



**GOVERNMENT OF GIBRALTAR**

**FAMILY EXPENDITURE**

**SURVEY**

**1995 / 96**

*Together with the Report of the  
Retail Prices Index Advisory  
Committee.*

Government Secretariat, Gibraltar, 1998.  
Price £ 10.00

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## **INTRODUCTION**

The reconstituted Retail Prices Index Advisory Committee recommended that a Family Expenditure Survey should be undertaken in the first half of 1995 over a twelve-month period.

This publication consists of two separate but related reports:-

- (a) The report on the Family Expenditure Survey which provides detailed information on the pattern of household expenditure in addition to data on household characteristics and income. The survey results consequently provide an invaluable source of important economic and social data. Aggregated information on consumers' expenditure is also of value in compiling more accurate National Accounts.
- (b) The report by the Retail Prices Index Advisory Committee containing the Committee's recommendations, approved by the Government, on the new weights and items for the compilation of the Index of Retail Prices. It should be noted that the new weights have been derived from the results of the Family Expenditure Survey.

I should point out that both the information collected during the course of the survey and the data published in these reports do not allow individual co-operating households to be identified. Much of the information contained in these reports is widely used by various Government departments. It is hoped that the published results will also prove to be of interest and use to public bodies and private businesses.

J. PINERO  
Government Statistician  
April 1998

Price £10.00

## **ACKNOWLEDGEMENTS**

A large number of persons contributed to the successful conduct of the Family Expenditure Survey. In the first place there are the 240 households and the corresponding 542 persons who co-operated in completing the survey forms.

Secondly, I must record my gratitude to the members of my staff who coded, inputted all the data and administered matters relating to households and enumerators.

Finally, I must thank the enumerators. In particular I would highlight the efforts of Mr. J. Adamberry, Ms. N. Catania, Mr. P. Oliva, Ms. L. Olivero and Ms. E. Revagliatte. Between them they covered over half of the sample. The cover and back were designed by Ms. C. Gill.

**Production team:** Jules Busto  
John Dalli  
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## DESCRIPTION OF THE SURVEY

### I Main features of the survey

All types of permanently resident households were covered by the survey. The survey was a voluntary one and £15 were paid to each head of household and £9 was paid to every spender aged 16 or over. Households at the selected addresses were visited in turn by the enumerator and asked to co-operate by providing information.

The heads of household were asked to provide data about regularly occurring household payments (e.g. rent, electricity, telephone etc). Every income earner in each household was asked detailed information about income. Persons aged 16 and over were asked to keep diary records of daily expenditure for two weeks. In addition, personal information such as age, sex and marital status was recorded for each household member.

### II The sample design

The sample was drawn as a random sample of addresses from the Rating and Valuation lists. The target number of households was 240. This was around 2 to 3% of the total number of households in Gibraltar. The basic unit of the survey was the "household" defined as a group of people living at the same address, with common housekeeping arrangements. Institutions such as hotels, hostels, hospitals etc were excluded. For administering the survey Gibraltar was divided into fifteen enumeration areas.

### III Responsibility for the survey

The Statistics Office had overall responsibility for the survey, including the sampling, checking of records and the publication of results. The survey fieldwork was carried out in the evenings by Government Officers, on a payment-by-results basis. The coding of completed records, the computerization of the data and the analysis of results were also carried out by the Statistics Office.

### IV Response to the survey

Over 400 households had to be selected to be in order to achieve the target of 240 households. A number of households could not be contacted at all, and in other households one or more members declined to co-operate.

## **V Collection of information**

Information on expenditure was collected partly by interview and partly by records kept by the individual members of the households. Details of income were obtained by interview. The forms used in the survey (see Appendix 5) were:-

- (a) Household Schedule - used to obtain general information about the household and about regular recurring expenditure (e.g. rent, electricity, water, telephone etc). Expenditure on some items purchased infrequently (e.g. furniture, holidays, vehicles etc) were also included in this Schedule. Information on insurance, pension schemes, savings etc. was requested in the Household Schedule.
- (b) Income Schedule - used to obtain information about the employment status, earnings and other sources of income of each member of the household aged 16 and over. Details of deductions from income were obtained as well.
- (c) Expenditure Record-Book - on which each spender maintained a detailed daily record of his expenditure for two weeks.

Fieldwork for the survey was carried out by suitably briefed Government enumerators. At each selected address, the enumerator ascertained who was living there, explained the purpose of the survey and sought the co-operation of the household members. They were assured that the information they provided would be treated as confidential. The enumerator completed the Household and Income Schedules from information provided by the head of household or the spouse or both, and by each spender in the household. Copies of the Expenditure Record-book were left with each spender. Regular calls were made to ensure that the records were kept satisfactorily and in sufficient detail to deal with queries and check and collect completed records. Samples of completed questionnaires were made available to the households upon request.

## **VI Examination and processing of the information**

The completed forms for each household were received at the Statistics Office. There they were scrutinized before being coded. On many occasions the enumerators were sent back to the households to clarify or include more information. The information was then coded and inputted into computers. The processed information was further examined for input or coding errors. Only then was the information analyzed to produce tables, charts and further documentation. Names and addresses of the households or household members do not appear on any of the forms. The forms were identified only by a reference number and the identity of those who co-operated in the survey was therefore only known to the Statistics Office. The

information collected was combined to produce the average weekly expenditure or income of all households in the survey for individual goods and services.

## VII Reliability of the results

Great care was taken in collecting information from households and comprehensive checks during processing, so that errors in recording and processing were minimal. The main types of error that affect the reliability of the survey were sampling errors and some incorrect reporting of certain items of expenditure and income. Measures of sampling errors are given alongside some results in this report and are discussed in detail in Appendix 2. Encouragingly many of the results in this report mirror closely those results in family expenditure surveys in UK. Information relating to 5 households or less should be treated with caution. See Appendix 2.

It must be emphasized that the FES is primarily a survey of expenditure on goods and services by households. Information on income is obtained mainly to enable households to be classified into income groups, in order that separate analysis of expenditure can be made for different groups of households. The measures of household expenditure and income are such that it is not to be expected that expenditure and income will balance, either for an individual household or even when averaged over a group of households. Hence the difference between expenditure and income is not a measure of savings or dis-savings. The survey results show that average household expenditure exceeds average disposable household income.

This has always been the case with all family expenditure surveys in Gibraltar, and indeed in U.K. Some expenditure may be financed, wholly or partly - from capital, savings, windfalls etc. In general, information on such sources of income is not truly reflected in the survey forms, mainly because households are not normally prepared to reveal the total amount or exact amount of income. Moreover, income figures are sometimes not specifically related to the expenditure period, particularly in the case of income from investments, self employment etc.

Experience in this survey and in household surveys in U.K. and other countries indicates that expenditure on a few items (notably alcohol and tobacco) is below the levels which might be expected from different sources of information e.g. customs data. Chapter 14 of the FES Handbook (Kemsley, Redpath and Holmes) examines the possible causes of the understatement of alcohol and tobacco expenditure in the F.E.S. results, as well as other problems of understatement. It concludes that it is mainly due to non-response by very heavy drinkers and smokers. Some respondents may have been less precise in their descriptions, leading to an increase in the amount recorded as 'other drinks' rather than specific items e.g. wine and beer. The survey is also thought to understate expenditure on confectionery, soft drinks and ice-cream. One reason for this is that the purchase of these items by children from pocket money will be recorded as pocket money given to children.

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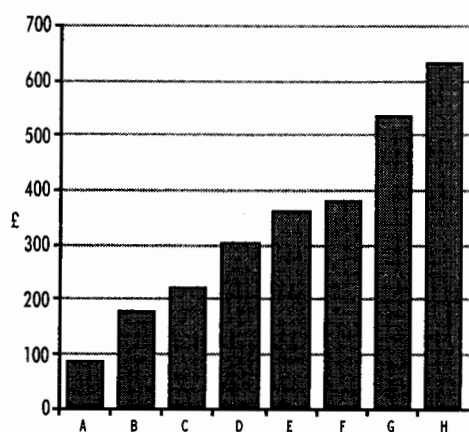
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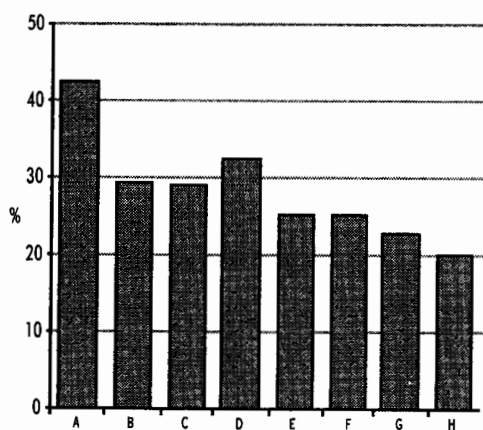
# 1. Expenditure analysis by income.

**1.1 Average weekly expenditure of household at different levels of income.**



- A - Under £100.
- B - £100 or less than £200.
- C - £200 or less than £300.
- D - £300 - £400.
- E - £400 - £500.
- F - £500 - £600.
- G - £600 - £700.
- H - £700 & over.

**1.2 Expenditure on food as a percentage of total expenditure at different levels of income.**



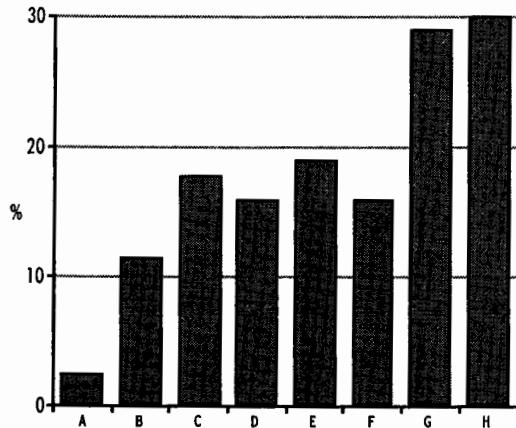
Tables 1.1 and 1.2 show household expenditure on commodities or services at different levels of income. The tables and corresponding charts indicate how spending patterns varied with different levels of income. However other variables such as age, number of persons per household, tenure and economic activity also affect such patterns.

Table 1.1 shows that the larger the number of persons in the household the higher the gross weekly income of the household. This indicates that there are usually more than one income earner in the higher income household. The average age of the head of household in the lowest levels of income was over 65 years old. Most pensioner households may probably be found in this level of income.

Table 1.1 and Chart 1.1 shows that average weekly expenditure on goods and services varied from £84.41 in the lowest income level group to £634.15 in the highest income level group. Average expenditure in the lowest income level group was around one quarter of the average of all households. Average expenditure in the highest income level group was almost double the average of all the households.

Chart 1.2 shows that expenditure on food as a percentage of total expenditure fell as income rose. The lowest income level group spent over 40 per cent of their weekly expenditure on food. The highest income level group spent less than 20 per cent of their weekly expenditure on food. This is true of most developed economies where low income earners spend a large proportion of their income on basic commodities.

**1.3 Expenditure on transport and vehicles at a percentage of total expenditure at different levels of income.**



The opposite is true regarding expensive or luxury items. Chart 1.3 shows that expenditure on transport and vehicles as a percentage of total expenditure increased as income rose. While the lowest income level group only spent 2.5 per cent of their weekly expenditure on transport and vehicles, this figure was almost 30 per cent in the highest income level group.

It is only in Food and Transport and Vehicles that income levels have such a large effect on their percentage of total expenditure.

**1.4 Expenditure on housing at a percentage of total expenditure at different levels of income.**

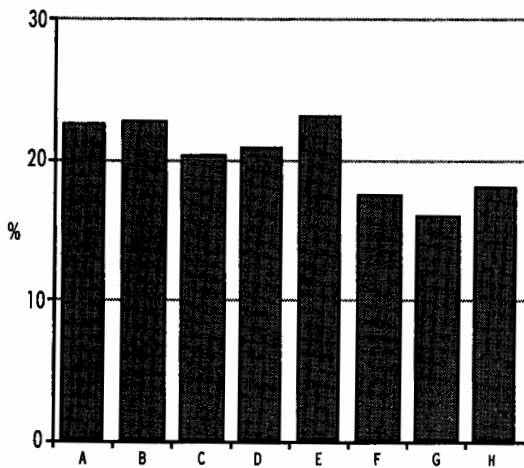


Chart 1.4 shows that expenditure in housing varies slightly from 22.6 per cent in the lowest income level group to 18.1 per cent in the highest group.

In money terms expenditure goes up from £19.04 in the lowest group to £114,.84 in the highest group.

## 1.1 Expenditure of households at different levels of income

### GROSS WEEKLY INCOME OF HOUSEHOLD

	Under £100	£100 & less than £200	£200 & less than £300	£300 & less than £400	£400 & less than £500
Total Number of Households	22	31	37	38	33
Total Number of Persons	33	65	101	118	98
Total Number of Adults	29	53	69	86	66
Average Number of persons per household	1.5	2.1	2.7	3.1	3.0
Average age of head of household	69	54	44	48	42

Commodity or Service	Average weekly household expenditure (£)				
<b>1 Food</b>	<b>35.72</b>	<b>53.02</b>	<b>64.51</b>	<b>98.60</b>	<b>91.53</b>
<i>Percentage Standard Error</i>	5.44	5.81	5.16	7.52	9.60
<b>2 Alcohol and Tobacco</b>	<b>3.47</b>	<b>6.24</b>	<b>8.25</b>	<b>8.55</b>	<b>7.84</b>
<i>Percentage Standard Error</i>	3.10	1.45	1.38	1.28	1.29
<b>3 Clothing and Footwear</b>	<b>7.35</b>	<b>16.60</b>	<b>18.93</b>	<b>31.47</b>	<b>31.94</b>
<i>Percentage Standard Error</i>	1.79	6.01	3.48	6.46	7.37
<b>4 Durable Household Goods</b>	<b>4.11</b>	<b>8.23</b>	<b>9.09</b>	<b>7.79</b>	<b>9.99</b>
<i>Percentage Standard Error</i>	1.96	2.22	2.83	3.12	2.51
<b>5 Housing</b>	<b>19.04</b>	<b>41.36</b>	<b>45.40</b>	<b>63.94</b>	<b>83.28</b>
<i>Percentage Standard Error</i>	2.33	4.36	9.79	9.67	10.03
<b>6 Services</b>	<b>6.21</b>	<b>12.25</b>	<b>23.24</b>	<b>19.73</b>	<b>33.07</b>
<i>Percentage Standard Error</i>	2.55	2.97	5.04	3.32	7.29
<b>7 Other Goods</b>	<b>6.44</b>	<b>22.85</b>	<b>13.80</b>	<b>26.95</b>	<b>35.09</b>
<i>Percentage Standard Error</i>	2.01	8.68	1.81	3.40	6.18
<b>8 Transport and Vehicles</b>	<b>2.07</b>	<b>20.61</b>	<b>39.03</b>	<b>48.60</b>	<b>68.35</b>
<i>Percentage Standard Error</i>	1.05	5.22	14.27	7.06	11.61
<b>All Expenditure Groups</b>	<b>84.41</b>	<b>181.16</b>	<b>222.25</b>	<b>305.63</b>	<b>361.09</b>
<i>Percentage Standard Error</i>	15.65	21.35	26.50	23.13	29.17

## 1.1 Expenditure of households at different levels of income (continued)

### GROSS WEEKLY INCOME OF HOUSEHOLD

	£500 & less than £600	£600 & less than £700	£700 and over	All House- holds
Total Number of Households	27	28	24	240
Total Number of Persons	97	114	98	724
Total Number of Adults	72	84	68	527
Average Number of persons per household	3.6	4.1	4.1	3.0
Average age of head of household	46	46	45	48
<hr/>				
Commodity or Service	Average weekly household expenditure (£)			
<b>1 Food</b>	<b>96.06</b>	<b>120.84</b>	<b>125.65</b>	<b>86.14</b>
<i>Percentage Standard Error</i>	7.09	14.47	10.75	3.32
<b>2 Alcohol and Tobacco</b>	<b>12.65</b>	<b>15.10</b>	<b>10.98</b>	<b>9.15</b>
<i>Percentage Standard Error</i>	2.44	2.89	1.93	0.77
<b>3 Clothing and Footwear</b>	<b>53.15</b>	<b>49.68</b>	<b>55.75</b>	<b>32.45</b>
<i>Percentage Standard Error</i>	9.21	9.23	10.64	3.34
<b>4 Durable Household Goods</b>	<b>12.94</b>	<b>14.52</b>	<b>41.36</b>	<b>12.98</b>
<i>Percentage Standard Error</i>	3.82	6.46	16.36	3.42
<b>5 Housing</b>	<b>67.23</b>	<b>85.65</b>	<b>114.84</b>	<b>66.58</b>
<i>Percentage Standard Error</i>	5.66	12.13	24.65	4.18
<b>6 Services</b>	<b>42.85</b>	<b>48.35</b>	<b>47.98</b>	<b>28.64</b>
<i>Percentage Standard Error</i>	12.26	7.35	8.59	2.48
<b>7 Other Goods</b>	<b>35.95</b>	<b>45.09</b>	<b>47.93</b>	<b>28.86</b>
<i>Percentage Standard Error</i>	5.03	6.11	6.56	2.05
<b>8 Transport and Vehicles</b>	<b>60.88</b>	<b>153.99</b>	<b>189.66</b>	<b>69.74</b>
<i>Percentage Standard Error</i>	12.68	31.17	39.27	7.87
<b>All Expenditure Groups</b>	<b>381.71</b>	<b>533.22</b>	<b>634.15</b>	<b>334.54</b>
<i>Percentage Standard Error</i>	25.65	47.10	54.60	14.99

## 1.2 Household expenditure as a percentage of total expenditure at different levels of income

### GROSS WEEKLY INCOME OF HOUSEHOLD

	<b>Under £100</b>	<b>£100 &amp; less than £200</b>	<b>£200 &amp; less than £300</b>	<b>£300 &amp; less than £400</b>	<b>£400 &amp; less than £500</b>
Total Number of Households	22	31	37	38	33
Total Number of Persons	33	65	101	118	98
Total Number of Adults	29	53	69	86	66
Average Number of persons per household	1.5	2.1	2.7	3.1	3.0
Average age of head of household	69	54	44	48	42

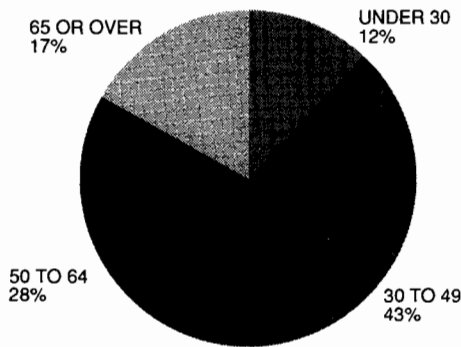
<b>Commodity or Service</b>	<b>Percentage of Total Expenditure</b>				
<b>1 Food</b>	<b>42.2</b>	<b>29.3</b>	<b>29.0</b>	<b>32.3</b>	<b>25.3</b>
<b>2 Alcohol and Tobacco</b>	<b>4.1</b>	<b>3.4</b>	<b>3.7</b>	<b>2.8</b>	<b>2.2</b>
<b>3 Clothing and Footwear</b>	<b>8.7</b>	<b>9.2</b>	<b>8.5</b>	<b>10.3</b>	<b>8.8</b>
<b>4 Durable Household Goods</b>	<b>4.9</b>	<b>4.5</b>	<b>4.1</b>	<b>2.5</b>	<b>2.8</b>
<b>5 Housing</b>	<b>22.6</b>	<b>22.8</b>	<b>20.4</b>	<b>20.9</b>	<b>23.1</b>
<b>6 Services</b>	<b>7.4</b>	<b>6.8</b>	<b>10.5</b>	<b>6.5</b>	<b>9.2</b>
<b>7 Other Goods</b>	<b>7.6</b>	<b>12.6</b>	<b>6.2</b>	<b>8.8</b>	<b>9.7</b>
<b>8 Transport and Vehicles</b>	<b>2.5</b>	<b>11.4</b>	<b>17.6</b>	<b>15.9</b>	<b>18.9</b>
<b>All Expenditure Groups</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## 1.2 Household expenditure as a percentage of total expenditure at different levels of income (continued)

<u>GROSS WEEKLY INCOME OF HOUSEHOLD</u>				
	<b>£500 &amp; less than £600</b>	<b>£600 &amp; less than £700</b>	<b>£700 and over</b>	<b>All House- holds</b>
Total Number of Households	27	28	24	240
Total Number of Persons	97	114	98	724
Total Number of Adults	72	84	68	527
Average Number of persons per household	3.6	4.1	4.1	3.0
Average age of head of household	46	46	45	48
<hr/>				
<b>Commodity or Service</b>	<b>Percentage of Total Expenditure</b>			
<b>1 Food</b>	<b>25.3</b>	<b>22.7</b>	<b>19.8</b>	<b>25.7</b>
<b>2 Alcohol and Tobacco</b>	<b>3.3</b>	<b>2.8</b>	<b>1.7</b>	<b>2.7</b>
<b>3 Clothing and Footwear</b>	<b>13.9</b>	<b>9.3</b>	<b>8.8</b>	<b>9.7</b>
<b>4 Durable Household Goods</b>	<b>3.4</b>	<b>2.7</b>	<b>6.5</b>	<b>3.9</b>
<b>5 Housing</b>	<b>17.6</b>	<b>16.1</b>	<b>18.1</b>	<b>19.9</b>
<b>6 Services</b>	<b>11.2</b>	<b>9.1</b>	<b>7.6</b>	<b>8.6</b>
<b>7 Other Goods</b>	<b>9.4</b>	<b>8.4</b>	<b>7.6</b>	<b>8.6</b>
<b>8 Transport and Vehicles</b>	<b>15.9</b>	<b>28.9</b>	<b>29.9</b>	<b>20.9</b>
<b>All Expenditure Groups</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## 2. Expenditure analysed by age and income.

