

Appendix 1

Concepts and Definitions

Household

A household is defined as a single person or group of people who regularly reside together in the same accommodation and who share the same catering arrangements. The household members defined in this fashion are not necessarily related by blood or by marriage. Thus, resident domestic servants and boarders (i.e. persons paying to share the household accommodation and meals), are included. Any other individual or group of people living in the same dwelling constitutes a separate household or households if they have separate catering arrangements.

The following criteria are applied in the survey to certain categories of persons to decide whether or not they are members of a particular household:—

- (i) Family members who permanently live and work away from home are not included in their home household even though they return on holidays, (if they are visiting the home household during the survey period they are treated as visitors and excluded)
- (ii) Children away at primary and secondary boarding school are included as members of their parents' households, but older persons receiving higher education away from home, (e.g. at University, Teacher or Garda Training College etc.), are included as members only if they are at home for the full fourteen day period of diary record-keeping (e.g. during vacations)
- (iii) Family members working away from home who contribute to the income of their home household are included as members of the household only if they return home at least one night each week
- (iv) Family members who do not contribute to the income of their home household and who are regularly away from home for part of each week are included as members of the household only if they spend at least four nights at home each week
- (v) Boarders are included in the household only if they reside there for at least four nights a week and have at least one meal each day with the family when they are in residence
- (vi) Family members temporarily away on holiday, on business or in hospital are included as members of the household unless they have been away continuously for more than six months prior to the Interviewer's visit
- (vii) Visitors and temporary members of the household are included as household members only if they have resided continuously in the household for more than six months prior to the interview. No specific direction is given as to who is to be taken as the reference person of the household. The Social Group of the reference person is used to classify the sample household for the presentation of results and for the reweighting classifications of urban/rural households used in the derivation of results. The weights used are determined by collating the number of co-operating non-farming sample households, with the grossed number of non-farming households from the 2006 Census of Population, in detailed sub-classifications, defined in terms of the social group of the reference person and other household characteristics. Weights for farming households are determined by collating the number of co-operating farming (primary and secondary) sample households, with the grossed number of farming (primary and secondary respectively) households from the 2006 Census of Population.

For this reason it is essential that the concept of reference person used in both the Census of Population and the survey should be comparable. No explicit instruction is given in the Census of Population as to who is to be taken as the reference. It is left to individual households to determine who the appropriate person is. There is no problem in normal family-type situations.

In other cases (e.g. man, wife and a married child with family) decisions made depend on the circumstances and the approach followed in both the survey and the Census of Population is to take the person whom the household regards as its reference person. In cases where the household consists of unmarried or unrelated people the person in whose name the accommodation was owned or rented is taken as its reference person. Where the mortgage/rent is jointly paid, the respondent with the highest income is taken as the reference person. In cases where household members receive an equal salary, the eldest member is taken as the reference person.

Children are defined as household members *under fourteen years of age* for the purpose of classifying clothing expenditure between adults (men and women) and children (boys and girls). Clothing purchased for infants *under two years of age* is classified as baby wear. The principal household composition classification used for the presentation of results is also based on children aged under fourteen years of age. Classifications are also available based on children aged under fifteen, sixteen and seventeen years of age.

Household expenditure

The household expenditure concept used in the 2009-2010 survey was equivalent to that used in earlier inquiries. It is defined as:

- (i) All expenditure incurred by household members with the exceptions of:
 - (a) repayments of personal loans and debts other than house purchase mortgage repayments
 - (b) regular and ad hoc savings (other than life assurance), and purchases of stocks, shares, other investments and property
 - (c) direct personal taxation (i.e. income tax and social insurance deductions)
 - (d) business expenses
- (ii) Retail value of home-grown produce (i.e. from own garden or farm) consumed by the household
- (iii) Certain payments by employers of health insurance and life insurance premiums and leisure club fees for their employees; household expenses (e.g. rent, electricity etc.) regularly paid by non-residents (e.g. relatives, friends, charitable organisations etc). The estimated benefit-in-kind to employees from the use of company cars is also included in expenditure on new cars.

Income tax payments and social insurance deductions are not included in household expenditure as they are treated as charges on household income. The values accruing under the household expenditure components (ii) and (iii) above are also included on the income side.

In Irish surveys of this type expenditure is traditionally recorded in the diaries on a payment basis, i.e. respondents record individual payments personally made each day even if the goods were delivered previously or are going to be delivered later. Experience has shown that this payment approach is more suited to Irish conditions than the alternative acquisition or consumption methods. The major advantage of the payment approach is that it is a relatively simple procedure for respondents to understand and follow and, as expenditure is recorded almost concurrently with the actual payments, there is less likelihood of errors being made.

