oil for central heating	15.79
4.4.3.3	Paraffin, wood, peat, hot water etc.	0.31
5	Household Goods & Services	57.81
5.1	Furniture and furnishings, carpets and other floor coverings	27.61
5.1.1.1	Furniture and furnishings	19.90
5.1.1.2	Fancy/decorative goods	0.14
5.1.1.3	Garden furniture	0.04
5.1.2.1	Soft floor coverings including carpets and rugs	5.05
5.1.2.2	Hard floor coverings	2.48
5.2	Household textiles	0.23
5.2.1	Bedroom textiles, including duvets and pillows	0.09
5.2.2	Other household textiles, including cushions, towels, curtains	0.14
5.3	Household appliances	8.22
5.3.1	Gas cookers	0.31
5.3.2	Electric cookers, combined gas/electric cookers	1.15
5.3.3	Clothes washing machines and clothes drying machines	1.74
5.3.4	Refrigerators, freezers and fridge-freezers	1.44
5.3.5	Other major Electrical appliances e.g. dish washers, microwaves,	2.13
	vacuum cleaners, heaters, sewing machines	0.00
5.3.6	Fire extinguisher, water softener, safes etc.	0.00
5.3.7	Small electric household appliances, excluding hairdryers	1.38
5.3.8	Repairs to gas and electrical appliances and spare parts	0.08
5.3.9	Rental/hire of major H/H appliances	0.00
5.4	Glassware, tableware and household utensils	1.11
5.4.1	Glassware, china, pottery, cutlery and silverware	0.37
5.4.2	Kitchen and domestic utensils	0.74
5.4.3	Repair of glassware, tableware and household utensils	0.00
5.4.4	Storage and other durable household articles	0.00
5.5	Tools and equipment for house and garden	4.23
5.5.1	Electrical tools	1.80
5.5.2	Garden tools, equipment and accessories e.g. lawn mowers etc.	1.51
5.5.3	Small tools	0.75
5.5.4	Door, electrical and other fittings	0.10
5.5.5	Electrical consumables	0.07
5.6	Goods and services for routine household maintenance	16.41
5.6.1.1	Detergents, washing-up liquid, washing powder	1.10

Code	Description	£
5.6.1.2	Disinfectants, polishes, other cleaning materials, some pest control products	1.36
5.6.2.1	Kitchen disposables- kitchen foil, cling film, bin bags, carrier bags, kitchen roll	1.24
5.6.2.2	Household hardware and appliances, matches, firelighters	0.00
5.6.2.3	Kitchen gloves, cloths etc.	0.00
5.6.2.4	Pins, needles, tape measures, nails, nuts and bolts etc.	0.35
5.6.3.1	Domestic services, including cleaners, gardeners, au pairs	12.21
5.6.3.2	Carpet cleaning, ironing service and window cleaner	0.15
5.6.3.3	Hire/repair of furniture and furnishings	0.00
6	Health	14.34
6.1	Medical products, appliances and equipment:	9.69
6.1.1.1	NHS prescription charges and payments	0.34
6.1.1.2	Medicines and medical goods (not NHS)	2.81
6.1.1.3	Other medical products (e.g. plasters, condoms, hot water bottle, tubigrip)	0.22
6.1.1.4	Non-optical appliances and equipment (e.g. wheelchairs, batteries for hearing aids, shoe build-up)	1.33
6.1.2.1	Purchase of spectacles, lenses, prescription sunglasses	4.99
6.1.2.2	Accessories/repairs to spectacles/lenses	0.02
6.2	Hospital services	4.65
6.2.1	Outpatient services	0.00
6.2.1.1	NHS medical, optical, dental and medical auxiliary services	0.29
6.2.1.2	Private medical, optical, dental and medical auxiliary services	4.36
6.2.1.3	Other services	0.00
6.2.2	In-patient hospital services	0.00
7	Transport	112.27
7.1	Purchase of vehicles	31.00
7.1.1.1	Outright purchases - New cars and vans	9.41
7.1.1.2	Loan/HP purchase of new car/van	2.51
7.1.2.1	Outright purchases - Second hand cars or vans	14.59
7.1.2.2	Loan/HP purchase second hand cars or vans	0.00
7.1.3.1	Outright purchase of new or second-hand motorcycles	0.81
7.1.3.2	Loan/HP purchase of new or second-hand motor cycles	0.00
7.1.3.3	Purchase of bicycles and other vehicles e.g. animal drawn vehicles	3.67
7.2	Operation of personal transport equipment	47.20
7.2.1.1	Car/van accessories and fittings	0.30
7.2.1.2	Car/van spare parts	2.90