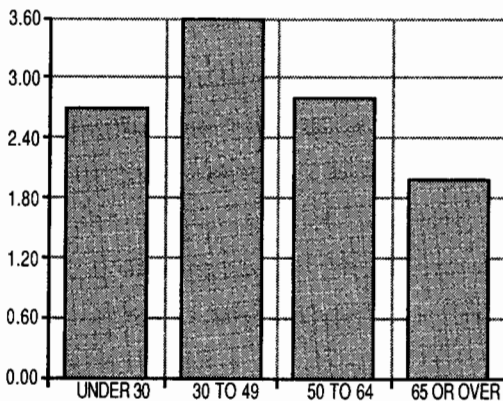
### 2.1 Percentage of household by age of head of household.



For the purpose of analysis in this chapter the heads of households are divided into 4 groups by age. These groups are then further subdivided in income quintiles.

Piechart 2.1 shows the percentage of households by age of head of household. In over 43% of the households the head of household was aged between 30 and 49. Only in less than 12% of households was the head of household aged under 30. In nearly 28% of the households the head of household was aged between 50 and 64. The head of household was aged 65 or over in over 17% of the households.

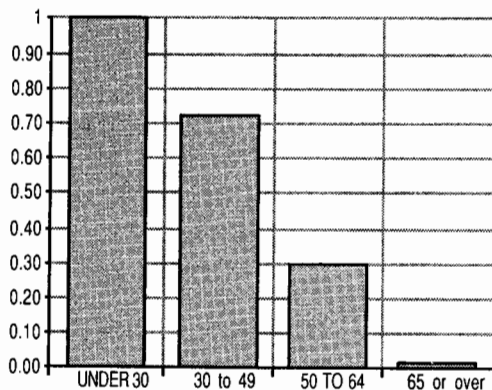
### 2.2 Average number of persons per household by age of head household.



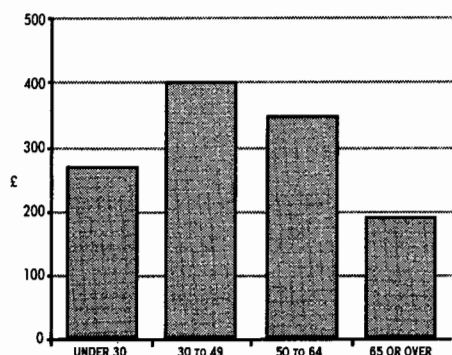
The average number of persons per household was greatest where the average age of the head of household was between 30 and 49. See Chart 2.2.

The average number of children per household was highest where the average age of head of household was under 30. See chart 2.3.

### 2.3 Average number of children per household by age of head of household.

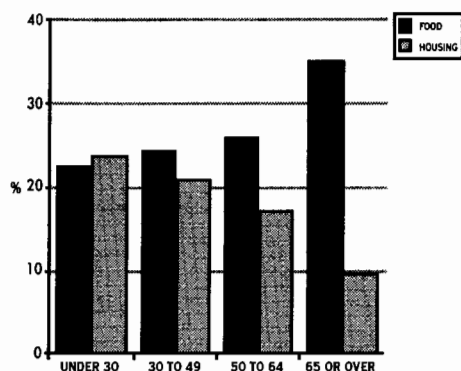


**2.4 household expenditure by age of head of household.**



The highest average weekly expenditure for households was recorded for heads aged 30 to 49 at £403 per week. The lowest household expenditure was for heads of households aged 65 and over, as shown on Chart 2.4

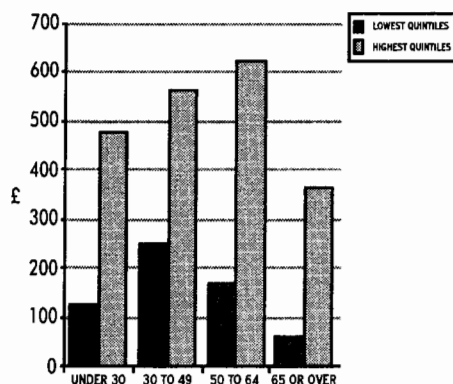
**2.5 Expenditure of food and housing by age of household as a percentage of total expenditures.**



Only in the youngest age group was Housing the largest expenditure group. All other age groups had Food as the largest expenditure group. This is shown in Tables 2.1, 2.2 and Chart 2.5.

The percentage increase of the highest income quintile group over the lowest was greatest in the over 65 age group at 506%. This percentage was only 125% in the 30-49 age group.

**2.6 Comparison of lowest and highest income quintile group by age of head of household.**



The differences between the highest and lowest income groups by age of head of households are shown in Chart 2.6.



## 2.1 Household expenditure by age of head of household

	Under 30	30 and under 50	50 and under 65	65 or over	All hse- holds
Total Number of Households	28	104	66	42	240
Total Number of Persons	76	376	186	86	724
Total Number of Adults	48	301	166	85	527
Average Number of persons per household	2.7	3.6	2.8	2.0	3.0
Average age of head of household	26	39	57	73	48
<hr/>					
Commodity or Service	Average weekly household expenditure (£)				
<b>1 Food</b>	<b>61.05</b>	<b>97.87</b>	<b>90.03</b>	<b>66.42</b>	<b>86.14</b>
<i>Percentage Standard Error</i>	6.85	4.58	6.63	8.99	3.32
<b>2 Alcohol and Tobacco</b>	<b>6.90</b>	<b>10.41</b>	<b>10.25</b>	<b>5.82</b>	<b>9.15</b>
<i>Percentage Standard Error</i>	1.25	1.06	1.26	1.31	0.77
<b>3 Clothing and Footwear</b>	<b>22.88</b>	<b>38.33</b>	<b>36.64</b>	<b>21.21</b>	<b>32.45</b>
<i>Percentage Standard Error</i>	5.35	4.52	5.29	4.26	3.34
<b>4 Durable Household Goods</b>	<b>20.71</b>	<b>16.60</b>	<b>9.68</b>	<b>3.68</b>	<b>12.98</b>
<i>Percentage Standard Error</i>	7.25	4.15	3.83	1.07	3.42
<b>5 Housing</b>	<b>63.89</b>	<b>83.50</b>	<b>59.52</b>	<b>37.12</b>	<b>66.58</b>
<i>Percentage Standard Error</i>	8.74	5.47	10.13	8.23	4.18
<b>6 Services</b>	<b>14.37</b>	<b>31.91</b>	<b>38.75</b>	<b>13.99</b>	<b>98.64</b>
<i>Percentage Standard Error</i>	2.59	3.40	6.64	2.75	2.48
<b>7 Other Goods</b>	<b>22.69</b>	<b>33.15</b>	<b>30.46</b>	<b>19.82</b>	<b>28.86</b>
<i>Percentage Standard Error</i>	4.39	2.55	5.08	4.51	2.05
<b>8 Transport and Vehicles</b>	<b>58.37</b>	<b>91.23</b>	<b>70.99</b>	<b>20.85</b>	<b>69.74</b>
<i>Percentage Standard Error</i>	12.08	13.62	12.97	6.07	7.87
<hr/>					
<b>All Expenditure Groups</b>	<b>270.85</b>	<b>403.00</b>	<b>346.32</b>	<b>188.91</b>	<b>334.54</b>
<i>Percentage Standard Error</i>	37.40	22.21	30.09	26.33	14.99

## 2.2 Household expenditure as a percentage of total expenditure by age of head of household

	Under 30	30 and under 50	50 and under 65	65 or over	All hse- holds
Total Number of Households	28	104	66	42	240
Total Number of Persons	76	376	186	86	724
Total Number of Adults	48	301	166	85	527
Average Number of persons per household	2.7	3.6	2.8	2.0	3.0
Average age of head of household	26	39	57	73	48
Commodity or Service	Percentage of Total Expenditure				
1 Food	22.5	24.3	26.0	35.2	25.3
2 Alcohol and Tobacco	2.5	2.6	2.9	3.1	2.2
3 Clothing and Footwear	8.4	9.5	10.6	11.3	8.8
4 Durable Household Goods	7.7	4.1	2.8	2.0	2.8
5 Housing	23.6	20.8	17.2	19.5	23.1
6 Services	5.3	7.9	11.2	7.4	9.2
7 Other Goods	8.4	8.2	8.8	10.5	9.7
8 Transport and Vehicles	21.6	22.6	20.5	11.0	18.9
All Expenditure Groups	100.00	100.00	100.00	100.00	100.00

## 2.3 Household expenditure by gross income quantile group where the head of household is aged under 30

	Lowest twenty per cent	Second quintile group	Third quintile group	Fourth quintile group	Highest twenty per cent	All house- holds
Lower boundary of group (£)		204	258	364	471	
Total number of households	6	6	5	5	6	28
Total number of persons	15	18	14	12	17	76
Total number of adults	9	11	8	9	11	48
Av. no. of persons per hsehold	2.5	3.0	2.8	2.4	2.8	2.7
Av. age of head of household	25	25	26	28	27	26
<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>					
<b>1 Food</b>	<b>33.24</b>	<b>52.29</b>	<b>66.02</b>	<b>67.95</b>	<b>87.75</b>	<b>61.05</b>
<i>Percentage Standard Error</i>	<i>10.69</i>	<i>10.90</i>	<i>13.89</i>	<i>12.31</i>	<i>19.89</i>	<i>6.85</i>
<b>2 Alcohol &amp; Tobacco</b>	<b>5.64</b>	<b>9.81</b>	<b>9.32</b>	<b>5.63</b>	<b>4.30</b>	<b>6.90</b>
<i>Percentage Standard Error</i>	<i>1.50</i>	<i>4.40</i>	<i>3.31</i>	<i>2.42</i>	<i>1.78</i>	<i>1.25</i>
<b>3 Clothing &amp; Footwear</b>	<b>6.48</b>	<b>13.61</b>	<b>11.05</b>	<b>39.34</b>	<b>44.71</b>	<b>22.88</b>
<i>Percentage Standard Error</i>	<i>3.46</i>	<i>3.22</i>	<i>10.82</i>	<i>21.55</i>	<i>19.99</i>	<i>5.35</i>
<b>4 Durable Hsehold Gds</b>	<b>6.11</b>	<b>5.24</b>	<b>14.82</b>	<b>23.14</b>	<b>53.66</b>	<b>20.71</b>
<i>Percentage Standard Error</i>	<i>2.30</i>	<i>0.91</i>	<i>6.71</i>	<i>6.62</i>	<i>28.04</i>	<i>7.25</i>
<b>5 Housing</b>	<b>37.99</b>	<b>48.15</b>	<b>52.50</b>	<b>69.03</b>	<b>110.72</b>	<b>63.89</b>
<i>Percentage Standard Error</i>	<i>8.82</i>	<i>7.81</i>	<i>23.99</i>	<i>30.08</i>	<i>11.20</i>	<i>8.74</i>
<b>6 Services</b>	<b>7.53</b>	<b>9.32</b>	<b>12.91</b>	<b>16.02</b>	<b>26.10</b>	<b>14.37</b>
<i>Percentage Standard Error</i>	<i>4.47</i>	<i>2.80</i>	<i>2.42</i>	<i>4.48</i>	<i>9.04</i>	<i>2.59</i>
<b>7 Other Goods</b>	<b>8.84</b>	<b>11.06</b>	<b>10.01</b>	<b>41.42</b>	<b>43.15</b>	<b>22.69</b>
<i>Percentage Standard Error</i>	<i>2.96</i>	<i>2.01</i>	<i>2.43</i>	<i>9.24</i>	<i>13.88</i>	<i>4.39</i>
<b>8 Transport &amp; Vehicles</b>	<b>20.10</b>	<b>16.03</b>	<b>53.20</b>	<b>103.83</b>	<b>105.41</b>	<b>58.37</b>
<i>Percentage Standard Error</i>	<i>7.73</i>	<i>2.50</i>	<i>21.86</i>	<i>23.69</i>	<i>39.72</i>	<i>12.08</i>
<b>All Expenditure Groups</b>	<b>125.93</b>	<b>165.51</b>	<b>229.83</b>	<b>366.36</b>	<b>475.80</b>	<b>270.85</b>
<i>Percentage Standard Error</i>	<i>21.30</i>	<i>24.34</i>	<i>67.83</i>	<i>66.60</i>	<i>113.05</i>	<i>37.40</i>

## 2.4 Household expenditure by gross income quantile group where the head of household is aged 30 and under 50

	Lowest twenty per cent	Second quintile group	Third quintile group	Fourth quintile group	Highest twenty per cent	All house- holds
Lower boundary of group (£)		306	423	523	660	
Total number of households	21	21	21	20	21	104
Total number of persons	67	74	76	74	85	376
Total number of adults	50	61	60	59	71	301
Av. no. of persons per hsehold	3.2	3.5	3.6	3.7	4.0	3.6
Av. age of head of household	41	40	38	37	41	39
<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>					
<b>1 Food</b>	<b>68.75</b>	<b>110.08</b>	<b>89.55</b>	<b>104.27</b>	<b>117.01</b>	<b>97.87</b>
<i>Percentage Standard Error</i>	7.28	11.72	7.30	10.36	10.98	4.58
<b>2 Alcohol &amp; Tobacco</b>	<b>9.87</b>	<b>10.79</b>	<b>6.97</b>	<b>9.57</b>	<b>14.82</b>	<b>10.41</b>
<i>Percentage Standard Error</i>	2.75	2.05	1.37	2.27	2.97	1.06
<b>3 Clothing &amp; Footwear</b>	<b>17.42</b>	<b>34.05</b>	<b>35.25</b>	<b>53.01</b>	<b>52.63</b>	<b>38.33</b>
<i>Percentage Standard Error</i>	4.43	11.02	10.58	10.93	11.43	4.52
<b>4 Durable Hsehold Gds</b>	<b>12.82</b>	<b>7.93</b>	<b>16.70</b>	<b>11.09</b>	<b>34.21</b>	<b>16.60</b>
<i>Percentage Standard Error</i>	5.24	4.31	4.81	3.19	18.20	4.15
<b>5 Housing</b>	<b>56.77</b>	<b>89.28</b>	<b>93.44</b>	<b>99.28</b>	<b>79.49</b>	<b>83.50</b>
<i>Percentage Standard Error</i>	8.67	15.28	13.55	11.91	9.39	5.47
<b>6 Services</b>	<b>23.33</b>	<b>20.73</b>	<b>33.05</b>	<b>40.98</b>	<b>41.92</b>	<b>31.91</b>
<i>Percentage Standard Error</i>	6.35	4.93	10.13	8.51	6.55	3.40
<b>7 Other Goods</b>	<b>15.31</b>	<b>28.03</b>	<b>38.25</b>	<b>41.73</b>	<b>42.82</b>	<b>33.15</b>
<i>Percentage Standard Error</i>	2.87	4.54	6.32	6.71	5.66	2.55
<b>8 Transport &amp; Vehicles</b>	<b>44.27</b>	<b>44.71</b>	<b>66.35</b>	<b>125.10</b>	<b>177.33</b>	<b>91.23</b>
<i>Percentage Standard Error</i>	24.10	9.40	15.10	39.20	42.77	13.62
<b>All Expenditure Groups</b>	<b>248.54</b>	<b>345.60</b>	<b>379.56</b>	<b>485.03</b>	<b>560.23</b>	<b>403.00</b>
<i>Percentage Standard Error</i>	41.29	34.26	28.06	51.75	59.30	22.21

## 2.5 Household expenditure by gross income quantile group where the head of household is aged 50 and under 65

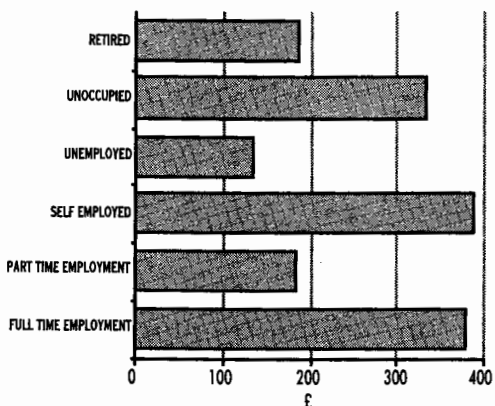
	Lowest twenty per cent	Second quintile group	Third quintile group	Fourth quintile group	Highest twenty per cent	All house- holds
Lower boundary of group (£)		202	330	556	642	
Total number of households	13	13	13	14	13	66
Total number of persons	21	24	30	57	54	186
Total number of adults	20	24	28	48	46	166
Av. no. of persons per hsehold	1.5	1.8	1.8	4.1	4.2	2.8
Av. age of head of household	57	57	57	57	55	57
<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>					
<b>1 Food</b>	<b>41.63</b>	<b>61.58</b>	<b>90.36</b>	<b>122.28</b>	<b>131.85</b>	<b>90.03</b>
<i>Percentage Standard Error</i>	<i>4.29</i>	<i>8.43</i>	<i>7.98</i>	<i>15.71</i>	<i>16.28</i>	<i>6.63</i>
<b>2 Alcohol &amp; Tobacco</b>	<b>3.05</b>	<b>9.61</b>	<b>7.19</b>	<b>17.37</b>	<b>13.48</b>	<b>10.25</b>
<i>Percentage Standard Error</i>	<i>0.58</i>	<i>2.15</i>	<i>1.84</i>	<i>3.98</i>	<i>2.96</i>	<i>1.26</i>
<b>3 Clothing &amp; Footwear</b>	<b>16.26</b>	<b>22.87</b>	<b>30.43</b>	<b>60.52</b>	<b>39.99</b>	<b>36.64</b>
<i>Percentage Standard Error</i>	<i>13.32</i>	<i>5.80</i>	<i>7.37</i>	<i>13.10</i>	<i>13.95</i>	<i>5.29</i>
<b>4 Durable Hsehold Gds</b>	<b>10.13</b>	<b>5.01</b>	<b>4.65</b>	<b>4.49</b>	<b>24.52</b>	<b>9.68</b>
<i>Percentage Standard Error</i>	<i>3.58</i>	<i>2.07</i>	<i>2.16</i>	<i>1.40</i>	<i>9.00</i>	<i>3.83</i>
<b>5 Housing</b>	<b>38.58</b>	<b>34.72</b>	<b>44.88</b>	<b>48.38</b>	<b>131.89</b>	<b>59.52</b>
<i>Percentage Standard Error</i>	<i>6.37</i>	<i>4.98</i>	<i>4.94</i>	<i>4.93</i>	<i>46.34</i>	<i>10.13</i>
<b>6 Services</b>	<b>4.77</b>	<b>31.20</b>	<b>61.33</b>	<b>44.83</b>	<b>51.17</b>	<b>38.75</b>
<i>Percentage Standard Error</i>	<i>0.85</i>	<i>10.76</i>	<i>21.12</i>	<i>10.36</i>	<i>13.47</i>	<i>6.64</i>
<b>7 Other Goods</b>	<b>28.40</b>	<b>14.63</b>	<b>26.98</b>	<b>33.03</b>	<b>49.08</b>	<b>30.46</b>
<i>Percentage Standard Error</i>	<i>19.92</i>	<i>3.76</i>	<i>9.29</i>	<i>6.41</i>	<i>10.58</i>	<i>5.08</i>
<b>8 Transport &amp; Vehicles</b>	<b>26.49</b>	<b>25.67</b>	<b>46.03</b>	<b>73.04</b>	<b>183.58</b>	<b>70.99</b>
<i>Percentage Standard Error</i>	<i>11.55</i>	<i>10.82</i>	<i>10.26</i>	<i>18.44</i>	<i>49.84</i>	<i>12.97</i>
<b>All Expenditure Groups</b>	<b>169.31</b>	<b>205.29</b>	<b>311.85</b>	<b>403.94</b>	<b>625.56</b>	<b>346.32</b>
<i>Percentage Standard Error</i>	<i>47.78</i>	<i>31.57</i>	<i>44.05</i>	<i>45.16</i>	<i>78.67</i>	<i>30.09</i>