Under these payments based diary completion procedures, any goods ordered or delivered but not paid for are ignored unless they are acquired through one of the following credit arrangements:

- (1) Hire purchases (i.e. instalment credit)

Hire purchase payments always relate to specific items and expenditure on transactions of this kind are summarised in the survey by combining the instalment payments being made on the occasion of the interview with the cash down-payments made on any articles acquired in this fashion during the three months prior to the interview and the fourteen day period of record-keeping. The weekly equivalent values of these expenditures are included in the average weekly expenditure derived for individual commodity headings.

- (2) Budget or credit clubs

These are credit purchase arrangements whereby articles are purchased against regular advance payments. Respondents are asked to list the individual goods acquired through these budget or credit clubs during the fourteen days of record keeping, and they are also asked to list any other acquisitions made during the month preceding the interview stage. The cash price and the date acquired are recorded and the weekly average expenditure value of these expenditures are included in the average weekly expenditure derived for individual commodity headings.

Details of regular household payments (e.g. rent, mortgage repayments, house insurance premiums, electricity, telephone etc.) and personal payments (e.g. licences, life assurance, education fees etc) are recorded in the interview

questionnaire. Retrospective questions generally relating to the twelve months preceding the interview are also traditionally used in the survey for a limited number of major and easily remembered irregular outlays, such as purchases of central heating oil and motor cars, domestic appliances, audio-acoustic goods, work of outside contractors and bulk purchases of solid fuel, private health insurance refunds and holiday expenses. During processing, diary entries relating to items covered in the interview are deleted. Computerised validation checks based on corresponding expenditure code ranges ensure that there are no duplicating questionnaire and diary entries.

The following points relating to the collection of household expenditure data require special emphasis:

(a) Part exchange and second-hand purchases

All payments made in respect of part exchange and second-hand purchases during the fourteen day period of record-keeping are recorded. Only net payments are summarised and any amount allowed for goods traded in or exchanged in part exchange are deducted.

(b) Business expenses

All business expenses are excluded since the survey is concerned only with the expenditure incurred by household members in their private capacity. Where households received reimbursement of utility costs from employers, the household's expenditure on these utilities was adjusted to reflect the reimbursement.

(c) Own garden/farm produce consumed in the home

The quantity and retail value of all home-grown produce consumed (i.e. from the household's own farm or garden) is recorded on a daily basis. Interviewers were provided with measures for this purpose. The combined aggregate value of the weekly equivalent retail value of the produce consumed is included in both direct household income and food expenditure (See items 59 and 284 in the detailed tables).

(d) Expenditure abroad

Total expenditure on holidays of at least two nights abroad is based on replies to a special retrospective question relating to holidays during the twelve months preceding the interview; expenditure on shorter foreign holidays and visits and personal expenditure on business trips abroad continue to be made on the basis of the diary records. In the case of foreign holidays of two nights or more, the expenditure estimates cover all costs incurred (i.e. cost of package holiday, transport, hotels, meals, entertainment, personal expenditure etc).

Household income

Household income includes all money receipts of a recurring nature which accrue to the household regularly at annual or more frequent intervals, together with the value of any free goods and services regularly received by household members (in particular, the benefits-in-kind supplied by employers and listed under 'Household expenditure' heading above) and the retail value of own farm or garden produce consumed by the household. The gross receipts, (i.e. before subtraction of income tax and social insurance deductions) of individual household members are converted to weekly equivalent amounts and combined to give the average gross weekly income for the households.

In the 2009-2010 HBS, more than 92% of household respondents aged 16 years and over supplied the CSO with their Personal Public Service Number (PPSN). In these cases the Department of Social Protection supplied the CSO with detailed information regarding state transfer payments received by the respondent in the interview week and in the 12 month period prior to the interview date. In previous HBS surveys state transfer payments were self reported by the respondents. In cases where PPSNs were not supplied, values relating to state transfers were collected directly from the respondents.

The following sources of household income are distinguished in the detailed table of this report:

(i) Wages and salaries of employees

Each employee is asked to provide particulars of the wage or salary actually received the last time payment was made. The actual gross amount last received is always used irrespective of whether it happened to be temporarily increased by overtime, bonuses etc or reduced because of illness, short-time etc. The gross figure summarised includes income tax, social insurance and all other deductions made at source by the employer. Additions are made to this gross figure to include the weekly equivalent value of any regular bonuses, commissions etc received during twelve months preceding the interview. This heading also includes the gross

earnings of any household member accruing from regular subsidiary employment as an employee.

Persons involved in state training and work experience schemes are generally classified as employees and the payment they receive is coded as a wage since the bulk of these schemes involve working on some project. Only where the training element predominates are persons classified as unemployed or as a student, depending on their own perception of their situation.

Where employees are away from work without pay on the occasion of the interview, the normal wage or salary is ignored and State, trade union or other benefits being received as an alternative are used in the compilation of household income.

(ii) Income from self-employment

Household members working on their own account or in partnership in a business other than farming are asked to state their gross income net of depreciation allowances and business expenses. A zero income is taken when a loss is incurred. This heading also includes the income of any household member accruing from regular subsidiary own account employment; income from any such occasional work is summarised under other direct income.

