

# **Subpostmaster Income – Rural English Perspective**

**Impact of Changes to the Benefits Payment System**

Waves 1 & 2 **FINAL REPORT**

**Research Study Conducted for NFSP**

**(National Federation of SubPostmasters)**

**Additional Analysis for The Countryside Agency**



**December 2004**

MORI

---

# Contents

---

<b>Introduction</b>	<b>1</b>
Background	1
Methodology	3
Reporting	3
Publication of Data	4
<b>Executive Summary</b>	<b>5</b>
<b>Detailed Findings</b>	<b>8</b>
<b>Profile of Rural English subpostmasters</b>	<b>9</b>
<b>External Effects</b>	<b>12</b>
<b>Impact of Changes to the Benefits Payment System &amp; Automated Banking</b>	<b>14</b>
Gross Pay	15
Assigned Office Payment	19
Total Product Payment	22
Total Order Book/Girocheque	26
Pensions	28
Allowances	29
Card Account Transactions	35
Automated Banking	37
Automated Bill Payments/Auto Payments	39
<b>Automated Banking Customers</b>	<b>46</b>
<b>Changes in Use of Attached Businesses</b>	<b>47</b>
<b>Key Findings &amp; Implications</b>	<b>52</b>

## Appendices



# Introduction

---

This report presents the findings of – predominantly - the second phase of a survey among subpostmasters, conducted by MORI (Market & Opinion Research International) on behalf of NFSP (National Federation of SubPostmasters). Tracking data from the first phase of the research is also included where appropriate. **The data has subsequently been analysed by country and region, commissioned by The Countryside Agency. This report focuses on Rural English subpostmasters.**

## Background

In recent years, post offices have undergone many changes - from closures and mergers of individual offices, to the phasing out of many traditional 'paper-based' transactions and automating various services in order to make the process more efficient.

On 1st April 2003, the Government began making changes to the way it pays state pensions and benefits. The paper-based order books and girocheques – cashed at post offices – are being phased out and claimants are being asked to receive their payments directly into bank or building society accounts or the new Post Office card accounts (“Direct Payment”).

Government figures for June 2002 show a total of 15,708,000 benefit and pension claimants were paid by order book or giro cheque. By 6 February 2004 - the start of the second period monitored by this study – 9,012,834 claimants had been invited by Government to convert to Direct Payment. Of these, 6,210,021 had replied to Government with their preferences (39.5% of June 2002's 15,708,000 total). It must also be remembered that even once claimants have responded to Government, it takes some time to use up the current order books and for Post Office card accounts to be set up. Therefore, by February 2004, fewer than 39.5% of claimants had ceased to use the order books and girocheque method of payment. The migration to Direct Payment is a phased process and the Government has a target of 85% of claimants to have their benefits paid by Direct Payment by 2005.

These changes have led to growing concern among subpostmasters that there will be a reduction in customers - affecting their livelihood and ultimately leading to mass post office closures. This research looks specifically at the impact of changes to the way in which people receive their state benefits and pensions on the income of subpost offices. It should be noted at this point that sub post offices constitute 97% of the national network of post offices and are run by private business people - subpostmasters.

Subpostmasters are concerned that the introduction of Direct Payment will specifically result in a decrease in benefit and pension transactions undertaken at their post offices and a general decrease in post office visits. The Government and Post Office Ltd hope to offset the negative effects which subpostmasters fear will result from the change to Direct Payment, with the future introduction of additional services to attract customers, including financial services. However, NFSP has reported that some of its members fear these new services will not make up the shortfall in subpostmasters' revenues. The National Federation of SubPostmasters, which represents the interests of all UK subpostmasters<sup>1</sup> wishes to research the effects of Direct Payment, to see to what extent, if any, subpostmasters' income are affected. The research has taken place in two phases, in order to gain an accurate picture of the initial effects (after the first four months of Direct Payment) and the longer-term consequences (after 12 months). This report presents the findings from the second phase of research, based on transactions for 30<sup>th</sup> January - 26<sup>th</sup> February 2003 and 29<sup>th</sup> January – 25<sup>th</sup> February 2004. For the purposes of reporting, we have referred to these periods as "February" 2003 and 2004. However, the payslips relating to these transactions are actually entitled April 2003 and 2004, due to the back-payment structure of post office earnings. (Comparisons are also made with data collected in phase 1 – referred to as “August” 2002, this relates to the payslip entitled October 2002 – covering transactions from 1<sup>st</sup>-29<sup>th</sup> August 2002.)

**The results of these surveys were released in July 2004 in a report entitled ‘Subpostmaster Income – The Impact of Changes to the Benefits Payment System’. The current report focuses on the impact on Rural English subpostmasters. There is a concern that Rural English subpostmasters may be most affected by these changes. The lead article in the October edition of *The Subpostmaster*, NFSP’s monthly journal, highlighted the following:**

*Patricia Hewitt, the Trade and Industry Secretary, announced that the Government will give a further £300m over two years to support the rural post office network on Thursday 16 September. A review by the regulator, Postcomm, found that 90% of rural post offices had lost money and only post offices with more than 2,000 customers a week made a profit. Colin Baker, General Secretary of the NFSP said: ‘Post offices are the heart of rural community life. We need a strategy to create and maintain a viable rural post office network for the future, and those who run it must be properly paid for doing so.’*

**Comparisons to Urban English and the UK (the total sample) are made where appropriate.**

---

<sup>1</sup> Some 10,966 members

## Methodology

Interviews were conducted by telephone, using CATI (Computer Assisted Telephone Interviewing) between 6<sup>th</sup>-26<sup>th</sup> May 2004.