## 2.6 Household expenditure by gross income quantile group where the head of household is aged 65 and over

	Lowest twenty per cent	Second quintile group	Third quintile group	Fourth quintile group	Highest twenty per cent	All house- holds
Lower boundary of group (£)		62	115	169	319	
Total number of households	9	8	8	9	8	42
Total number of persons	11	11	17	21	26	86
Total number of adults	11	11	17	21	25	85
Av. no. of persons per hsehold	1.2	1.4	2.1	2.3	3.3	2.0
Av. age of head of household	76	77	70	73	69	73
<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>					
<b>1 Food</b>	<b>26.01</b>	<b>48.73</b>	<b>74.49</b>	<b>64.73</b>	<b>123.42</b>	<b>66.42</b>
<i>Percentage Standard Error</i>	<i>4.15</i>	<i>14.17</i>	<i>11.37</i>	<i>14.40</i>	<i>32.92</i>	<i>8.99</i>
<b>2 Alcohol &amp; Tobacco</b>	<b>0.97</b>	<b>3.91</b>	<b>4.18</b>	<b>2.49</b>	<b>18.57</b>	<b>5.82</b>
<i>Percentage Standard Error</i>	<i>0.21</i>	<i>1.16</i>	<i>1.15</i>	<i>1.10</i>	<i>5.36</i>	<i>1.31</i>
<b>3 Clothing &amp; Footwear</b>	<b>7.13</b>	<b>12.57</b>	<b>19.96</b>	<b>15.67</b>	<b>53.16</b>	<b>21.21</b>
<i>Percentage Standard Error</i>	<i>2.67</i>	<i>5.45</i>	<i>7.40</i>	<i>6.39</i>	<i>15.96</i>	<i>4.26</i>
<b>4 Durable Hsehold Gds</b>	<b>2.33</b>	<b>2.86</b>	<b>7.78</b>	<b>4.16</b>	<b>1.36</b>	<b>3.68</b>
<i>Percentage Standard Error</i>	<i>-</i>	<i>1.37</i>	<i>3.23</i>	<i>3.36</i>	<i>0.72</i>	<i>1.07</i>
<b>5 Housing</b>	<b>14.36</b>	<b>18.88</b>	<b>27.66</b>	<b>81.21</b>	<b>40.84</b>	<b>37.12</b>
<i>Percentage Standard Error</i>	<i>2.03</i>	<i>3.28</i>	<i>2.62</i>	<i>34.76</i>	<i>7.03</i>	<i>8.23</i>
<b>6 Services</b>	<b>3.55</b>	<b>5.77</b>	<b>21.54</b>	<b>19.34</b>	<b>20.39</b>	<b>13.99</b>
<i>Percentage Standard Error</i>	<i>1.78</i>	<i>1.59</i>	<i>7.53</i>	<i>7.11</i>	<i>7.64</i>	<i>2.75</i>
<b>7 Other Goods</b>	<b>5.43</b>	<b>6.66</b>	<b>23.26</b>	<b>19.89</b>	<b>45.65</b>	<b>19.82</b>
<i>Percentage Standard Error</i>	<i>0.79</i>	<i>2.31</i>	<i>7.23</i>	<i>5.53</i>	<i>19.33</i>	<i>4.51</i>
<b>8 Transport &amp; Vehicles</b>	<b>0.51</b>	<b>1.37</b>	<b>14.65</b>	<b>27.45</b>	<b>62.01</b>	<b>20.85</b>
<i>Percentage Standard Error</i>	<i>0.18</i>	<i>0.36</i>	<i>6.88</i>	<i>10.79</i>	<i>25.58</i>	<i>6.07</i>
<b>All Expenditure Groups</b>	<b>60.29</b>	<b>100.75</b>	<b>193.52</b>	<b>234.94</b>	<b>365.40</b>	<b>188.91</b>
<i>Percentage Standard Error</i>	<i>9.30</i>	<i>27.36</i>	<i>27.18</i>	<i>47.69</i>	<i>91.11</i>	<i>26.33</i>

### 3. Expenditure analysed by socio-economic characteristics.

#### 3.1 Average weekly expenditure by economic activity status of head of household.

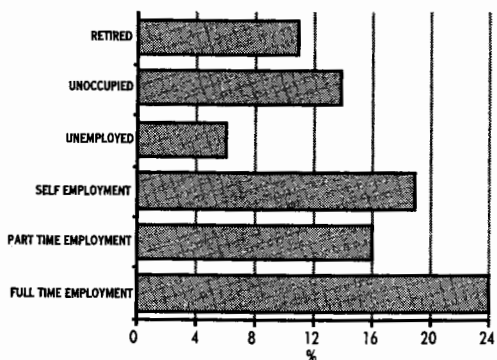


In this chapter household expenditure is examined by both the economic activity of the head of household and the occupation of employee head of household.

The average expenditure was highest in the self-employed group (£389) and lowest in the unemployed group (£137) as shown in Chart 3.1 and Table 3.1.

In all the economic activity groups Food was the main expenditure group.

#### 3.2 Percentage of expenditure on transport and vehicles by economic activity status.

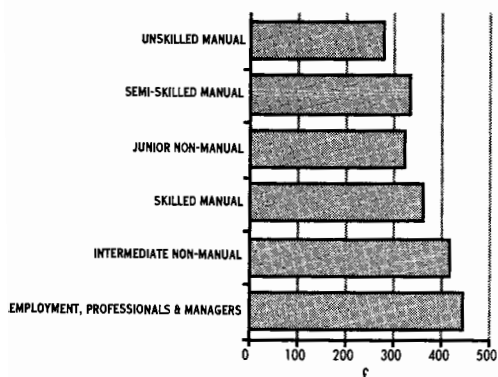


Expenditure on transport and vehicles as a percentage of total expenditure varied greatly from group to group.

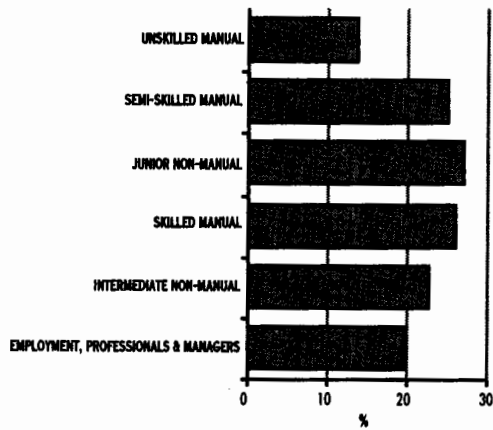
This is shown in Chart 3.2 and Table 3.1. It was highest in the full-time Employee Group (24%) and lowest in the Unemployed Group (6%).

The average weekly expenditure by occupation of the employed head of household is shown in Chart 3.3 and Table 3.2.

#### 3.3 Average weekly expenditure by occupation of employee head of household.



**3.4 Percentage of expenditure on transport and vehicles by occupation of employee.**



The highest expenditure was recorded in the Professional, Employers and Managers Occupational Group (£449.64) whilst the lowest was in the Unskilled Manual Group (£283.55). Other than in the Unskilled Manual and in the Professionals, Employers and Managers Groups the highest percentage of expenditure out of total expenditure was spent on Transport and Vehicles. This is shown in Chart 3.4.



### 3.1 Household expenditure by economic activity status of head of household

	<u>Employees</u>		Self Em- ployed	Unem- ployed	<u>Economically Inactive</u>		All house- holds
	Full- Time	Part- Time			Unoccu- pied	Retired	
Total number of households	153	7	13	5	21	41	240
Total number of persons	499	16	49	13	64	83	724
Total number of adults	335	14	31	8	58	81	527
Av. no. of persons per hsehold	3.3	2.3	3.7	2.6	3.0	2.0	3.0
Av. age of head of household	41	50	43	37	57	73	48

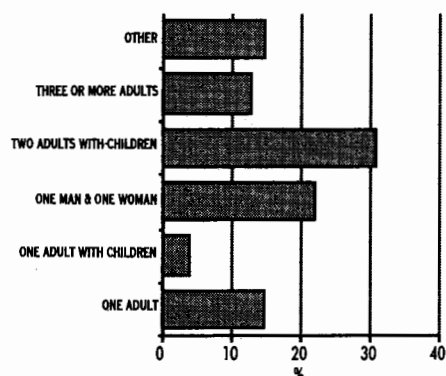
Commodity or Service	Average weekly household expenditure (£)						
<b>1 Food</b>	<b>91.83</b>	<b>64.26</b>	<b>100.23</b>	<b>50.49</b>	<b>89.80</b>	<b>66.63</b>	<b>86.14</b>
<i>Percentage Standard Error</i>	3.85	12.01	15.64	22.83	12.13	9.21	3.32
<b>2 Alcohol &amp; Tobacco</b>	<b>9.99</b>	<b>8.90</b>	<b>8.08</b>	<b>11.28</b>	<b>9.91</b>	<b>5.76</b>	<b>9.15</b>
<i>Percentage Standard Error</i>	0.85	2.01	1.79	6.38	2.23	1.34	0.77
<b>3 Clothing &amp; Footwear</b>	<b>35.92</b>	<b>11.62</b>	<b>38.32</b>	<b>8.33</b>	<b>37.22</b>	<b>21.07</b>	<b>32.45</b>
<i>Percentage Standard Error</i>	3.39	6.08	15.02	4.69	10.67	4.37	3.34
<b>4 Durable Hsehold Gds</b>	<b>16.79</b>	<b>13.75</b>	<b>12.48</b>	<b>2.73</b>	<b>3.56</b>	<b>3.77</b>	<b>12.98</b>
<i>Percentage Standard Error</i>	3.20	5.99	7.18	1.53	1.37	1.10	3.42
<b>5 Housing</b>	<b>73.34</b>	<b>41.03</b>	<b>99.39</b>	<b>32.20</b>	<b>71.22</b>	<b>37.13</b>	<b>66.58</b>
<i>Percentage Standard Error</i>	4.28	8.46	17.75	6.71	28.48	8.43	4.18
<b>6 Services</b>	<b>32.07</b>	<b>7.90</b>	<b>38.78</b>	<b>13.15</b>	<b>35.35</b>	<b>14.12</b>	<b>28.64</b>
<i>Percentage Standard Error</i>	3.38	2.79	13.62	10.79	7.91	2.81	2.48
<b>7 Other Goods</b>	<b>31.85</b>	<b>15.82</b>	<b>18.70</b>	<b>10.26</b>	<b>39.09</b>	<b>20.17</b>	<b>28.86</b>
<i>Percentage Standard Error</i>	2.26	4.95	4.12	7.73	12.71	4.61	2.05
<b>8 Transport &amp; Vehicles</b>	<b>89.66</b>	<b>30.79</b>	<b>72.99</b>	<b>8.74</b>	<b>48.03</b>	<b>20.45</b>	<b>69.74</b>
<i>Percentage Standard Error</i>	10.39	16.48	38.32	3.89	9.03	6.13	7.87
<b>All Expenditure Groups</b>	<b>381.45</b>	<b>194.07</b>	<b>388.97</b>	<b>137.18</b>	<b>334.18</b>	<b>189.10</b>	<b>334.54</b>
<i>Percentage Standard Error</i>	18.89	31.92	72.46	63.38	45.94	26.98	14.99

### 3.2 Household expenditure by occupation of employee head of household

	Profes- sional Empl. & Man- agers	Inter- mdiate non manual	Junior non manual	Skilled Manual	Semi- skilled manual	Un- skilled manual
Total number of households	33	27	52	21	9	18
Total number of persons	125	93	155	66	23	50
Total number of adults	77	60	105	47	19	37
Av. no. of persons per hsehold	3.8	3.4	3.0	3.1	2.6	2.8
Av. age of head of household	44	40	39	39	45	48
<hr/>						
Commodity or Service	Average weekly household expenditure (£)					
<b>1 Food</b>	<b>107.19</b>	<b>89.58</b>	<b>79.45</b>	<b>94.69</b>	<b>71.35</b>	<b>86.75</b>
<i>Percentage Standard Error</i>	9.06	7.50	6.41	11.37	11.41	12.91
<b>2 Alcohol &amp; Tobacco</b>	<b>8.82</b>	<b>7.25</b>	<b>9.23</b>	<b>11.57</b>	<b>15.26</b>	<b>10.80</b>
<i>Percentage Standard Error</i>	1.53	1.47	1.46	2.56	3.69	3.11
<b>3 Clothing &amp; Footwear</b>	<b>29.27</b>	<b>48.77</b>	<b>35.03</b>	<b>23.34</b>	<b>36.71</b>	<b>29.47</b>
<i>Percentage Standard Error</i>	6.48	11.32	4.90	5.76	20.96	7.72
<b>4 Durable Hsehold Gds</b>	<b>26.43</b>	<b>24.06</b>	<b>6.02</b>	<b>17.09</b>	<b>24.50</b>	<b>15.75</b>
<i>Percentage Standard Error</i>	12.73	6.98	1.77	5.47	8.38	5.72
<b>5 Housing</b>	<b>98.97</b>	<b>90.25</b>	<b>58.62</b>	<b>63.86</b>	<b>46.38</b>	<b>59.25</b>
<i>Percentage Standard Error</i>	10.58	12.39	6.51	8.10	10.19	14.77
<b>6 Services</b>	<b>49.17</b>	<b>28.48</b>	<b>26.57</b>	<b>26.88</b>	<b>24.17</b>	<b>21.49</b>
<i>Percentage Standard Error</i>	12.77	4.42	4.02	7.17	8.93	6.97
<b>7 Other Goods</b>	<b>38.63</b>	<b>36.31</b>	<b>27.33</b>	<b>26.97</b>	<b>35.91</b>	<b>20.47</b>
<i>Percentage Standard Error</i>	5.76	5.22	3.85	5.05	11.77	5.46
<b>8 Transport &amp; Vehicles</b>	<b>91.16</b>	<b>98.26</b>	<b>83.93</b>	<b>98.78</b>	<b>83.21</b>	<b>39.57</b>
<i>Percentage Standard Error</i>	19.31	30.79	19.95	25.46	29.66	15.07
<b>All Expenditure Groups</b>	<b>449.64</b>	<b>422.96</b>	<b>326.18</b>	<b>363.18</b>	<b>337.49</b>	<b>283.55</b>
<i>Percentage Standard Error</i>	39.30	53.90	35.11	47.99	58.79	43.75

## 4. Expenditure analysed by composition.

### 4.1 Type of family composition

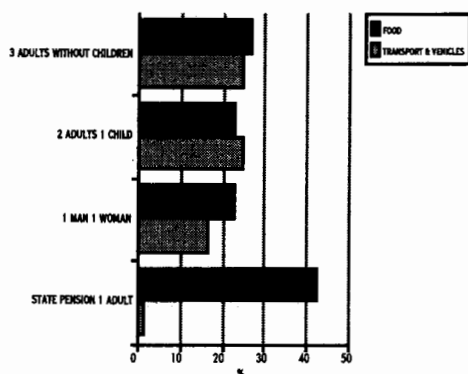


From Chart 4.1 and Table 4.1 the most common family composition was that of two adults with children (31%).

One adult with children were only 4% of the households. Table 4.1 further breaks down family composition.

Expenditure per week ranged from £62.64 for one adult retired household to £540.04 for three or more adults with children. This last figure implied that there may be more than one income earner in such household.

### 4.2 Percentage of expenditure on food and transport and vehicles of selected types of household composition.



Except in the case of two adults with one child all other households spend more on food as a percentage of total expenditure than in Transport and Vehicles.

Chart 4.2 compares expenditure in food to transport and vehicles for a selection of household types.

### 4.3 Expenditure of retired households on each of the 8 expenditure groups as a percentage of total expenditure.

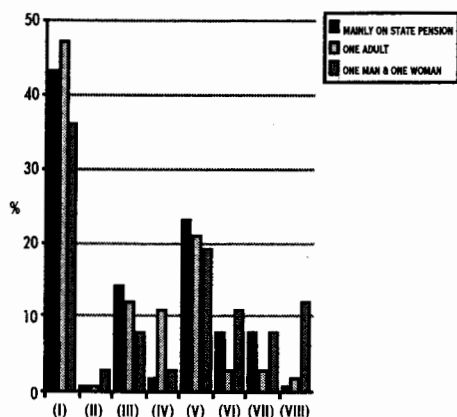


Chart 4.3 shows expenditure of the different commodity groups as a percentage of total expenditure for retired households.

- (I) Food.
- (II) Alcohol & Tobacco.
- (III) Clothing & Furniture.
- (IV) Durable Household Goods.
- (V) Housing.
- (VI) Services.
- (VII) Other Goods.
- (VIII) Transport & Vehicles.

**4.4 Expenditure of two adults and two children household on each of the 8 expenditure groups as a percentage of total expenditure.**

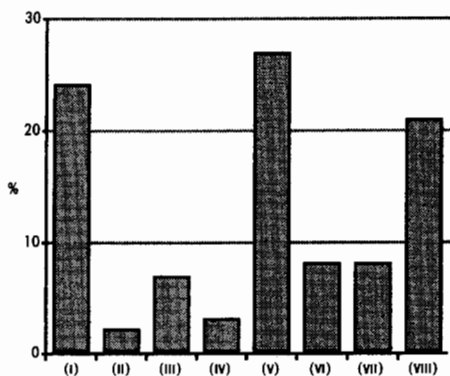
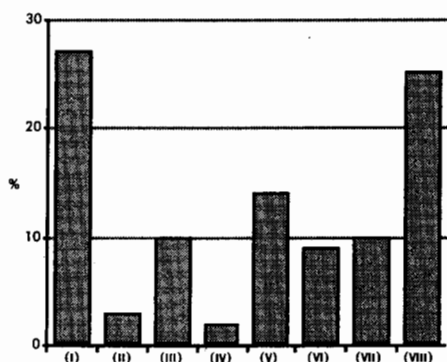


Chart 4.4 shows what two adult two children households spent on average during 1 week on the different groups as a percentage of total expenditure.

**4.5 Expenditure of three or more adults no children household on each of the 8 expenditure groups as a percentage of total expenditure.**

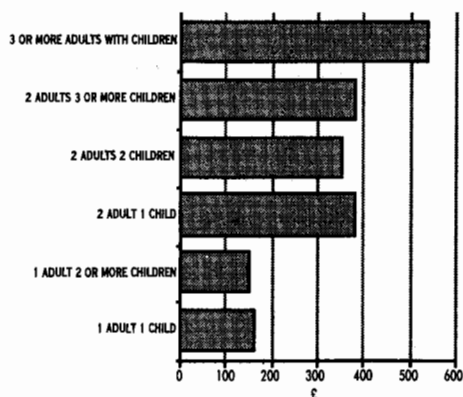


In Chart 4.5 the expenditure pattern was that of a three or more adults without children household.

Chart 4.6 compares expenditure of households with children of different family compositions.

The average expenditure of a two adult household with children was one and one third more than a one adult household with children. (£375 per week compared with £158 per week).

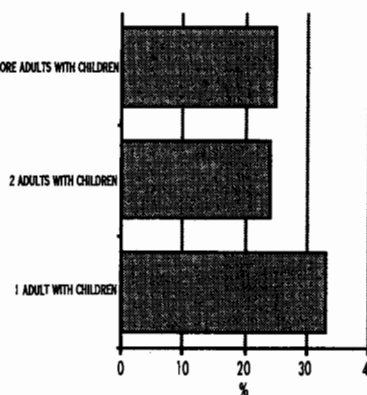
**4.6 Expenditure of households with children.**



As with most low income households almost one third of the weekly expenditure of one adult with children household is spent on food. This falls to less than one quarter for a two adult with children household.

Chart 4.7 compares the percentage of expenditure on food for different family compositions with children.