Calculations for farming income was based on UAA (Utilised Agriculture Area) = The number of hectares of land owned + number of hectares rented in – the number of hectares let out – number of hectares in bog land – number of hectares in woodland – number of hectares in other areas e.g. lakes.

The **Farm Accountancy Data Network** (FADN code) for the farm was derived from the detailed questions asked regarding the hectares of farmland under different crop types and activity (i.e. stock on farm). The Irish Agriculture and Food Development Authority Teagasc provided the CSO with Standard Gross Margins (SGM) for various activities and FADN code was derived for each farm based on the activity wielding the appropriate proportion of the total SGM. For example, if the SGM for dairy was over 66% of the total, then the farm was categorized as a specialist dairy farm.

(iii) Retirement pensions

The gross amounts (i.e. before any deductions) being received by household members as pensions in respect of previous employment are summarised under this heading. Older people pensions and all other social welfare pensions are treated as state transfer payments.

(iv) Investment income (Foreign and Domestic)

Investment income is estimated on the basis of the gross interest and dividends (i.e. before deduction of income tax) received or credited to household members during the twelve months preceding the interview from stocks, shares and other investments. Net receipts after deduction of income tax at source are grossed during processing on the basis of the relevant rate of deposit interest retention tax (25% in 2009/2010).

(v) Property income

Property income includes the gross rent received by households in respect of subletting part of their accommodation together with the rent or income accruing from other property after the deduction of expenses allowed for income tax purposes. Rent received by farmers from land let is also summarised under this heading.

No allowance is made in the compilation of either household income or expenditure for the imputed rent which owner occupiers could be considered to forego by not letting their dwellings.

(vi) Own garden/farm produce

The average weekly equivalent value at local retail prices of any own farm or garden produce consumed by sample household during the fourteen days of record-keeping is included in household income under this heading and also summarised as household expenditure under the relevant commodities.

(vii) Other direct income

This heading covers other miscellaneous income sources such as annuities, trusts and covenants, trade union sick or strike pay, the value of free goods and services regularly received by household members (e.g. free

meals, food, fuel or subsidised housing received from employers). Payments by employers of health insurance, life insurance premiums and leisure club fees for other employees are included as well as the benefit in kind to employees from the use of company cars.

(viii) State transfer payments

This heading covers actual cash amounts being received on the occasion of the interview in the form of State benefits, assistance and allowances. They are classified as follows in the detailed tables of this report:

- (1) Child benefit
- (2) Older people pensions
- (3) Widows, Widowers & Guardian payments
- (4) Other long term social protection payments
- (5) Jobseekers' payments (including farm assist)
- (6) Carers' payments
- (7) Education grants/scholarships/back to education allowance
- (8) Other state transfers

The value of State benefits in kind (e.g. free health services, home assistance etc.) is not included in either household income or expenditure. Farmers in receipt of unemployment assistance are not treated as out of work, they are always classified as being self-employed.

Gross household income is defined as direct income plus state transfer payments and is used extensively to classify the results in this report. Disposable household income is defined as gross income less income tax and social insurance deductions. Separate estimates are provided for both these concepts in the Tables 1-8 of this report.

Gross household income excludes certain receipts which are generally of an irregular and non-recurring nature. The principal exclusions are receipts for sale of possessions, withdrawals from savings, loans obtained, loan repayments received, windfalls, prizes, retirement gratuities, maturing insurance policies etc. Furthermore, transfers of money between household members (e.g. pocket money, housekeeping money etc.) are ignored since the household is treated as a single unit. The sole exception to this rule is the wage given to a resident domestic servant. This wage is included in household income, but is balanced by the inclusion of the same amount as household expenditure under the heading *domestic services* (e.g. *cleaners, gardeners & au pair*). When a household includes a boarder the payment made for board and lodgings constitutes an internal transfer and is therefore ignored. Since boarders are treated as household members their personal expenditure and income are, however, included in the details for the household as a whole.

Social group

Sample households have been classified in this report to the social group of the reference person of the household. Five Social Groups are distinguished. These are defined in terms of the following combinations of the eleven Socio-Economic Groups used in the 2006 Census of Population:

| Social group | Socio-economic group |
|--------------|---|
| 1 | Higher professional Lower professional Employers and managers |
| 2 | Own account workers Non-manual workers |
| 3 | Manual skilled workers |

| Social Group | Socio-Economic Group |
|---------------------|---|
| 4 | Semi-skilled manual workers Unskilled manual workers |
| 5 | Farmers, agricultural workers All other gainfully occupied and unknown |

The 2006 Census socio-economic group classification procedures were followed exactly, namely:

- (i) If the reference person is gainfully occupied the social group is determined by his/her occupation
- (ii) If the relevant person is unemployed the social group is determined by his/her usual occupation
- (iii) If the reference person is retired the Social Group is determined by his/her former occupation
- (iv) In other cases the Social Group is based on the occupation of the person within the household on whom the reference person is deemed to be dependent; otherwise the reference person is assigned to the residual Social Group 5.