Code	Description	£
7.2.1.3	Motor cycle accessories and spare parts	0.27
7.2.1.4	Bicycle accessories, repairs and other costs	0.54
7.2.2.1	Petrol	16.32
7.2.2.2	Diesel oil	5.94
7.2.2.3	Other motor oils	0.43
7.2.3.1	Car or van repairs, servicing and other work	8.46
7.2.3.2	Motor cycle repairs and servicing	1.59
7.2.4.1	Motoring organisation subscription (e.g. AA and RAC)	3.92
7.2.4.2	Garage rent, other costs (excluding fines), car washing etc.	4.09
7.2.4.3	Parking fees, tolls, and permits (excluding motoring fines)	0.84
7.2.4.4	Driving lessons	1.53
7.2.4.5	Anti-freeze, battery water, cleaning materials	0.09
7.3	Transport services	34.06
7.3.1.1	Season tickets - Rail and tub	2.57
7.3.1.2	Other than season tickets	1.14
7.3.2.1	Season tickets - Bus and coach fares	0.05
7.3.2.2	Other than season tickets	0.78
7.3.3.1	Combined fares other than season tickets	0.18
7.3.3.2	Combined fares season tickets	0.05
7.3.4.1	Air fares (within UK)	8.37
7.3.4.2	Air fares (international)	11.99
7.3.4.3	School travel	0.25
7.3.4.4.1	Taxis and hired cars with drivers	1.30
7.3.4.4.2	Minibuses	0.00
7.3.4.5	Other personal travel and transport services	0.18
7.3.4.6	Hire of self-drive cars, vans, bicycles	0.72
7.3.4.7	Car leasing	0.00
7.3.4.8	Water travel, ferries and season tickets	6.53
8	Communication	24.97
8.1	Postal services	1.27
8.1.1	Postage and poundage	1.27
8.1.2	Courier service	0.00
8.2	Telephone and telefax equipment	3.31
8.2.1	Telephone purchase	0.02
8.2.2	Mobile phone purchase	3.29
8.2.3	Answering machine, fax machine, modem purchase	0.00
8.3	Telephone and telefax services	17.83
8.3.1	Telephone account	8.17

Code	Description	£
8.3.2	Telephone coin and other payments	0.03
8.3.3	Mobile phone account	6.77
8.3.4	Mobile phone - other payments	0.57
8.4.0	Internet subscription fees	2.56
9	Recreation and Culture	97.92
9.1	Audio-visual, photographic and information processing equipment	12.57
	Audio-visual, photographic and information processing equipment n.e.c	1.20
9.1.1.1	Audio equipment, CD players incl. in car	0.54
9.1.1.2	Audio accessories e.g. tapes, CDs, headphones etc.	0.11
9.1.2.1	Purchase of TV and digital decoder	3.80
9.1.2.2	Satellite dish purchase and installation	0.29
9.1.2.3	Cable TV connection	0.09
9.1.2.4	Video recorder	0.00
9.1.2.5	DVD player/recorder	0.12
9.1.2.6	Blank, pre-recorded video cassettes and DVDs	0.05
9.1.2.7	Personal computers, printers and calculators	5.82
9.1.2.8	Spare parts for TV, video, audio	0.07
9.1.2.9	Repair of audio-visual, photographic and information processing equipment	0.02
9.1.3.1	Photographic and cine equipment	0.45
9.1.3.2	Camera films	0.00
9.1.3.3	Optical instruments, binoculars, telescopes, microscopes	0.00
9.2	Other major durables for recreation and culture	2.85
9.2.1	Purchase of boats, trailers and horses	0.03
9.2.2	Purchase of caravans, mobile homes (including decoration)	1.90
9.2.3	Accessories for boats, horses, caravans and motor caravans	0.03
9.2.4	Musical instruments (purchase and hire)	0.81
9.2.5	Major durables for indoor recreation (e.g. snooker table, gaming machines)	0.08
9.2.6	Maintenance and repair of other major durables for recreation and culture	0.00
9.2.7	Purchase of motor caravan (new and second-hand) - outright purchase	0.00
9.2.8	Purchase of motor caravan (new and second-hand) - loan/HP	0.00
9.3	Other recreational items and equipment, gardens and pets	21.62
9.3.1	Games, toys and hobbies (excluding artists materials) e.g. Christmas tree	3.44
9.3.2.1	Computer software and game cartridges	0.90
9.3.2.2	Console computer games	0.86
9.3.3	Equipment for sport, camping and open-air recreation	2.53