**4.7 Expenditure on food as a percentage of total expenditure of households with children.**



## 4.1 Expenditure by household composition

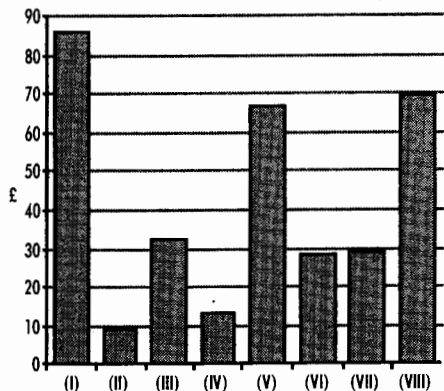
	<u>Retired Households</u>			<u>Non-Retired</u>	
	<u>State</u>		<u>One Man and one Woman</u>	<u>One Adult</u>	<u>One Man and one Woman</u>
	<u>Pension</u>	<u>Other Retired</u>			
	<u>One Adult</u>	<u>One Adult</u>		<u>One Adult</u>	
Total number of households	9	3	18	24	35
Total number of persons	9	3	36	24	70
Total number of adults	9	3	36	24	70
Av. no. of persons per hsehold	1.0	1.0	2.0	1.0	2.0
Av. age of head of household	76	85	70	43	48
<hr/>					
<u>Commodity or Service</u>	<u>Average weekly household expenditure (£)</u>				
<b>1 Food</b>	<b>27.51</b>	<b>29.59</b>	<b>68.34</b>	<b>47.14</b>	<b>78.75</b>
<i>Percentage Standard Error</i>	4.22	3.69	8.62	7.02	7.93
<b>2 Alcohol &amp; Tobacco</b>	<b>0.81</b>	<b>0.80</b>	<b>6.37</b>	<b>5.58</b>	<b>9.47</b>
<i>Percentage Standard Error</i>	0.19	-	1.93	1.62	1.69
<b>3 Clothing &amp; Footwear</b>	<b>8.80</b>	<b>7.33</b>	<b>15.87</b>	<b>13.65</b>	<b>31.00</b>
<i>Percentage Standard Error</i>	3.12	-	3.89	3.88	7.63
<b>4 Durable Hsehold Gds</b>	<b>0.98</b>	<b>7.00</b>	<b>4.75</b>	<b>8.91</b>	<b>17.59</b>
<i>Percentage Standard Error</i>	0.45	-	1.77	3.29	5.15
<b>5 Housing</b>	<b>14.86</b>	<b>12.57</b>	<b>37.10</b>	<b>48.65</b>	<b>85.64</b>
<i>Percentage Standard Error</i>	1.94	3.72	8.51	6.60	18.45
<b>6 Services</b>	<b>5.25</b>	<b>2.04</b>	<b>20.21</b>	<b>11.53</b>	<b>28.34</b>
<i>Percentage Standard Error</i>	1.94	1.27	7.24	3.21	9.98
<b>7 Other Goods</b>	<b>4.93</b>	<b>2.07</b>	<b>16.06</b>	<b>13.35</b>	<b>32.94</b>
<i>Percentage Standard Error</i>	0.45	0.45	2.48	1.77	8.23
<b>8 Transport &amp; Vehicles</b>	<b>0.87</b>	<b>1.24</b>	<b>22.48</b>	<b>23.88</b>	<b>59.18</b>
<i>Percentage Standard Error</i>	0.24	-	8.08	4.75	10.72
<hr/>					
<b>All Expenditure Groups</b>	<b>64.01</b>	<b>62.64</b>	<b>191.18</b>	<b>172.69</b>	<b>342.91</b>
<i>Percentage Standard Error</i>	9.90	2.32	25.56	16.42	39.29

## 4.1 Expenditure by household composition (continued)

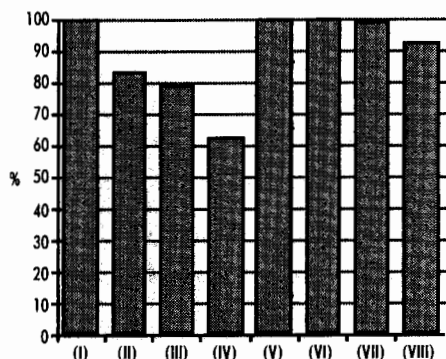
	<u>Retired and non-retired households</u>						
	<u>One adult</u>		<u>Two adults</u>			<u>Three or more adults</u>	
	<b>With one child</b>	<b>With 2 or more children</b>	<b>With one child</b>	<b>With two children</b>	<b>With 3 or more children</b>	<b>Without children</b>	<b>With children</b>
Total number of households	6	3	25	34	15	32	30
Total number of persons	12	13	75	136	79	110	144
Total number of adults	6	3	50	69	30	110	104
Av. no. of persons per hsehold	2	4.3	3.0	4.0	5.3	3.4	4.8
Av. age of head of household	43	34	36	36	38	58	49
<hr/>							
<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>						
<b>1 Food</b>	<b>46.00</b>	<b>64.39</b>	<b>88.46</b>	<b>86.22</b>	<b>98.48</b>	<b>115.65</b>	<b>135.38</b>
<i>Percentage Standard Error</i>	7.95	21.72	7.00	6.28	10.02	11.58	8.96
<b>2 Alcohol &amp; Tobacco</b>	<b>2.72</b>	<b>0.63</b>	<b>10.80</b>	<b>6.48</b>	<b>8.96</b>	<b>13.65</b>	<b>17.27</b>
<i>Percentage Standard Error</i>	0.31	0.15	2.09	1.17	1.87	1.67	2.75
<b>3 Clothing &amp; Footwear</b>	<b>8.60</b>	<b>19.81</b>	<b>31.95</b>	<b>26.13</b>	<b>31.82</b>	<b>43.48</b>	<b>71.37</b>
<i>Percentage Standard Error</i>	4.10	9.95	5.55	4.29	9.86	8.16	11.60
<b>4 Durable Hsehold Gds</b>	<b>7.77</b>	<b>1.90</b>	<b>28.65</b>	<b>10.24</b>	<b>25.51</b>	<b>10.28</b>	<b>8.08</b>
<i>Percentage Standard Error</i>	5.01	-	15.46	3.24	10.64	3.70	2.75
<b>5 Housing</b>	<b>52.14</b>	<b>32.71</b>	<b>64.54</b>	<b>95.57</b>	<b>86.48</b>	<b>58.51</b>	<b>76.54</b>
<i>Percentage Standard Error</i>	16.32	10.14	5.60	11.65	15.24	10.07	10.78
<b>6 Services</b>	<b>10.60</b>	<b>15.46</b>	<b>26.13</b>	<b>28.16</b>	<b>30.80</b>	<b>36.77</b>	<b>58.38</b>
<i>Percentage Standard Error</i>	4.24	8.14	5.71	5.84	8.85	5.57	8.14
<b>7 Other Goods</b>	<b>17.67</b>	<b>12.73</b>	<b>36.60</b>	<b>27.94</b>	<b>26.65</b>	<b>42.67</b>	<b>42.12</b>
<i>Percentage Standard Error</i>	12.10	2.15	5.85	3.98	5.87	6.46	5.65
<b>8 Transport &amp; Vehicles</b>	<b>18.69</b>	<b>4.13</b>	<b>97.95</b>	<b>74.11</b>	<b>77.45</b>	<b>104.58</b>	<b>130.90</b>
<i>Percentage Standard Error</i>	7.70	1.88	28.61	17.53	24.19	21.04	35.97
<hr/>							
<b>All Expenditure Groups</b>	<b>164.19</b>	<b>151.76</b>	<b>385.08</b>	<b>354.85</b>	<b>386.15</b>	<b>425.59</b>	<b>540.04</b>
<i>Percentage Standard Error</i>	43.25	18.71	42.79	31.90	43.43	38.59	54.79

## 5. Composition of household expenditure.

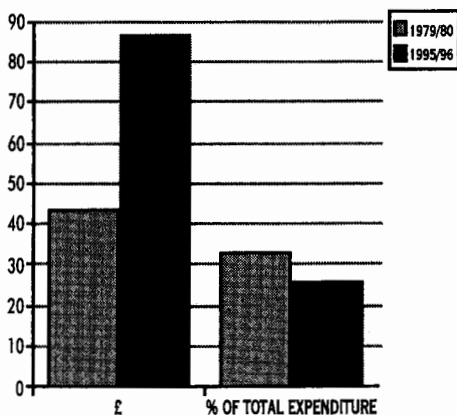
### 5.1 Average weekly household expenditure.



### 5.2 Number of recording households under each group as a percentage of total number of households.



### 5.3 Expenditure on food in money terms and on a percentage of total expenditure in 1979/80 and 1995/96.



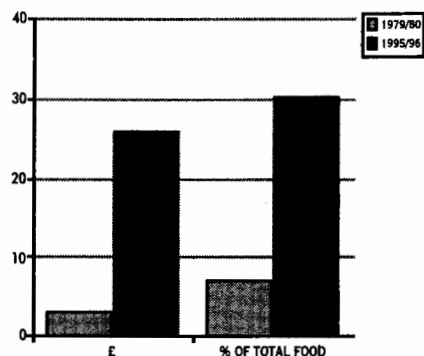
## Food

Table 5 and Chart 5.1 show expenditure broken down into eight main categories. These categories are further broken down into 86 sub groups. Chart 5.2 shows number of recording households under each category as a percentage of total number of households.

Expenditure on food was nearly 26% of total expenditure. Though still a considerable part of the commodity basket it was lower than in F.E.S. 1979/80 where it was around 33% of total expenditure. This is shown in Chart 5.3.

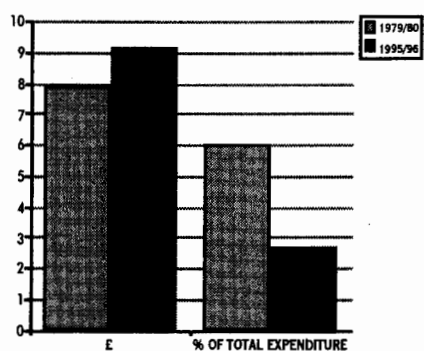
This reflects a changing pattern of expenditure. As household income rises expenditure on basic items falls and expenditure on luxury or non essential items grows. This is also the case in U.K. and other developed economies.

**5.4 Meals away from home in money terms and as a percentage of food expenditure.**



A salient feature within the Food group was the increase in meals away from home. These included takeaway meals, restaurants, bars, snacks and other meals not cooked at home. These have increased as a percentage of total food expenditure from a mere 7% in 1979/80 to 30% in 1995/96. This comparison is shown in Chart 5.4. More and more employees were availing themselves of takeaway food, pub grub etc in lunch breaks rather than returning home through increased traffic during such breaks.

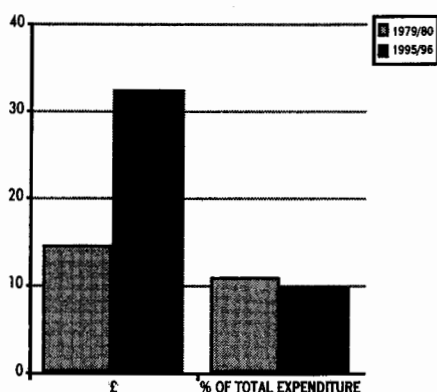
**5.5 Expenditure on alcoholic drink & tobacco in money terms as a percentage of total expenditure.**



**Alcoholic Drink and Tobacco**

Expenditure on alcoholic drink and tobacco as a percentage of total expenditure has dropped from around 6% in 1979/80 to just under 3% in 1995/96. This is shown in Chart 5.5 which also includes actual amounts spent on alcohol and tobacco for the two periods. This decline could be attributed to people smoking and drinking less and to underrecording by heavy smokers and drinkers. Also it is likely that some of the decline is attributable to the relative prices of these commodities having decreased in real terms.

**5.6 Expenditure on clothing and footwear in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**

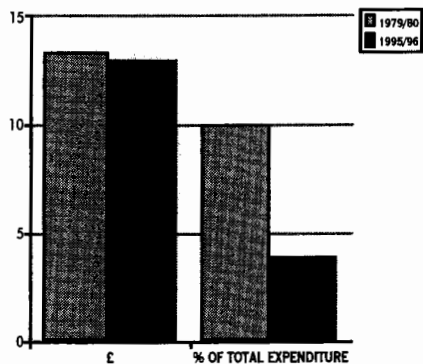


**Clothing and Footwear**

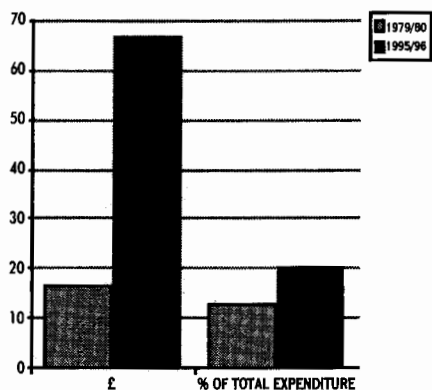
Expenditure on clothing and footwear as a percentage of total expenditure remains almost unchanged from the 1979/80 F.E.S. to the 1995/96 F.E.S. Chart 5.6 shows these percentages together with the money spent on clothing and footwear during these periods.



**5.7 Expenditure on durable household goods in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**



**5.8 Expenditure of housing in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**



**Durable Household Goods**

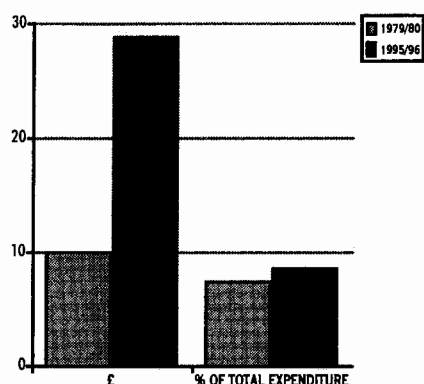
Chart 5.7 shows the expenditure on durable household goods as a percentage of total expenditure in 1979/80 and 1995/96. This was a small group in the basket of commodities in both surveys.

During the early 1990's Gibraltar was in the middle of a building boom. As a result of this many persons purchased flats in the new developments. Soon after they bought the necessary durable household goods when they moved in. By the time the 1995/96 survey was conducted all such purchases had been made. Very few items bought in 1992/93 were replaced in 1995/96. This would explain the drop from around 10% of total expenditure in 1979/80 to just under 4% in 1995/96.

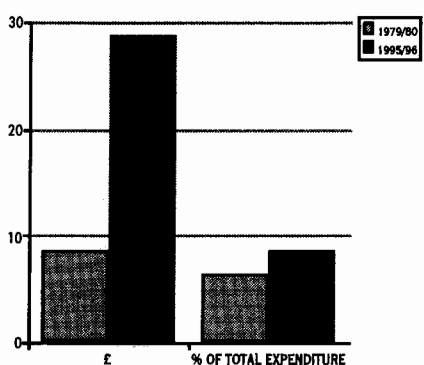
**Housing**

The items in this group in 1995/96 include new ones such as mortgage payments, service charges and household insurance. It is therefore not surprising that expenditure on housing has jumped from £16.70 in 1979/80 to £66.58 in 1995/96. The money spent on housing as a percentage of total expenditure has also gone up from less than 13% to almost 20%. Again this was largely due to a large increase in home ownership especially in the new developments. Chart 5.8 shows these changes.

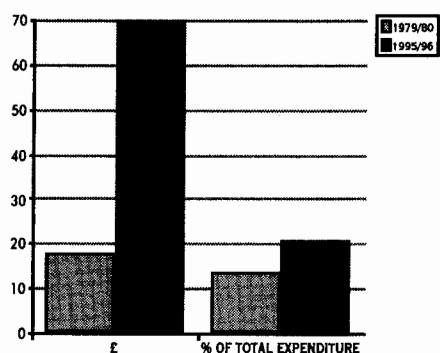
**5.9 Expenditure on services in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**



**5.10 Expenditure on other goods in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**



**5.11 Expenditure on transport and vehicles in money terms and as a percentage of total expenditure in 1979/80 and 1995/96.**



## Services

This group has slightly increased from 8% of total expenditure in 1979/80 to nearly 9% in 1995/96. Some items within the group have been modified to include other services e.g. Cinema in 1979/80 has been changed to outdoor entertainment. A comparison between the two surveys can be found in Chart 5.9.

## Other Goods

Other goods expenditure out of total expenditure has gone up from over 6% to just under 9% from 1979/80 to 1995/96. The item headings have not suffered any change between the two surveys. The differences between the surveys is reflected in Chart 5.10.

## Transport and Vehicles

In the 1979/90 expenditure in this group as a percentage of total expenditure was just over 13%. This figure has shot up to nearly 21% in 1995/96. The questionnaire in the 1995/96 F.E.S. 1 (see appendix 5) form was much more detailed than in 1979/80. There were more than one quarter of the selected households which had purchased a new or second-hand vehicle or were paying one by hire-purchase/loan. These two facts resulted in more accurate figures being obtained under this group than in 1979/80.

Chart 5.11 compares the two surveys.

TABLE 5.1: COMPONENTS OF HOUSEHOLD EXPENDITURE

GROUP	COMMODITY OR SERVICE	AV. WEEKLY EXPENDITURE ALL HSEHLDS (£)	NUMBER OF RECORDING HOUSEHOLDS	PERCENTAGE STANDARD ERROR
<u>FOOD</u>	BREAD	4.55	233	0.26
	FLOUR	0.16	79	0.07
	CEREALS	1.57	192	0.11
	BISCUITS & CAKES	3.57	219	0.23
	BEEF & VEAL	5.25	178	0.48
	MUTTON & LAMB	0.79	52	0.46
	PORK	1.24	95	0.25
	BACON	0.88	114	0.14
	COOKED HAM	1.30	161	0.13
	POULTRY & OTHER	5.29	217	0.38
	FISH	3.50	194	0.34
	BUTTER	0.62	159	0.05
	MARGARINE	0.17	66	0.05
	LARD & OTHER FATS	1.05	148	0.28
	CHEESE	1.71	208	0.10
	EGGS	0.71	170	0.06
	MILK LIQUID	1.61	163	0.14
	MILK CANNED	2.22	189	0.19
	TEA	0.53	118	0.07
	COFFEE	0.98	123	0.30
	FOOD DRINKS	0.20	49	0.10
	SOFT DRINKS	3.42	214	0.26
	SUGAR	0.34	136	0.04
	SYRUP, JAM ETC.	0.27	76	0.06
	POTATOES	2.52	219	0.14
	FRUITS & NUTS	5.26	221	0.32
	VEGETABLES	2.76	212	0.20
	SWEETS & CHOCS	1.77	198	0.14
	ICE-CREAMS	0.88	102	0.23
	SALT & SPICES	1.53	203	0.11
	BABY FOODS	0.30	35	0.41
	OTHER FOODS	3.23	209	0.33
MEALS AWAY FROM HOME	25.96	216	1.89	
<u>TOTAL FOOD</u>	<u>86.14</u>	<u>240</u>	<u>3.32</u>	
<u>ALCOHOLIC DRINK &amp; TOBACCO</u>				
	BEER	2.87	117	0.67
	WINES & SPIRITS	2.99	116	0.67

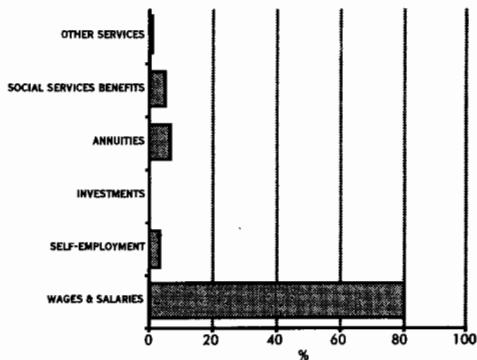
GROUP	COMMODITY OR SERVICE	AV. WEEKLY EXPENDITURE ALL HSEHLDS (£)	NUMBER OF RECORDING HOUSEHOLDS	PERCENTAGE STANDARD ERROR
<u>ALCOHOLIC DRINK &amp; TOBACCO</u> (CONT'D)	CIGARETTES	3.09	128	0.35
	TOBACCO	0.20	9	2.01
	<u>TOTAL ALCOHOLIC DRINK &amp; TOBACCO</u>	<u>9.15</u>	<u>200</u>	<u>0.77</u>
<u>CLOTHING &amp; FOOTWEAR</u>	MEN'S OUTER CLOTHING	6.83	61	3.34
	WOMEN'S OUTER CLOTHING	10.77	89	2.65
	INNER CLOTHING & HOSIERY	2.50	81	0.92
	CHILDREN'S CLOTHING	3.78	63	1.59
	HABERDASHERY	0.76	44	0.57
	MATERIALS	0.23	3	9.07
	FOOTWEAR	7.58	102	1.51
	<u>TOTAL CLOTHING &amp; FOOTWEAR</u>	<u>32.45</u>	<u>189</u>	<u>3.34</u>
	<u>DURABLE HOUSEHOLD GOODS</u>	FURNITURE	4.22	100
FLOOR COVERING		0.66	14	2.47
HOUSE TEXTILES		1.58	35	2.47
RADIO, T.V., COMPUTERS ETC.		2.80	29	5.16
APPLIANCES		3.01	41	3.63
CROCKERY & CUTLERY		0.71	8	12.39
<u>TOTAL DURABLE HOUSEHOLD GOODS</u>		<u>12.98</u>	<u>149</u>	<u>3.42</u>

GROUP	COMMODITY OR SERVICE	AV. WEEKLY EXPENDITURE ALL HSEHLDS (£)	NUMBER OF RECORDING HOUSEHOLDS	PERCENTAGE STANDARD ERROR	
<u>HOUSING</u>	RENT	12.05	165	0.87	
	RATES	1.88	104	0.32	
	MORTGAGE PAYMENT	16.42	72	4.28	
	SERVICE CHARGES	2.84	66	0.42	
	ELECTRICITY	7.78	239	0.26	
	WATER	4.03	239	0.20	
	TELEPHONE	5.98	232	0.32	
	HSEHOLD INSURANCE	0.72	95	0.14	
	ALTERATIONS TO DWELLING	14.88	104	7.36	
	<u>TOTAL HOUSING</u>	<u>66.58</u>	<u>240</u>	<u>4.18</u>	
<u>SERVICES</u>	POSTAGE	0.35	84	0.15	
	OUTDOOR ENTERTAINMENT	3.11	85	1.09	
	RADIO & T.V. LICENCE ETC.	2.27	235	0.23	
	DOMESTIC SERVICE	2.56	34	4.79	
	HAIRDRESSING	4.01	117	1.06	
	FOOTWEAR & OTHER REPAIRS	1.04	31	2.47	
	LAUNDRY	0.56	27	1.41	
	EDUCATIONAL EXPENSES	3.29	71	2.14	
	MEDICAL FEES	8.93	115	3.68	
	SUBSCRIPTIONS	1.24	30	3.61	
	CHARITY	0.74	46	0.89	
	STAMP DUTY, BANK CHARGES ETC.	0.54	46	0.65	
	<u>TOTAL SERVICES</u>	<u>28.64</u>	<u>240</u>	<u>2.48</u>	
	<u>OTHER GOODS</u>	LEATHER & FANCY GOODS	3.58	73	1.35
		BOOKS & PERIODICALS	2.53	155	0.31
TOYS & STATIONERY GOODS		2.22	174	0.37	