Urban and rural households

Households in Stratum 1 to Stratum 6 (based on the 2006 Census of Population) were defined as Urban households, Rural households were in Strata 7 and 8 (see Appendix 2 below, under Sample Design, for more information on the eight strata).

Health conditions and difficulties with certain activities

Health conditions refer to anything that has affected the respondent in the 6 months prior to interview, or is likely to affect the respondent for at least 6 months thereafter.

Categories of health conditions

1. Blindness, or a severe vision impairment
2. Deafness, or a severe hearing impairment
3. A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying
4. A learning or intellectual disability
5. A psychological or emotional condition
6. Other, including any chronic illness

Categories of activities

1. Learning, remembering or concentrating
2. Dressing, bathing or getting around inside the house
3. Going outside the home alone to visit the shop or visit a doctor's surgery
4. Working at a job or business or attending school or college
5. Participating in other activities, for example leisure or using transport

Definitions

Equivalence scales

Equivalence scales are used to calculate the *equivalised household size* in a household. Although there are numerous scales, the national scale is used in this instance. The national scale attributes a weight of 1 to the first adult, 0.66 to each subsequent adult (ages 14+ living in the household) and 0.33 to each child aged less than 14. The weights for each household member are then summed to calculate the *equivalised household size*.

Example:

A household consists of 5 people: 2 adults and 3 children. The national scale gives a weight of 1 to the first adult and 0.66 to each subsequent adult (aged 14+) living in the household, and 0.33 to each child. Thus this household's *equivalised household size* is $1 + 0.66 + 0.33 + 0.33 + 0.33 = 2.65$.

Equivalised disposable income

The disposable household income is divided by the *equivalised household size* to calculate the *equivalised disposable income* for each individual, which essentially is an approximate measure of how much of the income can be attributed to each member of the household. This *equivalised income* is then applied to each member of the household.

Example:

If a household has a total disposable income of €50,000 and the *equivalised household size* is 2.65, the *equivalised disposable income* for this household is €18,679.92. This income is applied to each member of the household.

At risk of poverty rate

This is the share of persons with an *equivalised disposable income* (including state transfers) below a given percentage (usually 60%) of the national median disposable income (including state transfers). The rate is calculated by ranking persons by *equivalised disposable income* from smallest to largest and the median or middle value is extracted. Anyone with an *equivalised disposable income* of less than 60% of the median is considered at risk of poverty at a 60% level.

Gini co-efficient

This is the relationship between cumulative shares of the population arranged according to the level of disposable income and the cumulative share of total disposable income received by them. For example, 20% of the population should ideally have 20% of the total income. If there was perfect equality (i.e. each person receives the same disposable income), the Gini co-efficient would be 0%. A Gini co-efficient of 100% would indicate that there was total inequality and the entire national income was in the hands of one person.

Regions

The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

| Border, Midland and Western NUTS2 Region | | Southern and Eastern NUTS2 Region | |
|---|---|--|--|
| Border | Cavan Donegal Leitrim Louth Monaghan Sligo | Dublin | Dublin Dun Laoghaire-Rathdown Fingal South Dublin |
| Midlands | Laois Longford Offaly Westmeath | Mid-East | Kildare Meath Wicklow |
| West | Galway City Galway County Mayo Roscommon | Mid-West | Clare Limerick City Limerick County |
| | | South-East | Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford |
| | | South-West | Cork City Cork County Kerry |

Detailed Food Breakdown

Whilst most commodity food groups are self-explanatory, *Food* is more heterogenous in its composition. This is a more detailed breakdown of the *Food* commodity group.

Bread

- White standard – unsliced
- Bread rolls
- Brown bread - sliced & unsliced
- Malt bread & fruit loaves
- Other bread (e.g. soda, garlic, pitta)
- Sandwiches (retail not takeaway)
- Starch reduced bread & rolls
- Vienna & french bread
- White premium - sliced & unsliced
- White soft grain - sliced & unsliced
- White standard – sliced
- Wholemeal - sliced & unsliced

Cakes, Buns, Biscuits

- Buns, scones & teacakes
- Cake, pudding & dessert mixes (e.g. custard powder)
- Cakes & pastries – frozen
- Cakes & pastries - not frozen
- Chocolate biscuits/wafers
- Cream crackers & unsweetened biscuits
- Crispbread (e.g. Rivita)
- Dairy desserts - not frozen (e.g. cheesecake)
- Other puddings (e.g. Christmas)
- Sweet biscuits & cereal bars

Crisps, Sweets & Others

- Chocolate bars – solid
- Boiled sweets & jellies
- Cereal snacks (e.g. popcorn, tortilla chips)
- Chewing gum
- Chocolate bars/sweets - coated & filled
- Crisps & potato snacks
- Fudges, toffees & caramels
- Mints