Code	Description	£
9.3.4.1	BBQ and swings	0.21
9.3.4.2	Plants, flowers, seeds, fertilisers, insecticides	3.47
9.3.4.3	Garden decorative	0.15
9.3.4.4	Artificial flowers, pot pourri	0.02
9.3.5.1	Pet food	4.79
9.3.5.2	Pet purchase and accessories	1.99
9.3.5.3	Veterinary and other services for pets identified separately	3.27
9.4	Recreational and cultural services	32.00
9.4.1.1	Spectator sports: admission charges	0.80
9.4.1.2	Participant sports (excluding subscriptions)	4.24
9.4.1.3	Subscriptions to sports and social clubs	2.77
9.4.1.5	Hire of equipment for sport and open air recreation	0.17
9.4.1.4	Leisure class fees	6.28
9.4.2.1	Cinemas	0.77
9.4.2.2	Live entertainment: theatre, concerts, shows	2.84
9.4.2.3	Museums, zoological gardens theme parks, houses and gardens	0.64
9.4.3.1	TV licences including second dwelling	3.04
9.4.3.2	Satellite subscriptions	4.32
9.4.3.3	Rent for TV/Satellite/VCR	0.07
9.4.3.4	Cable subscriptions	1.16
9.4.3.5	TV slot meter payments	0.05
9.4.3.6	Video, cassette and CD hire	0.00
9.4.4.1	Admissions to clubs, dances, discos, bingo Fun Barn	0.36
9.4.4.2	Social events and gatherings	0.37
9.4.4.3	Subscriptions for leisure activities	2.11
9.4.5	Development of film, deposit for film development, passport photos, holiday and school photos	0.21
9.4.6.1	Football pools stakes	0.02
9.4.6.2	Bingo stakes excluding admission	0.01
9.4.6.3	Lottery - Irish Lottery Stakes, National Lottery instants, Scratch cards	1.15
9.4.6.4	Bookmaker, tote, other betting stakes	0.66
9.5	Newspapers, books and stationery	6.88
9.5.1	Books	2.27
9.5.2	Diaries, address books, Birthday/occasion cards etc.	1.12
9.5.3	Cards, calendars, posters and other printed matter	1.37
9.5.4	Newspapers	1.52
9.5.5	Magazines and periodicals	0.60
9.6	Package holidays	22.01
9.6.1	Package holidays - UK	1.89
9.6.2	Package holidays - abroad	20.12