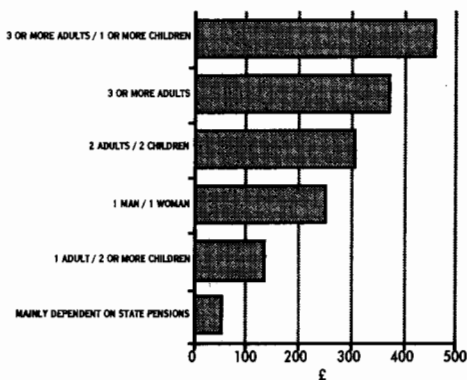
GROUP	COMMODITY OR SERVICE	AV. WEEKLY EXPENDITURE ALL HSEHLDS (£)	NUMBER OF RECORDING HOUSEHOLDS	PERCENTAGE STANDARD ERROR
	MEDICINE & SURGICAL GOODS	3.90	167	0.49
	TOILETRIES ETC.	5.59	212	0.46
	OPTICAL & PHOTO-GRAPHIC GOODS	3.19	49	5.39
	CLEANING MATERIALS	2.52	189	0.19
	SEEDS, PLANTS & FLOWERS	0.77	39	0.82
	ANIMALS & PETS	1.20	61	0.71
	SPORTS EQUIPMENT	0.68	19	2.20
	MISCELLANEOUS	2.68	42	3.20
	<u>TOTAL OTHER GOODS</u>	<u>28.86</u>	<u>238</u>	<u>2.05</u>
<u>TRANSPORT AND VEHICLES</u>	AUTO ACCESSORIES	3.10	59	3.20
	AUTO RUNNING COSTS	51.30	190	8.16
	BUS	0.31	47	0.33
	OTHER TRAVEL	15.03	120	2.66
	<u>TOTAL TRANSPORT &amp; VEHICLES</u>	<u>69.74</u>	<u>220</u>	<u>7.87</u>
<u>ALL GROUPS</u>		<u>334.54</u>	<u>240</u>	<u>14.99</u>

## 6. Household income.

**6.1 Source of income as a percentage of gross weekly household income for all households.**



**6.2 Average disposable income in different family composition households.**



**6.3 Source of income of a one adult mainly dependant of state pension household.**

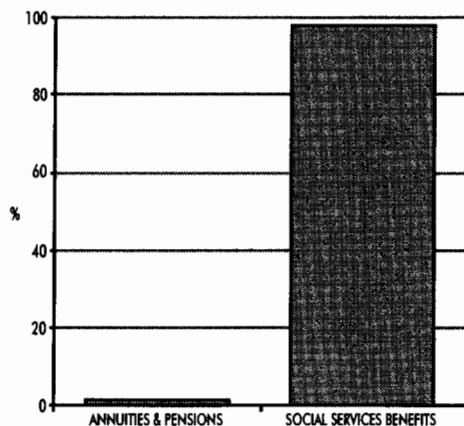


Chart 6.1 shows the average household income of all Households broken down by sources of income.

Average Disposable income ranged from £53.29 per week for one adult other retired household to £460.84 per week for households of three or more adults with one or more children. There were many different types of family compositions.

Chart 6.2 shows average disposable income in a selection of different family compositions. Table 6.1 shows both disposable and gross average income together with sources of income for all the types of family compositions in the survey.

In the main low income households had a larger dependance on social security benefits than higher income ones. In the case of retired households these benefits included state pensions.

As the name suggests, one adult mainly dependent on state pensions household derived 98.5% of their income from old age pensions. This is shown in Chart 6.3.

**6.4 Source of income of a one adult one child household.**

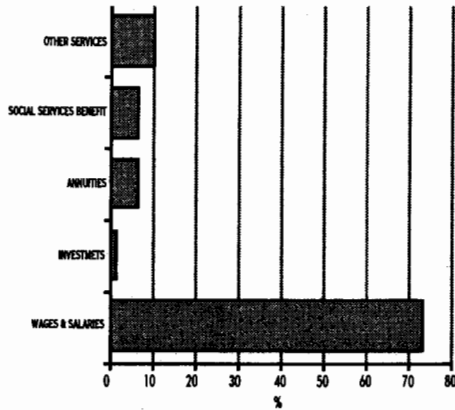


Chart 6.4 shows the income source pattern of one adult, one child households. The majority of the income in their households was derived from wages and salaries (73.6%).

The most common family composition type was the one man one woman household. This covered both retired and non retired households. Though 66.0% of the income was derived from wages and salaries over 18% was obtained from annuities, pensions and social security benefits.

**6.5 Source of income of a one man and one woman household.**

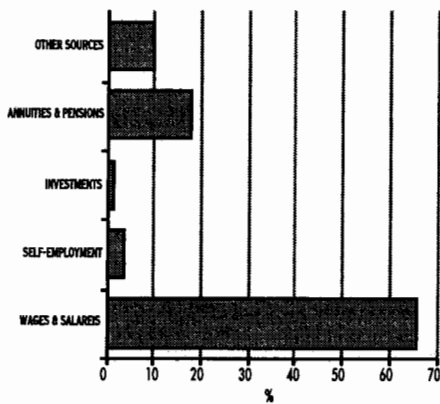
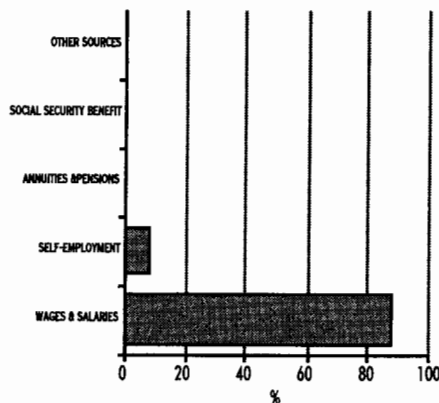


Chart 6.5 shows the income sources of one man and one woman households.

Two adults, two children households were also a common family composition type.

The percentage of income derived from wages and salaries had risen to 87.6%. It is worth noting that income from self-employment was a larger source of income than in any other type of family composition, it was nearly 9%.

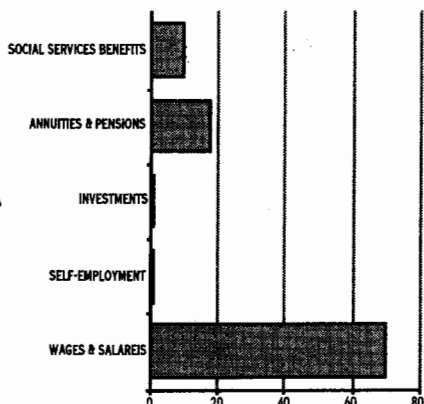
**6.6 Source of income of two adults / two children household.**



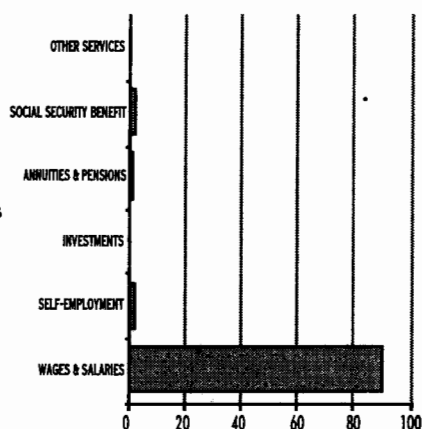
A breakdown of different sources of income as a percentage of gross weekly income is given in Chart 6.6.



**6.7 Source of income of a three or more adults household.**



**6.8 Source of income of a three or more adults, one or more children household.**



In households of three or more adults average weekly disposable income was quite high, £375.49. This indicates that in many of these households there were more than one income earner. Most of the income was derived from wages and salaries 70.1%. However annuities, pensions and social security benefits accounts for over one quarter of gross household income, 27.2%. This points out to the presence of pensioners in some of these households.

Chart 6.7 shows a split up amongst different income sources.

The family composition type with the largest average disposable and gross income was three or more adults, one or more children. Households of this type earned an average £460.84 in disposable income. Not only were many households of this type more than one earner households but some had more than one family living in the household. Usually there would be an older couple living with their married sons or daughters together with their grandchildren.

A large percentage of the income nearly 90% was derived from wages and salaries as shown in Chart 6.8.

## 6.1 Income and source of income by household composition

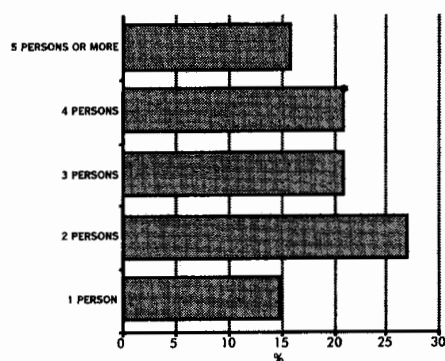
	No. of hshlds	Weekly household Income		Source of Income	
		Dispo- sable	Gross	Wages & Salaries	Self- Employ- ment
		£	£	Percentage of gross weekly household income	
All households	240	300.08	403.59	81.1	3.6
Composition of household					
One Adult	36	149.50	203.16	77.3	1.6
Retired household mainly dependent on state pensions	9	57.34	57.34	-	-
Other retired households	3	53.29	53.29	-	-
Non retired households	24	196.09	276.57	85.2	1.7
One adult, one child	6	198.24	248.52	73.6	-
One adult, 2 or more children	3	135.96	179.74	70.6	-
One man and one woman	53	253.82	328.20	66.0	3.9
Other retired households	18	167.48	190.90	16.3	-
Non-retired households	35	298.22	398.81	78.2	4.9
Two men or two women	6	172.91	218.58	63.9	5.3
Two adults, one child	25	347.68	469.57	95.9	1.7
Two adults, two children	34	310.40	414.84	87.6	8.7
Two adults, three or more children	15	364.27	504.05	92.1	4.5
Three or more adults	32	375.49	510.77	70.1	1.4
Three or more adults, one or more children	30	460.84	635.40	89.6	3.0

## 6.1 Income and source of income by household composition (continued)

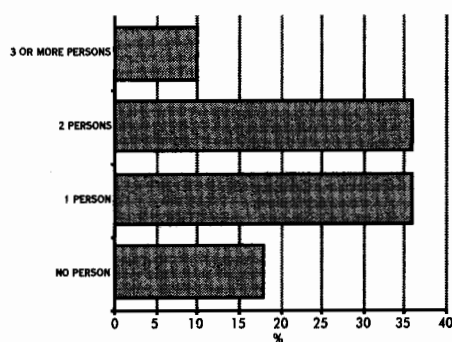
	Source of Income			
	Invest- ments	Annui- ties & Pensions	Social Security Benefits	Other Sources
	<u>Percentage of gross weekly household income</u>			
All households	0.8	7.3	5.7	1.5
Composition of household				
One Adult	0.2	3.1	9.3	8.5
Retired household mainly dependent on state pensions	-	1.5	98.5	-
Other retired households	-	47.2	52.8	-
Non retired households	0.2	2.2	1.4	9.3
One adult, one child	1.7	7.0	7.0	10.7
One adult, 2 or more children	-	-	24.9	4.5
One man and one woman	1.6	18.1	10.1	0.3
Other retired households	0.7	45.9	37.1	-
Non-retired households	1.8	11.2	3.5	0.4
Two men or two women	1.0	8.5	20.0	1.3
Two adults, one child	0.1	0.6	1.2	0.5
Two adults, two children	-	1.6	0.9	1.2
Two adults, three or more children	0.3	-	3.0	0.1
Three or more adults	1.0	17.7	9.5	0.3
Three or more adults, one or more children	1.4	1.7	2.7	1.4

## 7. Household characteristics.

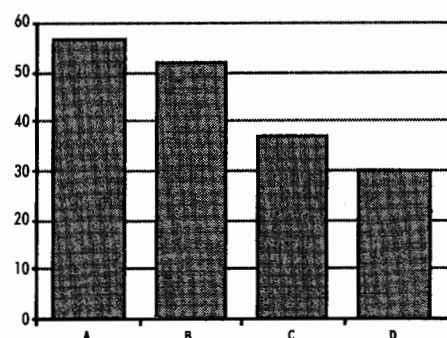
### 7.1 Household by size.



### 7.2 Number of economically active persons in households as percentage of all households.



### 7.3 Households with married women.



A. Married women economically active with dependant children.

B. Married women economically active with no dependant children.

C. Married women not economically active with dependant children.

D. Married women not economically active with no dependant children.

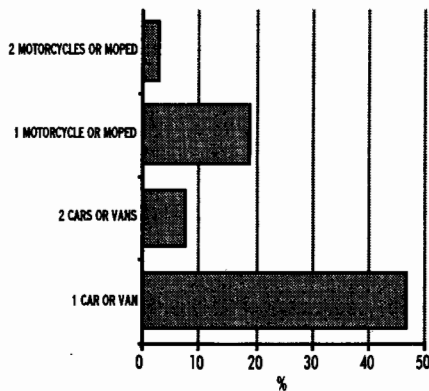
The household characteristics of the responding households in the survey are described in this section. Amongst the characteristics described there are size and composition of households. Also included are the age, economic status and occupational grouping of the head of household. There is a sub-section that deals with the characteristics of persons. Chart 7.1 and Table 7.1 show the households broken by size. Of the main compositional groupings the largest was two adults with children 30.8%.

The number of economically active persons in household showed that in over 36% of households one person was economically active. This figure was closely followed by households having two persons economically active 35.8%. Chart 7.2 shows households by number of economically active persons.

Over 73% households were ones with married women. Of these nearly 62% of households had married women which were economically active. Of economically active married women households over 52% had dependent children.

Chart 7.3 shows a split between number of households with economically active and non economically active married women. This is further broken down into married women with dependent children and with no dependent children.

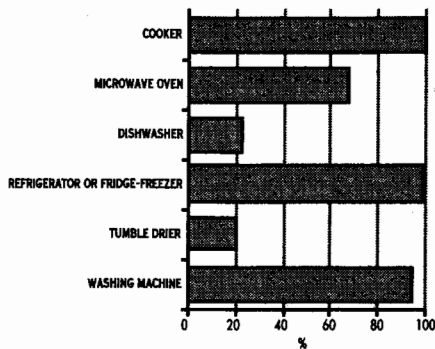
**7.4 Household with vehicles as a percentage of all households.**



Nearly 55% of the households owned a car or van. Of these around 14% owned two cars or vans. About 22% of the households owned a motorcycle or a moped.

Chart 7.4 shows a further breakdown of households which had vehicles at the time of the survey.

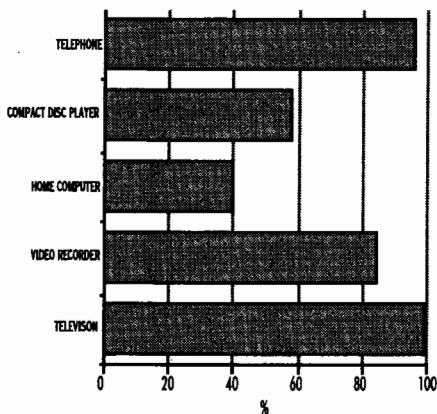
**7.5 household with households electrical appliances.**



Almost every home had the following durable goods, television, washing machine, refrigerator fridge-freezer, cooker and telephone. A product of the 80's microwave ovens were found in nearly 68% of the households.

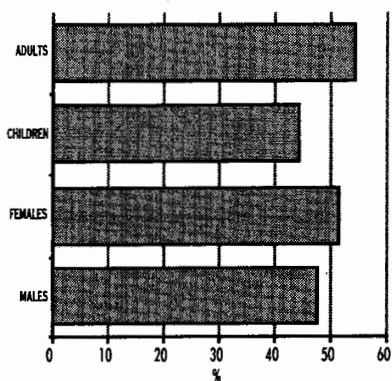
Chart 7.5 shows the households with household electrical appliances or white goods.

**7.6 Household with electronic durable goods.**



Other leisure durable goods such as video recorders were found in around 85% of households. Modern goods like compact discs and home computers were recorded in 58% and around 40% of the homes respectively. Electronic durable goods are shown in Chart 7.6.

**7.7 Person by age and sex.**



The characteristics of persons in the survey is shown in Table 7.2. The male to female ratio was about 48% to 52% respectively. The children to adult ratio was around 45% to 55% respectively. Both ratios are shown in Chart 7.7.

**7.8 Adults by age and sex.**

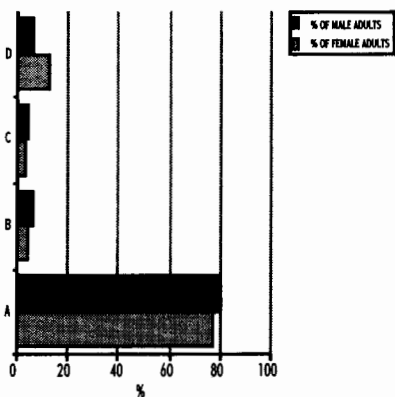


Chart 7.8 shows adults by age and by sex. About 82% of male adults were aged under 60 whilst 78% of female adults were also aged under 60. As with other age related compilations while females over 70 were over 13% of female adults this figure for males was under 7%.

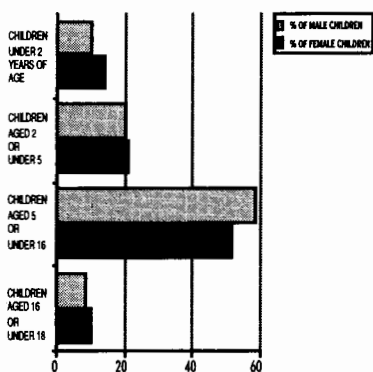
- A. Persons aged under 60.
- B. Persons aged 60 or under 65.
- C. Persons aged 65 or under 70.
- D. Persons aged 70 or over.

Male children were under 31% of male persons and female children were 24% of female persons. Chart 7.9 shows children by age and by sex.

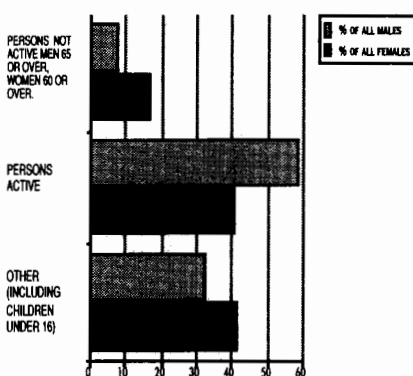
Persons active (aged 16 or over) were nearly 50% of all persons surveyed. Males persons active were nearly 59% of all males while females active were only 41% of all females.

Women 60 or over were around 17% of all females while men 65 or over were under 8% of all males. Chart 7.10 shows persons economically active, non active and other by sex.