Fresh fruit & Fresh vegetables

- Apples
- Bananas
- Beans (including runner, broad, french)
- Bell peppers & others (e.g. courgettes, aubergines)
- Brussel sprouts
- Cabbages
- Carrots
- Cauliflower (including headed broccoli)
- Cucumbers
- Grapes
- Lettuce including watercress
- Melon
- Mushrooms
- New Potatoes

Fresh fruit & Fresh vegetables (continued)

- Onions, leeks, shallots, etc.
- Oranges
- Other fresh citrus fruits
- Other fresh fruit
- Other fresh green leaf vegetables
- Other root veg
- Other soft fruit (e.g. strawberries)
- Pears
- Peas (including mangetout, sugar snap)
- Potatoes (excluding 'new potatoes')
- Prepared lettuce salads (e.g. in bags)
- Stem vegetables
- Stir-fry pack, packs of mixed veg
- Stone fruit
- Tomatoes
- Turnips & swede

Milk, Yoghurt, Cheese

- All Fromage Frais
- Condensed/evaporated/instant dried milk
- Cottage cheese
- Cream
- Fully skimmed milk
- Hard cheese - Cheddar type
- Imitation cream type products
- Infant/baby milk - dried
- Infant/baby milk - ready to drink
- Milk drinks & ready to drink milks
- Non dairy milk substitutes
- Other dried milk products (e.g. Complan)
- Other hard cheeses
- Processed cheese, cheese spreads/products
- School milk
- Semi skimmed milk
- Soft natural cheese
- Whole milk
- Yoghurt - excluding frozen yoghurt

Soft drinks

- Soft drinks - not concentrated not low cal
- Soft drinks - concentrated not low cal
- Soft drinks - concentrated not low cal
- Soft drinks - not concentrated low cal

Uncooked Meat & Fish

- All fish ready meals & fish products
- All offal other than liver
- All other liver
- All other uncooked beef & veal
- Bacon & ham joints uncooked

Uncooked Meat & Fish (continued)

Bacon & ham rashers
 Beef joints
 Beef steak - less expensive cuts
 Beef steak - more expensive cuts
 Chicken whole or parts
 Herrings & other blue fish - fresh or chilled
 Herrings & other blue fish - frozen
 Lamb chops
 Lamb joints
 Lambs liver
 Minced beef
 Mutton & other lamb - not lamb offal
 Other pork - uncooked
 Other tinned/bottled fish, seafood or shellfish

Pork chops
 Pork fillets & steaks
 Pork joints (including sides)
 Poultry other than chicken or turkey
 Salmon - fresh or chilled
 Salmon - frozen
 Shellfish - raw or cooked - fresh or chilled
 Shellfish - raw or cooked - frozen
 Smoked salmon, smoked mackerel & kippers
 Tinned salmon
 Turkey whole or parts
 White fish
 White fish - frozen

Takeaways - All items included in category Takeaway food brought/delivered to home (see Tables 1-8).

Other food - All other items categorized under *Food* except, *Food items not specified (including own produce)*, *Meals away from home*, *Money to children for school food* and *Tea/coffee (away from home)*.

Detailed breakdown of categories included in the commodity group *Miscellaneous goods, services and other expenditure*.

Betting & lotteries

Bingo stakes - excluding admission
 Bookmaker, tote & other betting stakes
 Football pools stakes
 National Lottery scratch cards & telly bingo
 National Lottery stakes - Midweek or Saturday draw
 Other lotteries

Charitable Donations**Education and training**

College/University fees for household member
 College/University fees for non-household member
 Education fees not definable by level for household member
 Education fees not definable by level for non-household member
 Montessori/primary school fees for household member
 Non-tertiary education fees - for household member
 Non-tertiary education fees - for non-household member
 Other ad hoc College/University expenditure
 Other ad hoc education expenditure not definable by level
 Other ad hoc Non-tertiary education expenditure
 Other ad hoc secondary school expenditure
 Other ad hoc nursery, primary school expenditure
 Secondary school fees for household member
 Secondary school fees for non-household member

Holiday

Holidays abroad (accommodation)
 Holidays in the ROI (accommodation)
 Money spent on holidays when abroad

Holiday (continued)

Package holidays abroad
 Package holidays in the ROI

Medical

Accessories & repairs to spectacles & lenses
 Dentists
 Doctor (not consultant)
 Hospital charges (net of insurance refunds)
 Medical services (e.g. physiotherapist/orthodontists/consultants)
 Medical/dental insurance
 Optician
 Other medical products (e.g. plasters, bandages)
 Other non-hospital services
 Over The Counter (OTC) medicine
 Prescription medication
 Services of medical analysis labs
 Services of private medical auxiliaries (e.g. chiropodists)
 Spectacles & lenses
 Therapeutic equipment - non optical items (e.g. wheelchair)