Code	Description	£
10	Education	25.67
10.1	Education fees	22.14
10.1.1	Nursery & primary education - fees/maintenance including payments for non-household members	3.88
10.1.2	Secondary education - fees/maintenance including payments for non-household members	3.55
10.1.3	Sixth form/college education - fees/maintenance including payments for non-household members	0.91
10.1.4	University education - fees/maintenance including payments for non-household members	2.78
10.1.5	Other education - fees/maintenance including payments for non-household members	0.73
10.1.6	Education fees for accommodation	10.30
10.2	Payments for school trips, other ad-hoc expenditure	3.53
10.2.1	Nursery and primary education	0.05
10.2.2	Secondary education	0.01
10.2.3	Sixth form college/ college education	3.47
10.2.4	University education	0.00
10.2.5	Other education	0.00
11	Restaurants & Hotels	68.01
11.1	Catering services	47.48
11.1.1	Restaurant & café meals - Food/non-alcoholic drinks eaten/drunk on premises	27.40
11.1.2	Alcoholic beverages (away from home)	8.32
11.1.3.1	Take away meals eaten off premises (hot)	4.35
11.1.3.2	Take away meals eaten off premises (cold)	4.99
11.1.4.2	Confectionery - eaten off premises	0.10
11.1.4.3	Ice cream - eaten off premises	0.27
11.1.4.4	Non-alcoholic - drunk off premises	0.15
11.1.5	Contract catering (food)	0.00
11.1.6.1	School meals-total amount paid last week	1.91
11.1.6.2	Meals bought and eaten at workplace	0.00
11.2	Accommodation services	20.53
11.2.1	Holiday in the UK including self-catering excluding timeshares	10.44
11.2.2	Holiday abroad including self-catering excluding timeshares	10.08
11.2.3	Room hire	0.01
12	Miscellaneous Goods & Services	85.70

Code	Description	£
	Misc. goods and services not otherwise categorised	3.01
12.1	Personal care	19.86
12.1.1	Hairdressing, beauty treatment, body piercing, tattoos, nail art	7.56
12.1.2	Toilet paper	0.94
12.1.3.1	Toiletries (disposable including tampons, lipsyl, toothpaste, deodorant, paper handkerchiefs)	2.12
12.1.3.2	Bar of soap, liquid soap, shower gel etc.	0.48
12.1.3.3	Toilet requisites (durable incl razors, hairbrushes, toothbrushes, face cloths, scales etc.)	0.38
12.1.4	Baby toiletries and accessories (disposable)	0.42
12.1.5.1	Hair products	0.82
12.1.5.2	Cosmetics and related accessories	4.46
12.1.5.3	Electrical appliances for personal care, including hairdryers, shavers etc.	2.70
12.2	Personal effects not elsewhere classified	11.22
	Personal effects n.e.c	1.58
12.2.1.1	Jewellery, clocks and watches and other personal effects	7.54
12.2.1.2	Leather and travel goods (excluding baby items)	1.21
12.2.1.3	Sunglasses (non-prescription)	0.29
12.2.2.1	Baby equipment (excluding prams and pushchairs)	0.32
12.2.2.2	Prams, pram accessories and pushchairs	0.25
12.2.2.3	Repairs to personal goods	0.03
12.3	Social protection	8.50
12.3.1.1	Residential homes	0.52
12.3.1.2	Home help	1.59
12.3.2.1	Nursery, crèche, playschools	4.68
12.3.2.2	Child care payments	1.71
12.4	Insurance	24.49
12.4.1	Insurance inclusive	4.43
12.4.1.1	Structure insurance - last payment	3.27
12.4.1.2	Contents insurance - amount of last premium	1.39
12.4.1.3	Insurance for household appliances	0.13
12.4.2	Medical insurance, Private medical insurance	4.78
12.4.3.1	Vehicle insurance - amount paid last year	8.27
12.4.3.2	Boat insurance (not home)	0.07
12.4.4	Non-package holiday, other travel insurance	2.15
12.5	Other services	0.81
12.5.1.1	Moving and storage of furniture	0.81
12.5.1	All property transaction including estate agents fees, conveyancing, surveying & combined fees	17.83