**7.9 Children by age and sex.**



**7.10 Persons economically active and non-active by sex.**



## 7.1 Household characteristics

	% of all house- holds	Sample Size
<b>Total number of households</b>	<b>100.0</b>	<b>240</b>
<b>Size of household</b>		
One Person	15.0	36
Two persons	27.1	65
Three persons	20.4	49
Four persons	21.3	51
Five persons	11.7	28
Six or more persons	4.5	11
<b>Composition of household</b>		
One Adult	15.0	36
Retired households mainly dependent on state pensions	3.7	9
Other retired households	1.3	3
Non-retired households	10.0	24
One adult, one child	2.5	6
One man, one child	0.0	0
One woman, one child	2.5	6
One adult, two or more children	1.3	3
One man, two or more children	0.0	0
One woman, two or more children	1.3	3
One man, one woman	22.1	53
Retired households mainly dependent on state pensions	0.0	0
Other retired households	7.5	18
Non-retired households	14.6	35
Two men or two women	2.5	6
Two adults with children	30.8	74
One man one woman, one child	10.4	25
One man one woman, two children	14.2	34
One man one woman, three or more children	6.2	15
Two men or two women with children	0.0	0

## 7.1 Household characteristics (continued)

	% of all house- holds	Sample Size
<b>Economic status of head of household (cont)</b>		
Vocational cadet scheme	0.0	0
Unemployed	2.1	5
Self-employed	5.4	13
Economically inactive	25.8	62
<b>Occupational groupings of head of household</b>		
Employees	66.7	160
Professional, Employers & Managers	13.8	33
Intermediate non manual	11.3	27
Junior non manual	21.6	52
Manual	20.0	48
Skilled	8.7	21
Semi-skilled	3.8	9
Unskilled	7.5	18
Unemployed	2.1	5
Self-employed	5.4	13
Professional, Employers & Managers	2.5	6
Intermediate and junior non manual	1.2	3
Manual	1.7	4
Retired	17.1	41
Unoccupied	8.7	21
<b>Age of head of household</b>		
15 and under 20 years	0.0	0
20 and under 25 years	4.6	11
25 and under 30 years	7.1	17
30 and under 35 years	12.1	29
35 and under 40 years	9.6	23
40 and under 45 years	10.8	26
45 and under 50 years	10.8	26
50 and under 55 years	9.2	22
55 and under 60 years	10.8	26



## 7.1 Household characteristics (continued)

	% of all house- holds	Sample Size
<b>Composition of household (cont)</b>		
Three or more adults	13.3	32
Three or more adults with children	12.5	30
Three adults or more with one child	8.8	21
Three adults or more with two children	3.3	8
Three adults or more with three or more children	0.4	1
<b>Number of economically active persons in household</b>		
No person	18.3	44
One person	36.3	87
More than one person	45.4	109
Two persons	35.8	86
Three persons	7.5	18
Four or more persons	2.1	5
<b>Households with married women</b>	<b>73.3</b>	<b>176</b>
Households with married women economically active	45.4	109
With no dependent children	21.7	52
With dependent children	23.7	57
One child	11.6	28
Two children	10.0	24
Three or more children	2.1	5
Households with married women not economically active	27.9	67
With no dependent children	12.5	30
With dependent children	15.4	37
One child	5.4	13
Two children	6.3	15
Three or more children	3.7	9
<b>Economic status of head of household</b>		
Economically active	74.2	178
Employee at work	66.7	160
Full-Time	63.8	153
Part-Time	2.9	7

## 7.1 Household characteristics (continued)

	% of all house- holds	Sample Size
<b>Age of head of household (cont)</b>		
60 and under 65 years	7.5	18
65 and under 70	5.4	13
70 and under 75 years	5.4	13
75 and under 80 years	4.2	10
80 years or more	2.5	6
<b>Households with durable goods</b>		
Car/Van	54.6	131
One	46.7	112
Two	7.9	19
Motorcycle/Moped	21.7	52
One	19.2	46
Two	2.5	6
Television	99.2	238
One	47.5	114
Two	23.8	57
Three or more	27.9	67
Video recorder	85.4	205
Home computer	39.6	95
Compact Disc player	57.9	139
Washing Machine	95.0	228
Tumble Drier	20.8	50
Refrigerator or fridge-freezer	99.2	238
Dishwasher	22.9	55
Microwave Oven	67.9	163
Cooker	99.6	239
Telephone	96.3	231

## 7.2 Characteristics of persons

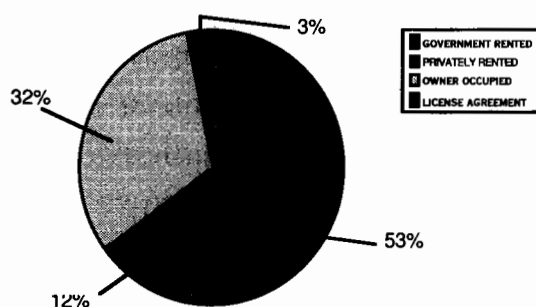
	<b>Males</b>		
	<b>Sample Size</b>	<b>Percentage of</b>	
		<b>all males</b>	<b>all persons</b>
<b>All persons</b>	<b>349</b>	<b>100.0</b>	<b>48.2</b>
<b>Adults</b>	<b>242</b>	<b>69.3</b>	<b>33.4</b>
Persons aged under 60	197	56.4	27.2
Persons aged 60 or under 65	18	5.2	2.5
Persons aged 65 or under 70	11	3.2	1.5
Persons aged 70 or over	16	4.6	2.2
<b>Children</b>	<b>107</b>	<b>30.7</b>	<b>14.8</b>
Children under 2 years of age	10	2.9	1.4
Children aged 2 or under 5	22	3.0	6.3
Children aged 5 or under 16	63	18.1	8.7
Children aged 16 or under 18	12	3.4	1.7
<b>Economic activity</b>			
Persons active (aged 16 or over)	205	58.7	28.3
Persons not active	144	41.3	19.9
Men 65 or over, women 60 or over	27	7.8	3.7
Others (including children under 16)	117	33.5	16.2

## 7.2 Characteristics of persons (continued)

	Females			All persons	
	Sample Size	Percentage of all females	Percentage of all persons	Sample size	Percentage of all persons
<b>All persons</b>	<b>375</b>	<b>100.0</b>	<b>51.8</b>	<b>724</b>	<b>100.0</b>
<b>Adults</b>	<b>285</b>	<b>76.0</b>	<b>39.4</b>	<b>527</b>	<b>72.8</b>
Persons aged under 60	221	58.9	30.5	418	57.7
Persons aged 60 or under 65	14	3.7	1.9	32	4.4
Persons aged 65 or under 70	11	2.9	1.5	22	3.0
Persons aged 70 or over	39	10.4	5.3	55	7.6
<b>Children</b>	<b>90</b>	<b>24.0</b>	<b>12.4</b>	<b>197</b>	<b>27.2</b>
Children under 2 years of age	10	2.7	1.4	20	2.8
Children aged 2 or under 5	20	5.3	2.8	42	5.8
Children aged 5 or under 16	47	12.5	6.5	110	15.2
Children aged 16 or under 18	13	3.5	1.8	25	3.5
<b>Economic activity</b>					
Persons active (aged 16 or over)	154	41.1	21.3	359	49.6
Persons not active	221	58.9	30.5	365	50.4
Men 65 or over, women 60 or over	64	17.1	8.9	91	12.6
Others (including children under 16)	157	41.8	21.6	274	37.8

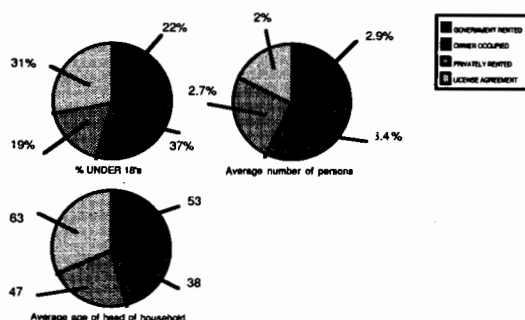
## 8. Focus on income & expenditure by tenure.

**8.1 Pie chart of different types of tenure.**



Pie Chart 8.1 and Table 8.1 show the different types of tenure in this survey. Nearly 53% of households lived in Government rented accommodation. The next largest type was that of households in owner occupied properties which amounted to nearly 32% of those surveyed. Only 12% of households were living in privately rented housing. Households in license agreement dwellings were the smallest type represented just over 3% of households.

**8.2 Percentage of under 18's out of total number of persons, average number of persons per household and average age of head of household by tenure type.**

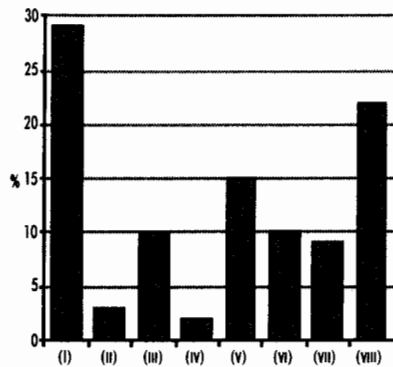


The average number of persons per household in Government rented accommodation was 2.3 whilst the average age of head of household was 53. The percentage of children and youth under eighteen to total number of persons was 21.5%.

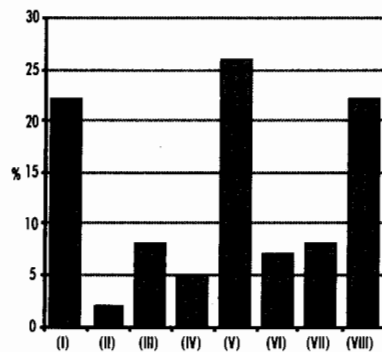
These three factors show that more and more young families left their old homes to purchase their own flats. This has resulted in a large number of Government rented dwellings having older and in many cases smaller families with no dependent children.

Chart 8.2 shows by tenure type percentage of under 18's out of total number of persons, average number of persons per household and the average age of head of household.

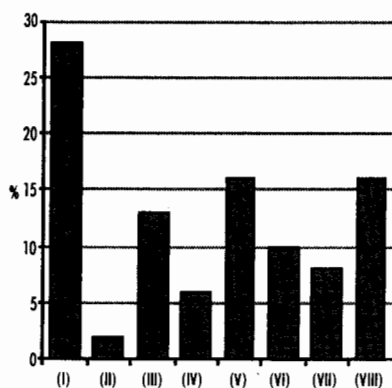
**8.3 Expenditure on different groups out of total expenditure in households in government rented housing.**



**8.4 Expenditure on different groups out of total expenditure in households in owner occupied properties.**



**8.5 Expenditure on different groups out of total expenditure in households in privately rented dwellings.**



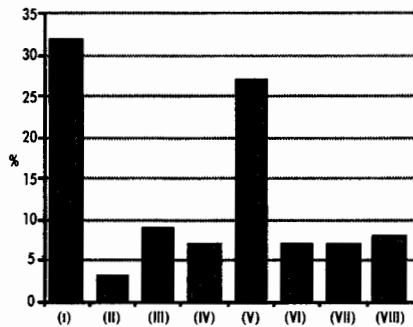
In households in Government rented housing the largest percentage out of total expenditure was spent on food, nearly 29%. This was followed by transport and vehicles, almost 22%. Chart 8.3 shows expenditure on the different groups as a percentage of total expenditure. The next largest number of households in a tenure type was found under those in owner occupied properties. The average number of persons per household was 3.4. The average age of the head of household was 38 and the percentage of under 18's out of total number of persons was 37.5%. The opposite to households in Government rented dwellings occurred in households in owner occupied accommodation. There were many young families with dependent children who moved to the new development from older properties that they were sharing with their parents.

Households of this type of tenure spent over 26% of total expenditure on housing. This was expected as over and above mortgages, they also have to pay rates and service charges. Chart 8.4 shows a breakdown of expenditure in the 8 categories as a percentage of total expenditure.

Households living in privately rented accommodation were similar to those in Government rented housing in a number of respects. The number of persons per household 2.7 was slightly higher than for those in Government rented dwellings. The average age of head of household was 47 compared with 53 for those in Government rented housing. The number of non adults as a percentage of total number of persons was 19% somewhat lower than for households in in Government rented accommodation. Nearly 28% of total expenditure was spent on food, just under what was spent by households in Government rented housing on the same group.

Expenditure on the different groups is shown in Chart 8.5.

**8.6 Expenditure on different groups out of total expenditure in households in license agreement housing.**



Households in license agreement properties were the smallest group by tenure. The percentage of under 18's out of total number of persons was 31%. The average number of persons per household was the smallest of all households, 2.0. The average age of head of household was 63. This was the highest average age of all the households surveyed. Expenditure on food out of total expenditure was the highest of the four tenure types, nearly 32%. Almost 27% was spent on housing.

**8.7 Disposable income by tenure type.**

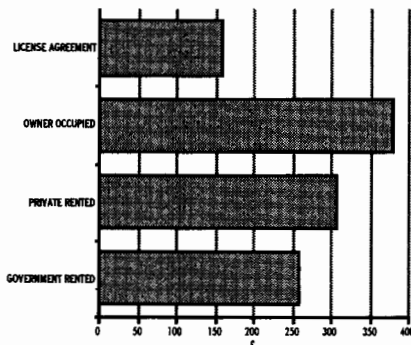
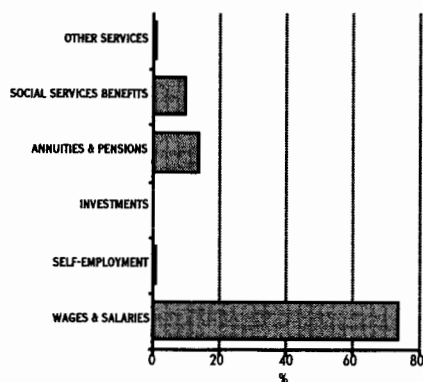


Chart 8.6 shows expenditure by this tenure type on the eight expenditure groups.

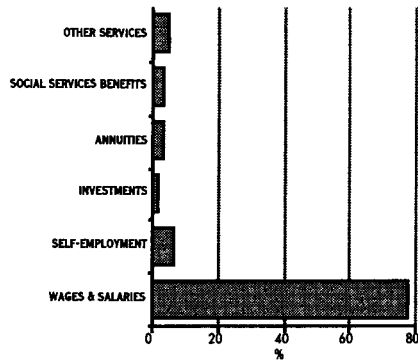
The disposable income for the types of tenure ranged from £158.78 for households in license agreement housing to £380.58 for households in owner occupied properties. Shown in Chart 8.7 is disposable income by tenure type.

**8.8 Source of income in households in Government rented housing as % of gross income.**



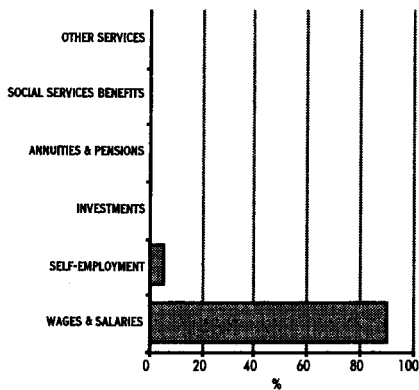
Households in Government rented accommodation earned most of their income from wages and salaries, 74%. However nearly a quarter of their income was from annuities, pensions and social security benefits. This indicates that a reasonable number of households had members who were pensioners. Chart 8.8 shows the different sources of income as a percentage of total gross income in households living in Government rented housing.

**8.9 Source of income in households in private rented dwellings as % of gross income.**



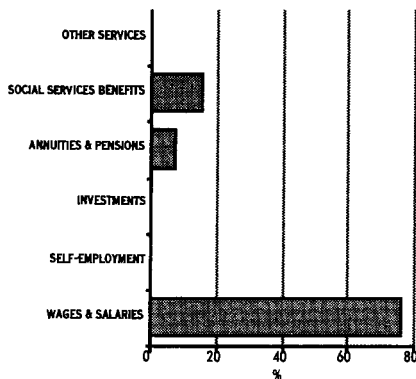
Households in privately rented accommodation also earned most of their income from wages and salaries. Though nearly 7% of the income came from self employment. Chart 8.9 shows the breakdown of income in households living in privately rented dwellings.

**8.10 Source of income in households in owner occupied housing as % gross income.**



Only in households in owner occupied housing was almost all the income derived from wages and salaries, over 91%. The next source of income in order of importance was self-employment, nearly 6%. Chart 8.10 shows the different sources of income in households living in owner occupied properties.

**8.11 Source of income in households in license agreement properties as % of gross income.**



The tenure type with the smallest disposable income was that of households in license agreement accommodation. As with other tenure types most of the income was from wages and salaries, nearly 76%. However nearly a quarter of the income 24% was derived from annuities, pensions and social security benefits. As with households in government rented accommodation there were several households in which there were pensioners. In Chart 8.11 income sources in households in license agreement housing are shown as percentages of gross income.



## 8.1 Household expenditure analysed by tenure

	<b>Government Rented</b>	<b>Privately Rented</b>	<b>Owner Occupied</b>	<b>License Agreement</b>	<b>All households</b>
Total Number of Households	127	29	76	8	240
Total Number of Persons	372	77	259	16	724
Total Number of Adults	292	62	162	11	527
Average Number of persons per household	2.3	2.7	3.4	2.0	3.0
Average age of head of household	53	47	38	63	48

<b>Commodity or Service</b>	<b>Average weekly household expenditure (£)</b>				
<b>1 Food</b>	<b>87.81</b>	<b>80.12</b>	<b>88.57</b>	<b>58.42</b>	<b>86.14</b>
<i>Percentage Standard Error</i>	4.99	8.04	5.24	22.09	3.32
<b>2 Alcohol and Tobacco</b>	<b>9.64</b>	<b>6.65</b>	<b>9.62</b>	<b>6.06</b>	<b>9.15</b>
<i>Percentage Standard Error</i>	0.89	1.31	1.27	2.78	0.77
<b>3 Clothing and Footwear</b>	<b>31.38</b>	<b>37.66</b>	<b>33.87</b>	<b>17.16</b>	<b>32.45</b>
<i>Percentage Standard Error</i>	3.69	9.87	4.09	9.63	3.34
<b>4 Durable Household Goods</b>	<b>7.13</b>	<b>15.74</b>	<b>21.22</b>	<b>11.99</b>	<b>12.98</b>
<i>Percentage Standard Error</i>	1.47	4.69	6.00	4.05	3.42
<b>5 Housing</b>	<b>47.46</b>	<b>46.68</b>	<b>107.87</b>	<b>49.94</b>	<b>66.58</b>
<i>Percentage Standard Error</i>	5.71	6.39	8.65	19.39	4.18
<b>6 Services</b>	<b>29.32</b>	<b>29.92</b>	<b>28.72</b>	<b>13.15</b>	<b>28.64</b>
<i>Percentage Standard Error</i>	3.79	6.22	3.93	8.68	2.48
<b>7 Other Goods</b>	<b>27.94</b>	<b>26.87</b>	<b>32.81</b>	<b>13.11</b>	<b>28.86</b>
<i>Percentage Standard Error</i>	3.18	4.60	3.07	8.33	2.05
<b>8 Transport and Vehicles</b>	<b>67.27</b>	<b>44.76</b>	<b>89.12</b>	<b>15.42</b>	<b>69.74</b>
<i>Percentage Standard Error</i>	10.68	12.48	13.28	21.72	7.87
<b>All Expenditure Groups</b>	<b>307.95</b>	<b>288.40</b>	<b>411.80</b>	<b>185.25</b>	<b>334.54</b>
<i>Percentage Standard Error</i>	22.61	35.31	24.16	81.01	14.99

## 8.2 Income and source of income by household tenure

	No. of hsehlds	Weekly hsehld Income		Source of Income		
		Dispo- sable	Gross	Wages & Salaries	Self- Employ- ment	Invest- ments
Tenure of dwelling		£	£	Percentage of gross weekly household income		
Government Rented	127	258.54	352.37	73.6	1.0	0.8
Privately Rented	29	309.99	411.47	77.4	6.5	2.3
Owner Occupied	76	380.58	506.39	91.2	5.8	0.4
License Agreement	8	158.78	211.43	75.8	0.0	0.0

## 8.2 Income and source of income by household tenure (continued)

	No. of hsehlds	Weekly hsehld Income		Source of Income		
		Dispo- sable	Gross	Annu- ties & Pension	Social Security Benefits	Other Sources
Tenure of dwelling		£	£	Percentage of gross weekly household income		
Government Rented	127	258.54	352.37	13.9	9.7	1.0
Privately Rented	29	309.99	411.47	4.3	4.3	5.2
Owner Occupied	76	380.58	506.39	0.7	1.0	0.9
License Agreement	8	158.78	211.43	7.7	16.1	0.4

**APPENDIX 1 - USES OF THE SURVEY**

The main reason for conducting an F.E.S. by households has been to provide information on spending patterns for the Index of Retail Prices. Expenditure on different items and groups in the F.E.S. is then used to compile the weights for the Index of Retail Prices.

In its turn changes in the I.R.P. are used by Government to modify inter alia pensions and scholarships. Many private sector firms also adjust their salaries/wages by the changes in I.R.P. Property valuations are sometimes linked to changes in I.R.P.

The aggregated information on consumer expenditure is also of value in compiling more accurate National Accounts. GDP figures in National Accounts give a measure of the performance of the economy in any particular financial year.

There are also numerous users outside Government including employers, trade unions, academic researchers and business and market researchers.

The uses of the survey are spread out over all the community. The importance of the F.E.S. cannot be underestimated. Further information which though not published is held in database form and subject to the confidentiality of the individual households will be available to those who are interested.

## APPENDIX 2 - STANDARD ERROR

As a sample survey, the results of the F.E.S. are not likely to be a perfect representation of all Gibraltar households' expenditure and income. The degree of error will depend on how widely particular categories of expenditure (or income) vary between households. This "sampling error" is smallest for the average expenditure of large groups of households on items purchased frequently and when the level of spending does not vary greatly between households. Conversely it is largest for small groups of households, and for items purchased infrequently or for which expenditure varies considerably between households. A numerical measure of the magnitude of such differences (between the sample estimate and the value of the entire population) is provided by the quantity known as the standard error. Standard errors shown as a dash i.e. - , relate to items which were purchased by only one household. The standard error in this case tends to infinity.

The standard error is calculated as follows: Let  $n$  be the total number of responding households in the survey,  $x_r$  the expenditure on a particular item of the  $r$ -th household, and  $\bar{x}$  the average expenditure per household on that item (averaged over the  $n$  households). Then the standard error of  $\bar{x}$  is given by:

$$\sqrt{\frac{S}{n(n-1)}} \quad \text{where} \quad S = \sum_{r=1}^n (x_r - \bar{x})^2$$

**APPENDIX 3 - DEFINITIONS****Household**

A household comprises one person living alone or a group of people living at the same address having meals prepared together and with common housekeeping. Resident domestic servants are included. The members of a household are not necessarily related by blood or marriage. As the survey covers only private households, people living in hostels, hotels, boarding houses or institutions are excluded. No attempt is made to obtain information from households containing full time members of armed forces. Nor are attempts made to obtain information from Roman Catholic priests living in accommodation provided by the parish church.