Money given to other households in the State

Money given to members of other Irish households

Remainder

Accident/sickness/sports & animal insurance
 Artificial flowers, pot pourri
 Baby equipment - other
 Bank & Post Office counter charges
 Bank service charges
 Catering services (e.g. for wedding)

Remainder (continued)

Christmas crackers, tinsel & other fancy items
 Cleaning of carpets curtains & household linen
 Clothing hire
 Commission on travellers cheques & currency
 Conveyancing, estate agents & surveyors
 Domestic services (e.g. cleaners, gardeners, au pairs)
 Dry cleaners & dyeing
 Equipment for sport, camping & open-air recreation
 Footwear repair & hire
 Funeral expenses
 Games & toys
 Haberdashery (e.g. pins, needles)
 Hairdressing salons, personal grooming & sunbed
 Hire of equipment, accessories or services for sport or open-air recreation
 Home help
 Interest paid on credit or charge cards
 Interest paid on overdrafts
 Internet subscription fees (not bundled)
 Jewellery, clocks & watches
 Laundry & laundrettes
 Leather & travel goods
 Legal fees paid to banks
 Legal fees paid to solicitors
 Life insurance
 Maintenance or separation allowance
 Masking tape, glue, etc
 Miscellaneous printed matter (e.g. greeting cards)
 Money sent abroad
 Money to children for a specific purpose (e.g. bus fare (not to school))
 Mortgage protection policy (main dwelling)
 Other household services (e.g. ironing service, window cleaner)
 Other insurance
 Other professional fees (including court fines)
 Other services (e.g. photocopying, newspaper advert)
 Personal goods not otherwise specified
 Pet food
 Pet purchase & accessories
 Photographic/optical (e.g. photo development)
 Plants, flower, seeds, fertilisers & insecticides
 Pocket money to household children - not elsewhere classified
 Postage (e.g. stamps, registered mail)
 Prams, pram accessories & pushchairs
 Present - not specified
 Repairs to personal goods
 Residential home fees for elderly
 Room hire (e.g. function room)
 Stamp duty (including stamp duty on financial cards), licences & fines (excluding motoring fines)
 Stationary & drawing materials
 Sunglasses (non-prescription)

Remainder (continued)

Trade union & professional organisation contributions
 Veterinary & other pet services

Sports and leisure activities

Admission to social events & gatherings
 Admission to zoological gardens & museums
 Admission to clubs, dances & bingo
 Cinemas
 Fees to leisure classes
 Live entertainment, theatre, concerts & shows
 Other leisure related subscriptions (e.g. scout clubs)
 Participant sports - excluding subscriptions
 Spectator sports - admission charges
 Subscriptions to sports & social clubs

Telephone

Telephone purchase
 Answering & fax machine purchase
 Car phone, mobile phone purchase
 Mobile phone account payments
 Mobile phone top-up & other payments
 Payphone & telephone card
 Second dwelling telephone account payments
 Telephone account payment

Television

Cable TV subscription
 DVD/CD rental
 Satellite or cable installation/connection
 Satellite TV subscription
 TV, DVD recorder or satellite TV rental
 TV licences

Appendix 2

Methodology

Data Collection/Forms Used in the Survey

The data collection process was carried out by a team of five Temporary Full-Time Field Co-ordinators and 50 Temporary Part-Time Field Interviewers. Each household that participated in the HBS completed a detailed household questionnaire which included questions on tenure status, household appliances, household facilities and housing costs (e.g. mortgage, rent).

Each household member aged 16 years and over completed a personal questionnaire which included questions on income, education, work status and other demographic related questions. Data capture for both personal and household questionnaires was by means of CAPI (Computer Assisted Personal Interviewing). All household members aged 16 and over were also required to fill in a paper diary over a two week period, detailing all expenditure over this period. During the two week diary phase of a HBS, an interviewer returned to the participating household in order to check that household members were filling out their diaries in the correct manner. A copy of the paper diary is reproduced in Appendix 4.

Survey Coverage

The survey related solely to private households. Institutional households, (e.g. nursing homes, barracks, boarding schools, hotels etc.) were not covered by the survey.

A household was defined as a single person or group of people who regularly reside together in the same accommodation and who share the same catering arrangements. The household members were not necessarily related by blood or marriage.

The reference person was traditionally the person in whose name the accommodation was owned or rented and/or who was mainly responsible for meeting household expenses or who had the highest income of the household.

Data Provided by Households

Each sample household was required to:

- (a) provide particulars of household membership, accommodation, facilities, amenities and regular household expenses (e.g. rent, electricity, telephone etc.)
- (b) have all constituent household members aged sixteen years and over provide details of their income and regular personal expenditure, and also maintain detailed diary records of their day to day personal expenditure for fourteen consecutive days.