Code	Description	£
12.5.1.2	Property transaction - purchase and sale	0.20
12.5.1.3	Property transaction - sale only	0.00
12.5.1.4	Property transaction - purchase only	7.00
12.5.1.5	Property transaction - other payments	0.00
12.5.2.1	Bank & B/social service charges - net amount last 3mths	0.04
12.5.2.2	Bank and Post Office counter charges	0.00
12.5.2.3	Annual standing charge for credit cards weekly amount	0.12
12.5.2.4	Commission travellers' cheques and currency	0.00
12.5.3.1	Other professional fees e.g. accountant	1.89
12.5.3.2	Legal fees	3.66
12.5.3.3	Funeral expenses	1.24
12.5.3.4	TU and professional organisations	2.89
12.5.3.5	Other payments for services e.g. photocopying	0.14
12.5.3.6	Court fines, prosecution & prostitution	0.67
13	Other Expenditure Items	88.42
13.1	Housing: mortgage interest payments, council tax etc.	41.01
13.1.1	Mortgage interest payments	19.27
13.1.2	Mortgage protection premiums	0.13
13.1.3	Council tax, domestic rates	21.61
13.1.4	Council tax, mortgage	0.00
13.2	Licences, fines and transfers	7.93
13.2.1	Stamp duty, licences and fines (excluding motoring fines)	0.82
13.2.2	Motoring Fines	0.93
13.2.3	Motor vehicle road taxation payments less refunds	6.19
13.3	Holiday spending	9.32
13.3.1	Money spent abroad	9.08
13.3.2	Duty free goods bought in UK	0.24
13.4	Money transfers and credit	30.17
13.4.1.1	Money given to children for specific purposes e.g. pocket money, school dinner, travel	0.66
13.4.1.2	Cash gifts to children (no specific purpose)	0.56
13.4.2.1	Money/Vouchers given to those outside the household	5.54
13.4.2.2	Charitable donations and subscriptions	14.88
13.4.2.3	Money sent abroad	0.14
13.4.2.4	Maintenance allowance expenditure	3.29
13.4.3.1	Club instalment payment	0.72
13.4.3.2	Interest on credit cards	2.26
13.4.3.3	Gifts and presents - non descript	2.14
14	Non-Consumption Expenditure	225.48

Code	Description	£
14.1.1	Life assurance premiums including mortgage endowment policies, life, death, non-house endowment	6.21
14.1.2	Contributions to pension & superannuation funds e.g. Widow's/Dependant's/Orphan's fund	27.31
14.1.3	Personal pensions	9.51
14.2.0	Other insurance including Friendly Societies, Accident, sickness, redundancy, animal insurance etc.	2.81
14.3.1	Income tax paid by employees under PAYE	1.66
14.3.2	Income tax paid direct e.g. by retired or unoccupied persons	0.00
14.3.3	Income tax paid direct by self-employed	0.00
14.3.4	Income tax deducted at source from income under covenant from investments	0.00
	or from annuities & pensions	
14.3.5	Income tax on bonus earnings	0.00
14.3.6	Income tax refunds under PAYE	0.00
14.3.7	Income tax refunds other than PAYE	0.00
14.4.1	NI contributions paid by employees	0.76
14.4.2	NI contributions paid by non-employees	0.00
14.5.1	Outright purchase of houses, flats etc. including deposits	0.00
14.5.2	Capital repayment of mortgage	54.61
14.5.3	Central heating installation - including main/second dwelling installation & DIY installation	3.58
14.5.4	DIY improvements: Double Glazing, Kitchen Units, Sheds etc.	5.40
14.5.5	Home improvements - contracted out	87.66
14.5.6.1	Bathroom fittings	1.69
14.5.6.2	Bathroom fittings - fittings by contractor	7.35
14.5.7	Purchase of materials for Capital Improvements	0.37
14.5.8	Purchase of second dwelling	0.00
14.6.1	Savings, investments (excluding AVCs)	6.44
14.6.2	Additional Voluntary Contributions	0.00
14.6.3	Food stamps, other food related expenditure	0.08
14.7.0	Pay off loan to clear other debt	9.93
14.8.0	Windfall receipts from gambling etc.	0.13
	Total	1,049.15

Appendix 2 – Definitions and Footnotes

Definition:

Reference person: It is defined on the basis of who either:

- owns the property;
- or who has the highest income;
- or who is the eldest.

Footnotes:

The income and expenditure from which the Household Income & Expenditure statistics are derived were obtained from a sample of households. Consequently, the averages and other estimates are subject to sampling errors. For example, the estimates of average income given in the tables may differ from the true average which would have been calculated if income information had been obtained for every household in the Isle of Man. A measure of the potential size of the difference is provided by the **standard error**. There is a two-out of-three chance that the difference between the true value and the estimate will be less than the standard error and the chance that the difference will be more than double the standard error is about one-in-twenty. In other words, we can say with 95% probability that the true level of average income will be in the range £1,021 to £1,176 (mean £1,099).



Isle of Man
Government

Reiltys Ellan Vannin