**Retired households**

Retired households are those where the head of the household is retired. All male heads of household are 65 years of age or more; all female heads of household are 60 years of age or more. For analysis purposes two categories are used in this report:

- a. "A retired household mainly dependent upon state pensions", also known as a pensioner household, is one in which at least three quarters of the total income of the household is derived from old age pension or similar pensions, including housing and other benefits paid in supplement to or instead of such pensions.
- b. "Other retired households" are households which do not fulfill the income conditions of "pensioner" households because more than a quarter of the household's income derives from occupational retirement pensions and/or income from investments, annuities etc.

**Head of household**

The head of the household must be a member of that household. He/she is the person, or the husband of the person who:

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

### **Members of household**

In most cases the members of co-operating households are easily identified as the people who satisfy the conditions in the definition of a household, above, and are present during the record-keeping period.

Short term visitors are excluded. Persons temporarily away from home are included. Also included are son/daughter receiving full-time education but in the household at the time of survey.

### **Household composition**

A consequence of these definitions is that household compositions quoted in this report include some households where certain members are temporarily absent.

### **Adult**

In the report, persons who have reached the age of 18 or who are married are classed as adults.

### **Children**

In the report, persons who are under 18 years of age and unmarried are classed as children. However, in the definition of clothing, clothing for persons aged 16 years and over is classified as clothing for men and women; clothing for those aged five but under 16 as clothing for boys and girls; and clothing for those under five as babies.

## **Spenders**

Members of households who are aged 16 or more, excluding those who for special reasons are not capable of keeping diary record-books, are described as spenders.

## **Economically active**

These are persons aged 16 or over who fall into the following categories:

- a. Employees at work - those who at the time of interview were working full-time or part-time as employees or were away from work on holiday.
- b. Vocational cadet scheme - those participating in government programs run by E.T.B who in the course of their participation receive training, and may also be in employment.
- c. Self-employed - those who at the time of interview said they were self-employed.
- d. Employers - those who at the time of interview said they were employers.
- e. Unemployed - those who at the time of interview were out of employment, and have sought work within the last four weeks and were available to start work, or were waiting to start a job already obtained.

## **Economically inactive**

- a. Retired - persons who have reached national insurance retirement age (60 and over for women, 65 and over for men) and are not working.
- b. Unoccupied - persons under national insurance retirement age who are not working, nor actively seeking work.

## **Occupation**

The occupational classification used in the survey is the socio-economic groups defined in the Classification of Occupations (1990) prepared by the Office for National Statistics. Separate results are shown for the following groups: professional workers, employers and managerial workers; intermediate non-manual workers; junior non-manual workers; skilled manual workers; semi-skilled manual workers; unskilled manual workers. As far as possible occupation is classified according to an individual's current or most recent job; if an individual has more than one job, the most remunerative is used as the basis for the classification.

## **Expenditure**

Any definition of expenditure is to some extent arbitrary, and the inclusion of certain types of payment is a matter of convenience or convention depending on the purpose for which the information is to be used. In the tables in this report, total expenditure represents current expenditure on goods and services. Total expenditure, defined in this way, excludes those recorded payments which are really savings or investments (e.g. purchases of national savings certificates, life assurance premiums, contributions to pension funds). Similarly, income tax payments, national insurance contributions and mortgage capital repayments. Expenditure data are collected in the diary record-book and in the household schedule. Informants are asked to record in the diary any payments made during the 14 days of record-keeping, whether or not the goods or services paid for have been received. Certain types of expenditure which are usually regular though infrequent, such as insurance and licenses, and the periods to which they relate, are recorded in the household schedule.

The cash purchase of motor vehicles is also entered in the household schedule. In addition, expenditure on some items purchased infrequently (thereby being subject to high sampling errors) has been recorded in the household schedule using a retrospective recall period of either 3 or 12 months. These items include carpets, furniture, holidays and some housing costs. In order to avoid duplication, all payments shown in the diary record-book which relate to items listed in the household or income schedules are omitted in the analysis of the data irrespective of whether there is a corresponding entry on the latter schedules. Amounts paid in respect of periods longer than a week are converted to weekly values.

The coding system used for goods and services in the diary record of expenditure F.E.S. 3 is based on the F.E.S. Handbook (Kemsley, Redpath and Holmes).



Expenditure tables in this report show the main commodity groups of spending and these sometimes are broken down into items. Table 5 shows a breakdown of the groups into items which can be separately identified.

Against each group or item are shown the average weekly household expenditure and percentage standard error.

*a. Goods supplied from a household's own shop*

Spenders are asked to record and give the value of goods obtained from their own shop, even if the goods are withdrawn from stock for personal use without payment. The value is included as expenditure.

*b. Hire purchase and credit sales agreements, and transactions financed by loans repaid by instalments*

Expenditure on transactions under their purchase or credit sales agreements, or financed by loans repaid by instalments, consists of all instalments which are still being paid at the date of interview, together with down payments on commodities acquired within the preceding three months. These are included in the household schedule. These two components (divided by the periods covered) provide the weekly averages which are included in the expenditure on the separate items given in the tables in this report.

*c. Club payments and budget account payments, instalment through mail order firms and similar forms of credit transaction*

When goods are purchased by forms of credit other than hire purchase and credit sales agreement, the expenditure on them may be estimated either from the amount of the instalment which is paid or from the value of the goods which are acquired.

*d. Credit card transactions*

Purchases made by credit card or charge card have been recorded in the survey on an acquisition basis. Thus, if a spender acquired an item (by use of credit/charge card) during the two week survey period, the value of the item would be included as part of his expenditure whether or not he made any payment in this period to his credit card account. On the other hand, if he made any payment (in whole or in part) to his credit card account covering an item not acquired in the two week survey then the value of this item, and the payment to the credit card amount for it, would be ignored. Any payment of credit/charge card interest is included in expenditure if made in the two week period.

*e. Income Tax*

Amounts of income tax deducted under the PAYE scheme or paid directly by those who are employers or self-employed are recorded (together with information about tax refunds). For employers and the self-employed the amounts comprise the actual payments made in the previous twelve months and may not correspond to the tax due on the income arising in that period, e.g. if no tax has been paid but is due or if tax payments cover more than one financial year. In the case of income tax paid at source on occupational pensions, both gross and net pensions are shown.

*f. Rented dwellings*

Housing expenditure is taken as the sum of expenditure on rent, rates, electricity, water etc. Receipts from sub-letting part of the dwelling are not deducted from housing costs but appear (net of the expenses of the sub-letting) as investment income. Average payments by households renting accommodation for repairs, maintenance and decorations are shown as part of housing expenditure.

*g. Rent-free dwellings*

Payments for rates, electricity, water etc., are regarded as the cost of housing. Receipts from sub-letting part of the dwelling are not deducted from housing costs but appear (net of the expenses of the sub-letting) as investment income. The average of any payments for repairs etc. made by households living rent free is shown as part of housing expenditure.

*h. Owner-occupied dwellings*

Payments for rates, electricity, water, ground rent, service charges, mortgage interest payments, insurance of structure etc., are regarded as the cost of housing. Receipts from letting part of the dwelling are not deducted from housing costs but appear (net of the expenses of the letting) as investment income. Mortgage capital repayments are not included as housing expenditure. Average payments by owner-occupied households for repairs, maintenance and decoration are shown as part of housing expenditure.

*i. Second-hand goods and part-exchange transactions*

The survey expenditure data are based on information about actual payments and therefore include payments for second-hand goods and part-exchange transactions. New payments only are included for part-exchange transactions, i.e. the costs of the goods obtained less the amounts allowed for the goods which are traded in. Receipts for goods sold or traded in are not included in income.

## Income

The standard concept of income in the survey is, as far as possible, that of gross weekly cash income current at the time of interview, i.e. before the deduction of income tax actually paid, national insurance contributions and other deductions at source. However, (for a few) tables a concept of disposable income is used, defined as gross weekly cash income less the statutory deductions and payments of income tax (taking refunds into account) and social insurance (and occupational pension) contributions.

Although information about most types of income is obtained on a current basis, some data, principally income from investment and from self-employment, are estimated over a twelve-month period.

The following are excluded from the assessment of income:

- a. money received by one member of the household from another (e.g. housekeeping money) other than wages paid to resident domestic servants;
- b. withdrawals of savings, receipts from maturing insurance policies, proceeds from sale of financial and other assets (e.g. houses, cars, furniture, etc), winnings from betting, lump-sum gratuities and windfalls such as legacies;
- c. the value of educational grants and scholarships not paid in cash;
- d. the value of income in kind;
- e. loans and money received in repayment of loans.

Details are obtained of the income of each member of the household. The income of the household is taken to be the sum of the incomes of all its members. The information does not relate to a common or a fixed time period. Items recorded for periods greater than a week are converted to a weekly value.

Particular points relating to some components of income are as follows:

*a. Wages and salaries of employees*

The latest gross wages or salaries of employees are taken to be their earnings. These include overtime and allowances payable. These are calculated by adding to the normal “take home” pay amounts deducted at source, such as income tax payments, social insurance contributions and other deductions, e.g. payments into occupational pension schemes. If an employee has been away from work without pay for 13 weeks or less he is regarded as continuing to receive his normal earnings instead of social security benefits, such as unemployment or sickness benefit, that he may be receiving. Otherwise, his normal earnings are disregarded and his current short-term social security benefits taken instead. Wages and salaries include any earnings from subsidiary employment as an employee and the earnings of HM Forces.

*b. Income from self-employment or by employer*

Income from self-employment covers any personal income from employment other than as an employee; for example, as a sole trader, professional or other person working on his own account or in partnership, including subsidiary work on his own account by an employee. It is measured from total taxable income over the most recent twelve-month period for which figures can be given. The same criteria is used for employers.

*c. Income from investment or rent*

Income from investments or from property, other than that in which the household is residing, is the amount received during the twelve months immediately prior to the date of the initial interview. It includes receipts from sub-letting part of the dwelling (net of the expenses of the sub-letting).

*d. Social security benefits*

Social security benefits includes inter alia family allowance, supplementary benefits and old age pension. Such benefits do not include the short-term payments such as unemployment or sickness benefit received by an employee who has been away from work for 13 weeks or less, and who is therefore regarded as continuing to receive his normal earnings.

## Quantiles

The quantiles of a distribution, e.g. of household expenditure or income, divide it into a number of equal parts; each of which contains the same number of households.

For example, the median of a distribution divides it into two equal parts, so that half the households in a distribution of household income will have income more than the median, and the other half will have income less than the median. Similarly, quartiles, quintiles and deciles divide the distribution into four, five and ten equal parts respectively.

It is these 'equal parts' that are called the 'quantile groups'. For example, quintiles divide the distribution into five quintile groups where each group contains the same number of households. Some of the analysis in this book is done in terms of quintile groups.

In the calculation of quantiles for this report, zero values are counted as part of the distribution.

**APPENDIX 4 - QUESTIONNAIRE**

Shown in the following pages is a sample questionnaire.

The questionnaire is divided into a household Schedule F.E.S. 1, Income Schedule F.E.S. 2 and diary record of expenditure F.E.S. 3.

CONFIDENTIAL

F.E.S. I

1995-96

SESSION	AREA	HOUSEHOLD

FAMILY EXPENDITURE SURVEY

HOUSEHOLD SCHEDULE

1. Give the normal composition of your household i.e. exclude short-term visitors but include persons temporarily away and son/daughter receiving full-time education but not in household.

PERSON	RELATIONSHIP TO HEAD OF HOUSEHOLD	AGE	SEX M/F	MARITAL STATUS	IN F/TIME EDUC. ABROAD YES/NO	EARNED INCOME YES/NO	SPENDER 16 OR OVER (TICK)	F.E.S 2 COMPLETED (TICK)	F.E.S 3 COMPLETED (TICK)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

(ASK ALL HOUSEHOLDS - H.O.H. OR WIFE)

2. Is your accommodation Government-  
rented
- Privately-rented  
furnished
- Privately-rented  
unfurnished
- Owner Occupied
- Supplied by Employer  
(e.g. Govt. Quarter)

Licence Agreement

Other

Please specify .....

(IF RENTED ASK 3 & 4)

3. Who pays the rent?  
Head of Household

Other (e.g. Wife, Rent Free,  
etc)

Please specify .....

4. (a) How much is the rent?

per week/per month  
(delete where appropriate)

(b) Does the rent include  
water and/or  
electricity?

Water

Electricity

Neither

(ASK ALL HOUSEHOLDS - H.O.H. OR WIFE)

5. Do you pay General Rates?  
(if paid separately)

Yes

If Yes

£

per quarter

No

(IF OWNED ASK 6, 7 & 8 - H.O.H. OR WIFE)

6. (a) Do you pay any mortgage,  
loan, etc?

Yes

No

If Yes

(b) Amount of Mortgage/loan

(c) Have you taken up the  
50/50 option

Yes

No

(d) Repayment (excluding  
endowment policy)

per month/per quarter

(delete where appropriate)



7. What type of mortgage/loan  
(e.g. Repayment, Endowment) .....

8. (a) Do you pay Service Charges?

Yes

No

If Yes

(b) Amount paid  £  per month/per quarter  
(delete where appropriate)

(ASK ALL HOUSEHOLDS - H.O.H. OR WIFE)

9. How many rooms does your household occupy?

No. of rooms (excluding  
kitchens, bathrooms,  
halls, etc)

10. (a) Do you sublet any rooms  
in this household?

Yes

No

If Yes

(b) For how much rent?  £  per week/per month  
(delete where appropriate)

11. Do you pay for the following:

(a) Water Yes

No

If Yes

How much was your last account  
payment, and the period  
covered?  £  PERIOD

(b) Electricity Yes

No

If Yes

How much was your last account  
payment, and the period covered?  £  PERIOD

(c) Telephone Yes   
 No

If Yes

How much was your last account payment and the period covered?

£

PERIOD

12. Do you have a garage

or a parking space

which is

Rented?

YES

NO

Owned?

Rent Free?

If Rented

(a) How much rent do you pay?

£

per week/per month  
(delete where appropriate)

(b) Is this rent included in your house rent?

Yes

No

If owner

(a) How much rates do you pay per week/per month/per quarter

£

(delete where appropriate)

(ASK HOUSE OWNERS - H.O.H. OR WIFE)

13. Do you pay any household insurance?

Yes

No

If Yes

(a) How much?

£

per month/per quarter/per annum  
(delete where appropriate)

(b) What is the insurance value?

£

(ASK ALL HOUSEHOLDS - ALL SPENDERS)

14. In the last 12 months have any of you paid out for any extensions, repairs, maintenance, decorations, etc.

YES

NO

If Yes

(a) Did you pay someone else to do the job, or was it a D.I.Y. job, or a bit of both?

Someone else

D.I.Y.

Both

(b) During the last 12 months how much did you pay?

To someone else

£

D.I.Y. costs

£

(c) How did you pay?

Cash (incl. cheque)

Loan

Hire Purchase

Part cash/Part loan

15. (a) Do any of you have any of the items listed below?

PERSON	T.V. SET	VIDEORECORDER/ PLAYER	HOME COMPUTER/ GAMES CONSOLE	C.D. PLAYER

(b) If you paid cash for any of the items within the preceding 3 months, record the price below.

PERSON	T.V. SET	VIDEORECORDER/ PLAYER	HOME COMPUTER/ GAMES CONSOLE	C.D. PLAYER
	£	£	£	£

(c) If you have bought any of the items on hire purchase or financed by a loan, and you are still paying instalments, record the last monthly instalment paid. If you have bought any of the items within the preceding 3 months, record any down payment and the last monthly instalment paid.

PERSON	T.V. SET		VIDEORECORDER/ PLAYER		HOME COMPUTER/ GAMES CONSOLE		C.D. PLAYER	
	D.P.	INST.	D.P.	INST.	D.P.	INST.	D.P.	INST.
	£	£	£	£	£	£	£	£

- (d) If you rent a T.V. set, record the last payment made, and period covered (e.g. month, quarter etc).

PERSON	RENT	PERIOD
	£	

(ASK ALL HOUSEHOLDS - H.O.H. OR WIFE)

16. (a) Have you bought a T.V. licence in the last 12 months?

Yes

No

If Yes

- (b) How much did you pay?

- (c) Do you receive satellite T.V.?

Yes

No

If Yes is it

Single user

Communal

Is it included in Service Charges?

Yes

No

- (d) How much do you pay

per month/per quarter/per annum  
(delete where appropriate)

(ASK ALL HOUSEHOLDS - ALL SPENDERS)

17. Do any of you own a car, motor cycle, moped or other motor vehicle at present, or have you had one within the last 12 months?

PERSON	VEHICLE TYPE

If Yes

- (a) How much did you each pay in road tax during the last 12 month, and how long did this cover?

PERSON	ROAD TAX	PERIOD (MONTHS)
	£	

- (b) How much did you each pay in vehicle insurance during the last 12 months, and how long did this cover?

PERSON	VEHICLE TYPE	INSURANCE	PERIOD (MONTHS)
		£	

- (c) Did you buy any of the above-mentioned vehicles outright, that is with cash, during the last 12 months?

PERSON	COST, LESS PART-EXCHANGE IF ANY	VEHICLE TYPE	NEW OR SECONDHAND	DATE ACQUIRED
	£			

- (d) If you have bought any of the above vehicles on hire purchase/loan terms and you are still paying instalments record the last instalment paid. If such a purchase has been made during the last 12 months record any down payment and the last instalment paid.

PERSON	COST, LESS PART EXCHANGE IF ANY	VEHICLE TYPE	NEW OR SECONDHAND	DOWN PAYMENT	MONTHLY REPAYMENT
	£			£	£

(ASK ALL HOUSEHOLDS - H.O.H. OR WIFE)

18. (a) Do you have any of the following: (tick)

WASHING MACHINE	TUMBLE DRIER	REFRIGERATOR /FREEZER	DISH WASHER	MICROWAVE	COOKER

(b) If you paid cash for any of the above appliances during the last 3 months, record the price below:

WASHING MACHINE	TUMBLE DRIER	REFRIGERATOR /FREEZER	DISH WASHER	MICROWAVE	COOKER
£	£	£	£	£	£

(c) If you have bought any of the above appliances on hire purchase, or financed by a loan, and you are still paying instalments record the last monthly instalment paid.  
If such a purchase has been made during the last 3 months record any downpayment and the last monthly instalment paid.

	WASHING MACHINE	TUMBLE DRIER	REFRIGERATOR /FREEZER	DISH-WASHER	MICROWAVE	COOKER
D/PAYMENT	£	£	£	£	£	£
LAST INST.	£	£	£	£	£	£

(ASK ALL HOUSEHOLDS - ALL SPENDERS)

19. (a) Do any of you pay premiums on insurance policies?

INCLUDE: Endowment policies, life, annuities, mortgage protection, personal accident, medical insurance (e.g. H.S.A./B.U.P.A.), death and burial.

EXCLUDE: Social insurance, vehicle and household insurance.

PERSON	TYPE OF POLICY	PAYMENT	PERIOD (MONTH/QTR.)
		£	

(b) Do any of you belong to a contributory pension scheme?

PERSON	PAYMENT	PERIOD (MONTH/QTR.)
	£	

20. What are your net deposits (i.e. deposits less withdrawals) in and outside Gibraltar over the last 12 months at:

	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON
P.O. SAVINGS BANK	£	£	£	£	£	£
BANK SAVINGS/ DEPOSIT A/C						
STOCKS & SHARES						
BONDS						
BLDG. SOCIETIES						
GIB. GOVT. DEBENTURES						
THRIFT CLUBS						

21. Do any of you have current accounts?

PERSON	YES	NO

If Yes

21. (a) Have you paid any bank service charges on any of these accounts in the last 12 months?

PERSON	YES	NO

If Yes

- (b) How much did you pay, excluding interest, in the last 12 months?

PERSON	PAYMENT
	£

22. During the last 12 months have any of you made any payments for package holidays, self-catering holidays or any other holidays, which you have already taken or will be taking in the future?

PERSON	PACKAGE HOLIDAY	SELF-CATERING HOLIDAY	OTHER HOLIDAYS

If Yes



(a) During the last 12 months did you pay cash for any of the above-mentioned holidays?

PERSON	PACKAGE HOLIDAY		SELF-CATERING HOLIDAY		OTHER HOLIDAYS	
	AMOUNT	DATE PAID	AMOUNT	DATE PAID	AMOUNT	DATE PAID
	£		£		£	

(b) If during the last 12 months you have paid for any of the above holidays with a loan record any downpayment, and the last instalment paid.

PERSON	PACKAGE HOLIDAY		SELF-CATERING HOLIDAY		OTHER HOLIDAYS	
	DOWNPAYMENT	INSTALMENT	DOWNPAYMENT	INSTALMENT	DOWNPAYMENT	INSTALMENT
	£	£	£	£	£	£

(c) During the last 12 months, how much did you spend abroad on holiday over and above the cost of the holiday package?