Households were accepted as co-operating only if all the required data was provided and each household member aged sixteen years and over kept an expenditure diary. The refusal of one member to co-operate resulted in the whole household being eliminated. These strict participation criteria contributed to the relatively high non-response rates which are traditionally experienced in the Household Budget Survey.

Households involved in farming or market gardening were asked a special farm income questionnaire.

Sample Design and Selection

As in previous Household Budget Surveys, the sample was stratified for operational and economy reasons.

A two-stage sample design was used. This comprised of a first stage sample of 2,600 blocks (or survey areas) randomly selected at county level to proportionately represent the following eight strata relating to population density:

1. County Borough
2. Suburbs of County Boroughs
3. Environs of County Boroughs
4. Towns 10,000+
5. Towns 5,001 - 10,000

6. Towns 1,000 - 5,000
7. Mixed Urban/Rural Areas
8. Rural Areas

The second sampling stage involved the random selection of two independent samples of 3 original households and 3 substitute households for each survey area. The number of original sample households constituted the quota of co-operating households to be realised in each survey area and the interviewer systematically approached as many substitute households as was necessary to a maximum of 3 to realise this quota. In this fashion, variations in response by region and town size were controlled.

The actual number of households for which satisfactorily completed returns were obtained in particular areas was sometimes less than the required quota. This was either because the number of substitute households was not sufficient when the response was low or some of those who initially promised to co-operate dropped out of the survey during the 14 day diary record-keeping and substitutes could not be introduced before the interviewer left the area.

Urban and rural households

Urban households are defined as being located in cities and towns, including their suburbs, distinguished for Census of Population purposes. The boundaries of towns (with a population of 1,000 or more) and their classification by population size were based on the 2006 Census of Population.

Rural households are located outside the boundaries of cities and towns (including suburban areas).

Fieldwork

Fieldwork was undertaken by a team of fifty temporary part-time Household Interviewers and five temporary full-time Field Co-ordinators specially recruited for the survey. Training of field staff commenced in July 2009 with the fieldwork starting in August. It was fully completed by the end of September 2010.

Survey areas were grouped into fifty regional interviewer assignments. Household Interviewers, in as much as was possible, resided within, or adjacent to, the regions they were responsible for. The constituent survey areas in each Interviewer assignment were completed in a specific order predetermined to ensure that the national sample of urban areas, towns of different sizes and rural areas were approximately distributed regionally throughout the survey period.

Household Interviewers were provided with address listings of original and substitute sample households for each survey area - four of each less the farm households (i.e. those with one or more member with farming as a principal occupation) identified at the sample selection stage. For rural areas, they were provided with a map of the townland and approached households in a specified order. In each survey area, Interviewers worked systematically through the listing of original sample households and approached substitute sample households until the required quota of co-operating households was realised.

The survey was concerned with the households resident at the selected addresses on the occasion of the Interviewer's initial visit. Interviewers were not permitted to introduce non-selected addresses into the sample. They were required to secure the co-operation at a regular rate of about three households each week. Interviewers generally had to make two to four separate visits to secure the co-operation of individual household members and to complete the household and personal questionnaires. The expenditure diaries were completed by each household member aged sixteen years and over and Interviewers made at least three inspection visits during the fourteen day period to ensure that entries were being recorded correctly.

Survey Response

A total of 14,835 sample addresses were visited by Interviewers during the course of the survey; 2,391 of these related to vacant or demolished dwellings, boarding houses, institutions and other addresses excluded from the scope of the survey. This left an effective sample of 12,444 households (including those not contacted) of which 6,353 initially agreed to participate and 5,891 persevered to the end of the fourteen day period of record keeping.

The effective response rates for town and country survey areas in the 1999-2000, 2004-2005 and 2009-2010 Household Budget Surveys are compared in the following table.

Response Rate Analysis

| | 1999-2000 | 2004-2005 | 2009-2010 |
|---------------------------------|-----------|-----------|-----------|
| Effective sample ¹ | 14,054 | 14,651 | 14,835 |
| Number of respondent households | 7,644 | 6,884 | 5,891 |
| Initial response (%) | 59 | 51 | 43 |
| Final response (%) | 54 | 47 | 40 |

¹ The effective sample is defined as the number of sample addresses visited less vacant or demolished dwellings, boarding houses, institutions and other addresses excluded from the scope of the survey; households which were not contacted despite repeated visits are included in the effective sample

Inducement to Co-operate

A large scale national publicity campaign was undertaken at the beginning and middle of the fieldwork. An introductory letter was also sent to all sample households prior to the Interviewer's visit explaining the nature and purpose of the survey.

Although the co-operation of sample households was mainly canvassed by Interviewers on the basis of the importance of the survey and the usefulness of the results (e.g. for Consumer Price Index reweighting), response also benefited from an inducement offered to each person aged sixteen years and over in co-operating households in appreciation of their participation. If each person aged sixteen years and over in a sample household satisfactorily co-operated in the survey, they were given a gratuity payment.