PERSON	AMOUNT
	£

23. Have any of you paid for any of the following in the last 12 months?

	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON
SCHOOL/NURSERY FEES	£	£	£	£	£	£
PRIVATE TUITION FEES, E.G. MUSIC, DANCING, DRIVING, EVENING CLASSES ETC.						
CONTRIBUTIONS TO SCHOLARSHIPS						
OTHER EXPENSES I.C.W ABOVE COURSES, E.G. FLIGHTS, EQUIPMENT ETC. (SPECIFY)						

24. Do any of you own or rent a second home?

Yes

No

If Yes

(a) Is it in Gibraltar

Spain

Elsewhere

(b) Do you pay Rent  Cost per month £

Mortgage  Cost per month £

(c) Size of property, e.g. 3RKB etc.....



F.E.S. 2

SESSION NO.	AREA NO.	SHLD NO.	PERSON NO.

1995-96

FAMILY EXPENDITURE SURVEY

INCOME SCHEDULE

1. What is your occupation? .....

2. Are you, (tick only one of the following)

- A full-time employee
- A part-time employee
- In the vocational cadet scheme
- Self-employed
- An employer
- Retired
- Unemployed
- Other (housewife, student, etc)  specify .....

3. If an employee, or in the scheme,

What was your latest pay/salary?

- (a) Gross (including overtime, allowances, etc.)  £ per week/per month \*
- (b) After deduction of Income Tax, Social Insurance and occupational pension contributions  £ per week/per month \*

(\* delete as appropriate)

4. If an employer or self-employed

- (a) How much was your total taxable income during the last 12 months?  £

(b) or the total taxable income for the most recent period for which you can give the information?

£

Period .....

5. If unemployed,

(a) On what date were you last paid a wage or salary? .....

(b) What was your last wage/salary after all deductions?

£

per week/per month \*  
(\* delete as appropriate)

6. Do you have a regular second job?

Yes

No

(a) If Yes what was your latest pay/salary?

(i) Gross

£

per week/per month \*

(ii) After deduction of Income Tax, etc.

£

per week/per month \*

(b) If No have you had a second job at all during the last 12 months?

Yes

No

(c) If Yes what was your latest pay/salary?

(i) Gross

£

per week/per month \*

(ii) After deduction of Income Tax, etc.

£

per week/per month \*

(\* delete as appropriate)

(d) When did you leave your second job? .....

7. Are you in receipt of any occupational pension?

Yes

No

(a) If Yes how much do you receive?

(i) Gross

per week/per month \*

(ii) After deduction of Income Tax, etc.

per week/per month \*

(\* delete as appropriate)

(b) From whom do you receive this pension (e.g. Govt., M.O.D., etc.)? .....

8. If you are at present in receipt of any of the following, please show how much you receive:

(a) Family allowance

per week/month/quarter \*

(b) Supplementary benefits

per week/month/quarter \*

(c) Unemployment benefits

per week/month/quarter \*

(d) Injury/disablement benefits

per week/month/quarter \*

(e) Retirement/old age pension

per week/month/quarter \*

(f) Widow's pension/allowance

per week/month/quarter \*

(g) Community care

per week/month/quarter \*

(h) Household cost allowance

per week/month/quarter \*

(i) Any other pension/allowance

per week/month/quarter \*

(specify .....

(\* delete as appropriate)

9. (a) Have you been refunded with any tax directly by the Income Tax office during the last 12 months?

Yes

No

(i) If Yes, how much was refunded?

£

(b) Have you paid (excluding P.A.Y.E. deductions) any tax directly to the Income Tax Office during the last 12 months?

Yes

No

(i) If Yes, how much have you paid?

£

10. If you have income from any other source, e.g. rents, dividends, interest, annuities, bonuses, alimony, scholarships, grants, student loans, etc., please state below the kind of income and amounts received during the past 12 months.

DESCRIPTION OF INCOME	AMOUNT	STATE WHETHER GROSS OR NET OF INCOME TAX
	£	
	£	
	£	
	£	
	£	
	£	

CONFIDENTIAL

F.E.S. 3

1995-96

SESSION NO.	AREA NO.	HSHLD NO.	PERSON NO.

FAMILY EXPENDITURE SURVEY

PERSONAL EXPENDITURE RECORD

All the particulars you give in this form will be treated in the strictest confidence. Please do NOT put your name or address on it.

NOTE:

The interviewer will call on you at intervals during the seven days covered by this record and will gladly help you with any difficulties or queries.



## HOW TO FILL UP THIS BOOKLET

1. This booklet should contain a complete record of everything which you yourself pay for: do not include expenditure by other members of your household who have been provided with separate booklets.
2. Please include everything that you pay for during the seven days, whether it is paid for out of your own money, housekeeping money, from a loan, or any other source, and whether payment is by cash, cheque, postal order or other means.
3. Write down the actual payments you make during the seven days, even if the goods were obtained previously, or are going to be delivered later. Any goods ordered or delivered but not paid for during the seven days should not be included.
4. Show each item, however small, on a separate line and the amount spent on it. Do not, for example, write "groceries" but show separately how much you spend on potatoes, sugar, eggs, cereals, etc.
5. If you ask another member of your family or a neighbour to buy things for you, and you pay for them, details of the purchases should be included in your own record book.
6. A separate page is provided for each day's expenditure. Please try to complete each day's record on the day in question otherwise you may forget some things.
7. Separate sections are provided for certain broad groups of payments. Please do your best to put each item in its appropriate section. If you are uncertain where to put it, include it giving full details, under section No. 8, "other payments of any kind made today." Do not leave anything out because you do not know where to put it. The officer visiting your household will be only too pleased to help you if you have any problems.
8. CHILDREN'S POCKET MONEY. If your household includes any children and you yourself give them any pocket money on any one of these seven days, remember to enter this. Write "children's pocket money" in section No. 8 and state the amount.
9. BUDGET ACCOUNTS, CLOTHING CLUBS, MAIL ORDER CLUBS, ETC. If you pay anything into a clothing club etc. during the seven days, please write each payment down with a description of the account or club, for example, "to clothing club" £20.
10. HIRE PURCHASE, CREDIT SALES AND LOANS. If you start buying anything by instalments on any of the seven days, write down the amount and state whether it is the first instalment, down payment, etc.
11. CREDIT CARD ACQUISITIONS. If you acquire any goods or services by credit card during the seven days, please record a description of the item and its price, and write "credit card" beside the entry.
12. CREDIT CARD ACCOUNT PAYMENTS. Please record in section No. 8 the amount paid during the seven days, and on a separate line enter the interest, if any, shown on the account statement.

13. PAYMENTS BY DEDUCTION FROM WAGES/SALARY. Some things are paid for by deductions from wages or salaries, e.g. union fees, G.G.C.A. credit scheme, etc. Please do not forget to record these if they have been deducted from any wage or salary you may receive on any of these seven days. You may show them in the appropriate section, specifying the particular type of deduction and the amount paid.
14. SHOPKEEPERS. If your household obtains any food or other goods from its own shop, please write down what is obtained each day with its approximate value. If these goods were not paid for at the time also write "own shop" against each item.
15. HOLIDAY EXPENSES. Do not itemise the expenses, but give the total amount spent in the days covered by this booklet and the country where the holiday is spent. Treat business trips in the same way as holidays.
16. CLOTHING. For any clothing or footwear, say for whom the item is bought, also the sex and age, if under 16 years old, e.g. "shoes for son, aged 10," "jacket for self."
17. BETTING. If you make any bets during the seven days, please state what they are (bookmaker, lottery, pools, etc) and give the amounts. If you receive any winnings during the seven days please give details in the special section provided.
18. PLEASE LOOK THROUGH THE LIST AT THE END OF THIS BOOKLET, IT MAY REMIND YOU OF ITEMS WHICH YOU MAY HAVE FORGOTTEN TO RECORD.



SAMPLE PAGE (Continued)

Please write each item on a separate line

2. CIGARETTES, TOBACCO, BEER, WINES, SPIRITS


AMOUNT PAID		
GIBRALTAR		SPAIN
£	p	Pesetas


3. CLOTHING, CLOTHING MATERIALS AND FOOTWEAR



4. FURNITURE, FURNISHINGS, APPLIANCES,  
CROCKERY, CUTLERY ETC.



5. HOUSE REPAIRS, PAINTS, TOOLS, TILES,  
HARDBOARD, ETC.



SAMPLE PAGE (Continued)

Please write each item on a separate line

**6. ENTERTAINMENT, POSTAGE, LAUNDRY, HAIRDRESSING, MEDICAL FEES, SUBSCRIPTIONS TO CLUBS ETC.**

AMOUNT PAID		
GIBRALTAR		SPAIN
£	p	Pesetas



**7. HOLIDAY EXPENSES, MOTOR VEHICLES (Purchase, running costs, repairs etc), CYCLES, BUS FARES**



**8. OTHER GOODS**



**NOTE**

Please give the particulars below of any winnings, windfalls, etc.

DESCRIPTION	DATE	AMOUNT PAID		
		£	p	Pesetas
Lottery winnings				
Pools winnings				
Betting shop winnings				
Bingo winnings				
Other betting				

**REPORT BY**

**THE RETAIL PRICES**

**INDEX ADVISORY COMMITTEE**

**MEMBERS OF THE RETAIL PRICES INDEX ADVISORY COMMITTEE**

- |   |   |
|---|---|
| <b>Mr. J.E.A. Vaughan, M.B.E.</b>               | <b>- Chairman</b>                                   |
| <b>Mr. J.L.Piñero (Government Statistician)</b> | <b>- Representing the Gibraltar Government</b>      |
| <b>Mr. E. Felipes</b>                           | <b>- Representing private employers</b>             |
| <b>Mrs. I. Casciaro</b>                         | <b>- Representing Gibraltar Women's Association</b> |
| <b>L. Martini - Brown</b>                       | <b>- Representing employed persons</b>              |
| <b>Mrs. A.Gabay</b>                             | <b>- Representing employed persons</b>              |
| <b>Mr. J.E.Dalli</b>                            | <b>- Secretary</b>                                  |

Chief Secretary  
Secretariat  
No. 6 Convent Place  
Gibraltar

February 1998

Sir,

The Retail Prices Index Advisory Committee was reconstituted by the Government of Gibraltar in December 1994. The terms of reference were, "to advise Government, as and when required to do so, on matters concerning the basis, structure and method of the compilation of the Index of Retail Prices."

2. More than seventeen years have passed since the last published Family Expenditure Survey was carried out. Since then, there have obviously been changes in the pattern of household expenditure on goods and services. It was therefore agreed to conduct a new Family Expenditure Survey between 1995 and 1996 in order to up-date the weights used in the compilation of the Index of Retail Prices.

3. The sample was drawn as a random sample of addresses from the Rating and Valuation lists. The target number of households was 240. Over 400 households had to be selected to achieve the target of 240 households. A number of households could not be contacted at all, and in other households one or more members declined to cooperate.

4. The survey was divided into 15 enumeration areas, each area consisting of 16 households. Each household was asked to complete forms for two consecutive weeks and households were sampled throughout the year.

5. During the survey period, the completed forms were checked, coded, computer processed and tabulated by the Statistics Office. At the same time, the Committee continued to meet to discuss the items which were to be priced in the new Index of Retail Prices and to consider matters relating to the conduct of the survey. The final results of the survey appertaining to the calculation of the weights for each of the subgroups in the Index were considered by the Committee in January 1998.

6. The list of items and the weights to be included in the new Index are attached as Appendix B. It was not possible to allocate individual weights to each item, so one weight has been calculated for each representative group of commodities in the group.

7. The cost of the survey was around £30,000. This is in respect of payments to enumerators and to household members who completed the individual expenditure diaries. Also included were payments for checking, coding, inputting, processing and analysing data. Printing of final reports and advertising will also be paid from the £30,000.

8. A full account of the conduct and results of the Family Expenditure Survey is more appropriately dealt with in the first part of this joint report.

9. The Committee would like Government to make the following observations.

(1) The Family Expenditure Survey was commenced in May 95 and for a variety of reasons for example, slippage, resignations by enumerators, inclement weather, the



final report was not completed until late 1997. A delay of this nature could lead to challenges at the accuracy of the findings.

- (2) The Government should consider making adequate resources available to enable the Family Expenditure Survey to be undertaken at least every five years.
- (3) The Committee recommends that a specific Family Expenditure Survey should be carried out to target pensioners households, single parent households, handicapped persons households with a view of producing separate indices for these groups.
- (4) The Committee recommends that the new index be introduced with effect from 1 April 1998 when it will read 100. It also recommends that this index should run concurrently with the present index for one year.
- (5) The Committee recommends that the calculation of inflation should be done on the basis of the weights shown in Appendix A as these include expenditure on mortgages.
- (6) The Committee would suggest that this report together with the Family Expenditure Survey should be considered as early as possible particularly in view of 9(4) above.

10. The Committee would like to commend the Government Statistician and all staff at the Statistics Office for undertaking the Survey in the face of a series of unexpected adverse circumstances. It would also like to express its appreciation of all those who participated in the survey fieldwork and households which cooperated in the final result.

J.E.A. Vaughan M.B.E.  
Chairman  
(On behalf of the Committee)

**APPENDIX A - GROUP WEIGHTS FOR THE NEW INDEX OF  
RETAIL PRICES**

<u>GROUP</u>	<u>WEIGHT</u> <u>(w.e.f. Jan 1998)</u>	<u>WEIGHT</u> <u>(w.e.f. Oct 1980)</u>
FOOD	257.49	330.67
ALCOHOLIC DRINK AND TOBACCO	27.35	59.56
CLOTHING AND FOOTWEAR	97.00	110.00
DURABLE HOUSEHOLD GOODS	38.79	100.42
HOUSING	199.02	125.90
SERVICES	85.61	75.39
OTHER GOODS	86.27	64.77
TRANSPORT AND VEHICLES	208.47	133.29
	<hr/>	<hr/>
	1000.00	1000.00
	<hr/>	<hr/>

APPENDIX B: GROUP AND COMMODITY WEIGHTS FOR THE NEW INDEX  
OF  
RETAIL PRICES

GROUP	COMMODITY OR SERVICE	GROUP AND COMMODITY WEIGHTS	GROUP AND COMMODITY WEIGHTS EXCLUDING MORTGAGES
<u>FOOD</u>	BREAD	13.61	14.31
	FLOUR	0.48	0.50
	CEREALS	4.69	4.93
	BISCUITS & CAKES	10.67	11.22
	BEEF & VEAL	15.69	16.50
	MUTTON & LAMB	2.36	2.48
	PORK	3.71	3.90
	BACON	2.63	2.77
	COOKED HAM	3.89	4.09
	POULTRY & OTHER	15.81	16.63
	FISH	10.46	11.00
	BUTTER	1.85	1.95
	MARGARINE	0.51	0.53
	LARD & OTHER FATS	3.14	3.30
	CHEESE	5.11	5.38
	EGGS	2.12	2.23
	MILK LIQUID	4.81	5.06
	MILK CANNED	6.64	6.98
	TEA	1.58	1.67
	COFFEE	2.93	3.08
	FOOD DRINKS	0.60	0.63
	SOFT DRINKS	10.22	10.75
	SUGAR	1.02	1.07
	SYRUP, JAM ETC.	0.81	0.85
	POTATOES	7.53	7.92
	FRUITS & NUTS	15.72	16.54
	VEGETABLES	8.25	8.68
	SWEETS & CHOCS	5.29	5.56
	ICE-CREAMS	2.63	2.77
	SALT & SPICES	4.57	4.81
	BABY FOODS	0.90	0.94
OTHER FOODS	9.66	10.15	
MEALS AWAY FROM HOME	77.60	81.60	
	<u>TOTAL FOOD</u>	<u>257.49</u>	<u>270.78</u>
<u>ALCOHOLIC DRINK &amp; TOBACCO</u>	BEER	8.58	9.02
	WINES & SPIRITS	8.94	9.40

GROUP	COMMODITY OR SERVICE	GROUP AND COMMODITY WEIGHTS	GROUP AND COMMODITY WEIGHTS EXCLUDING MORTGAGES
<u>ALCOHOLIC DRINK &amp; TOBACCO</u> (CONT'D)	CIGARETTES	9.24	9.71
	TOBACCO	0.60	0.63
	<u>TOTAL ALCOHOLIC DRINK &amp; TOBACCO</u>	<u>27.35</u>	<u>28.76</u>
<u>CLOTHING &amp; FOOTWEAR</u>	MEN'S OUTER CLOTHING	20.42	21.47
	WOMEN'S OUTER CLOTHING	32.19	33.86
	INNER CLOTHING & HOSIERY	7.47	7.86
	CHILDREN'S CLOTHING	11.30	11.88
	HABERDASHERY MATERIALS	2.27	2.39
	FOOTWEAR	0.69	0.72
		22.66	23.83
	<u>TOTAL CLOTHING &amp; FOOTWEAR</u>	<u>97.00</u>	<u>102.01</u>
<u>DURABLE HOUSEHOLD GOODS</u>	FURNITURE	12.61	13.27
	FLOOR COVERING	1.97	2.07
	HOUSE TEXTILES	4.72	4.97
	RADIO, T.V., COMPUTERS ETC.	8.37	8.80
	APPLIANCES	9.00	9.46
	CROCKERY & CUTLERY	2.12	2.23
	<u>TOTAL DURABLE HOUSEHOLD GOODS</u>	<u>38.79</u>	<u>40.80</u>

GROUP	COMMODITY OR SERVICE	GROUP AND COMMODITY WEIGHTS	GROUP AND COMMODITY WEIGHTS EXCLUDING MORTGAGES	
<u>HOUSING</u>	RENT	36.02	37.88	
	RATES	5.62	5.91	
	MORTGAGE PAYMENT	49.08	-	
	SERVICE CHARGES	8.49	8.93	
	ELECTRICITY	23.26	24.46	
	WATER	12.05	12.67	
	TELEPHONE	17.88	18.80	
	HSEHOLD INSURANCE	2.15	2.26	
	ALTERATIONS TO DWELLING	44.47	46.77	
	<u>TOTAL HOUSING</u>	<u>199.02</u>	<u>157.68</u>	
<u>SERVICES</u>	POSTAGE	1.05	1.10	
	OUTDOOR ENTERTAINMENT	9.30	9.78	
	RADIO & T.V. LICENCE ETC.	6.79	7.14	
	DOMESTIC SERVICE	7.65	8.05	
	HAIRDRESSING	11.99	12.61	
	FOOTWEAR & OTHER REPAIRS	3.11	3.27	
	LAUNDRY	1.67	1.76	
	EDUCATIONAL EXPENSES	9.83	10.34	
	MEDICAL FEES	26.69	28.07	
	SUBSCRIPTIONS	3.71	3.90	
	CHARITY	2.21	2.33	
	STAMP DUTY, BANK CHARGES ETC.	1.61	1.70	
	<u>TOTAL SERVICES</u>	<u>85.61</u>	<u>90.04</u>	
	<u>OTHER GOODS</u>	LEATHER & FANCY GOODS	10.70	11.25
		BOOKS & PERIODICALS	7.56	7.95
TOYS & STATIONERY GOODS		6.64	6.98	

GROUP	COMMODITY OR SERVICE	GROUP AND COMMODITY WEIGHTS	GROUP AND COMMODITY WEIGHTS EXCLUDING MORTGAGES
	MEDICINE & SURGICAL GOODS	11.66	12.26
	TOILETRIES ETC.	16.71	17.57
	OPTICAL & PHOTO-GRAPHIC GOODS	9.54	10.03
	CLEANING MATERIALS	7.53	7.92
	SEEDS, PLANTS & FLOWERS	2.30	2.42
	ANIMALS & PETS	3.59	3.77
	SPORTS EQUIPMENT	2.03	2.14
	MISCELLANEOUS	8.01	8.42
	<u>TOTAL OTHER GOODS</u>	<u>86.27</u>	<u>90.71</u>
<u>TRANSPORT AND VEHICLES</u>	AUTO ACCESSORIES	9.27	9.74
	AUTO RUNNING COSTS	153.34	161.26
	BUS	0.93	0.97
	OTHER TRAVEL	44.93	47.25
	<u>TOTAL TRANSPORT &amp; VEHICLES</u>	<u>208.47</u>	<u>219.22</u>
<u>ALL GROUPS</u>		<u>1000.00</u>	<u>1000.00</u>

## APPENDIX C - HOW THE INDEX OF RETAIL PRICES WORKS

To simplify the calculation of an index, weights (i.e. measures of the relative importance of each item) are allocated to all the items which form the index. The calculations are then carried out as shown in the hypothetical example below:

<u>Food Group</u>	<u>Weight</u>	<u>Base Price</u>	<u>Current Price</u>	<u>Price Relative</u>	<u>Price Relative x Weight</u>
Bread	40.50	10p	15p	1.5000	60.7500
Flour	10.75	30p	35p	1.1667	12.5420
Pork	20.25	50p	55p	1.1000	22.2750
Fish	15.00	40p	60p	1.5000	22.5000
Cheese	13.50	20p	30p	1.5000	20.2500
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	100.00				138.3170
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The Index would therefore read 138.32