Coding of expenditure diaries

All expenditure diaries completed by HBS household members were collected by interviewers and returned to the CSO in Cork. A processing team in the CSO entered details of items listed in the diaries (over 880,000 items) into a data entry system. Each item was assigned a COICOP (Classification of Individual Consumption According to Purpose) code. Stringent data range checks for each COICOP code were integrated into the direct data entry system for cleaning data and for catching inconsistencies during data entry.

Expenditure in Tables 1-8 is classified by 5 digit COICOP code. Each COICOP code is described by 'Item Description' which aims to best describe the item(s) coded to a particular COICOP 5 digit code. However, in certain cases there may be a large number of items coded to the same COICOP and the 'Item Description' does not list all items.

Deviation of results

The survey results are weighted to agree with the number of private households from the 2006 census of Population. The complete sample is stratified as follows:

- Urban households (towns including suburbs with 1,000 or more inhabitants) – Household compositions (7 categories) X Social Group of reference person (5 categories) (see below for description of Household composition and social group categories).
- Rural non-farming households – Household composition (7 categories) X Social Group of reference person (5 categories).
- Rural households where farming is the principal activity – Acreage (5 categories).
- Rural secondary farming households — Household composition (6 categories) X Social Group of reference person (5 categories).

Household composition

This is a classification of households based on the number of adults and children in the household. The categories are:

- 1 adult
- 2 adults
- 1 adult with children
- 2 adults with 1-3 children
- 3+ adults
- Other households with children

Social Group

Households have been classified to the social group of the reference person of the household. Five groups have been distinguished, defined in terms of the following combinations of the eleven Socio-Economic Groups used in the 2006 Census of Population:

| Social Group | Socio-economic Group |
|--------------|---|
| 1 | Higher professional Lower professional Employers and managers |
| 2 | Own account workers Non-manual workers |
| 3 | Manual skilled workers |
| 4 | Semi-skilled manual workers Unskilled manual workers |
| 5 | Farmers, agricultural workers All other gainfully occupied and unknown |

The 2006 Census socio-economic group classification procedures were followed exactly, namely:

- (i) If the reference person is gainfully occupied the social group is determined by his/her occupation
- (ii) If the relevant person is unemployed the social group is determined by his/her usual occupation
- (iii) If the reference person is retired the social group is determined by his/her former occupation
- (iv) In other cases the social group is based on the occupation of the person within the household on whom the reference person is deemed to be dependent; otherwise the reference person is assigned to the residual Social Group 5.

Farming status

Each rural household was assigned to one of three categories:

- Farming is the principal activity – Farming is the principal occupation of the reference person or where the reference person is not in the labour force (i.e. retire, engaged in home duties, incapacitated etc.) but farming is the principal occupation of at least one other household member.
- Farming is the secondary activity – Reference person is in the labour force (i.e. at work or unemployed) with a non-farming principal occupation and farming is the principal occupation of at least one other household member or farming is the subsidiary (i.e. not the principal) occupation of at least one person in the household.
- Non-farming household – The remainder of rural households.

In previous Household Budget Surveys, a sample of households that participated in the Teagasc National Farm Survey was integrated into the Household Budget Surveys. In the 2009-2010 HBS, National Farm Survey households were not integrated into the HBS and the same sample design was used for all elements of the population. The resultant number of farm households that participated in the 2009-2010 was not adequate for reporting HBS results for farm households as a separate category.

Appendix 3

Changes to Survey Questionnaire since 2004/2005

The general methodology (i.e. definitions, scope, coverage etc.) of the 2009/2010 Survey is very similar to that used in the last national Household Budget Survey in 2004/2005. Some minor changes to the survey coverage were made, these are summarised below:

Income

Changes were made to income to reflect changes in taxation since the previous HBS.

Social Welfare benefits

The questions were amended to include any changes to the type and number of Social Welfare benefits provided.

Mortgage

The question was extended to include year mortgage was taken out.

Second dwelling

More extensive questions were asked regarding tenure of second and third dwellings.

Household appliances

The question excluded food processor, deep fat fryer, liquidiser, stereo system, camcorder/palmcorder and satellite system. These had previously been included in the 2004/2005 survey.

The question on televisions was adjusted to cater for updated set types with the question on television rental being removed. The question included ownership of a DVD player.

Telephone

The question was extended to include cable phones.

Mobile phone

The question was enhanced to provide more in-depth information on mobile phones, e.g. internet access.

Licences

The question on licences now includes firearm certificate/gun licence.

Accommodation

The question was extended to include 'A caravan or mobile home on site'.

Household facilities

The question was extended to include air conditioning and burglar alarms and exclude garden/lawn and attic insulation.

General health

The possibility of being asked questions on difficulty doing certain activities was not dependant on the answer to questions on long lasting health conditions, unlike the 2004/2005 survey.

Education

Specific questions on highest educational attainment were asked.