In phase 1 a representative sample (drawn to reflect the overall proportions for Post Office type<sup>2</sup> and location<sup>3</sup>, according to data provided by the Post Office and NFSP) was randomly selected from NFSP's member database. A random proportion was then contacted via the post and informed about the purpose of the research as well as given the chance to "opt out". 800 subpostmasters were then interviewed by telephone by MTS (MORI Telephone Services).

In phase 2 all of those who agreed to be re-contacted – 97% of those interviewed in phase 1 – were approached in May 2004. A sample summary is included in the appendices. 634 Rural English subpostmasters were then interviewed by telephone by MTS (MORI Telephone Services).

**For the purposes of this report only data from Rural<sup>4</sup> English<sup>5</sup> subpostmasters has been included in the charts and tables – this report is based on 226 interviews in phase 2 and 269 interviews in phase 1.**

## Reporting

In the graphs and tables, the figures quoted are percentages. The size of the sample base from which the percentage is derived is indicated. Please note that the base may vary – the percentage is not always based on the total sample. Caution is advised when comparing responses between small sample sizes. As a rough guide, please note that the percentage figures for the various sub-samples or groups need to differ by a certain number of percentage points for the difference to be statistically significant. This number will depend on the size of the sub-group sample and the percentage finding itself - as outlined in the appendices.

Where an asterisk (\*) appears, it indicates a percentage of less than half, but greater than zero. Where percentages do not add up to 100% this can be due to a variety of factors – such as the exclusion of 'Don't know' or 'Other' responses, multiple responses or computer rounding.

---

<sup>2</sup> Post Offices are classified as one of the following types:

Rural Commercial, Rural Social, Urban High Street, Urban Neighbourhood, Urban High Street Deprived, Urban Neighbourhood Deprived and Urban Neighbourhood Inner Core Deprived.

<sup>3</sup> The United Kingdom is divided into nine Post Office regions.

<sup>4</sup> The NFSP provided MORI with sample which included the following area definitions – urban neighbourhood, urban neighbourhood deprived, urban neighbourhood inner core deprived, rural commercial and rural social. The Countryside Agency commissioned MORI to rebase data including rural (commercial and social) subpostmasters only.

<sup>5</sup> Made up of the following English regions: North Thames and East Anglia, South East, Midlands, North East, South West, North West and London.

## **Publication of Data**

Our standard Terms and Conditions apply to this, as to all studies we carry out. Compliance with the MRS Code of Conduct and our clearing is necessary for any copy or data for publication, web-siting or press releases which contain any data derived from MORI research. This is to protect our client's reputation and integrity as much as our own. We recognise that it is in no-one's best interests to have survey findings published which could be mis-interpreted, or could appear to be inaccurately, or misleadingly, presented.

---

©MORI/23760

Jane Thomas

December, 2004

Marilyn Reid

---

## **Executive Summary**

---

This report looks at Rural English subpostmaster income following the introduction of the direct payment of state pensions and benefits. It should be noted that by February 2004, fewer than 40% of claimants had moved from order books and girocheques to direct payment of benefits.

Initially Rural English subpostmasters were interviewed about their income for August 2003 and August 2002. In phase 2 the same Rural English subpostmasters were re-interviewed and asked about their income for February 2003 and February 2004.

### **Profile of Rural English Subpostmasters**

The average amount of trading time for Rural English post offices is 39 hours a week, one hour more than in August 2003. Approaching nine in ten (87%) are open for 36 hours or more, a fifth for 45 hours or more.

The average amount of time Rural English subpostmasters work solely on post office duties has now increased slightly – from 34 to 35 hours. Three-fifths (61%) continue to work in excess of 36 hours, 19% work over 45 hours per week. The number of hours open and the number of hours worked are slightly lower than Urban English and UK subpostmasters.

A third (34%) of Rural English subpostmasters share the running of their post office with their spouse/partner. This compares to over half (55%) of Urban English subpostmasters and two-fifths (42%) of UK subpostmasters.

Just under a quarter (23%) of the Rural English subpostmasters (and 36% of Urban English subpostmasters) believe that other factors apart from Direct Payment and the introduction of new services have caused their post office business to increase or decrease in the last year. Both agree the main 'other influence' to be the closure of nearby post offices – a factor mentioned by twice as many Urban English, as Rural English, subpostmasters. However, the UK's urban post office network has been subject to Post Office Ltd's 'Urban Network Reinvention' programme, which includes the closure of around one-third of all urban post offices.

Those Rural English subpostmasters with an adjoining business were asked whether they thought their non-post office business (from post office customers) had changed during the past six months. Over half the Rural English subpostmasters with an adjoining non-post office business believe that their other business has been affected (among Urban English subpostmasters the proportion is two-thirds).

Over a third of Rural English subpostmasters (36%, compared with 54% of Urban English subpostmasters) say that they have experienced a decrease in the amount spent by post office customers over the last six months - 15% have experienced an increase in spend.

## **The Impact of Recent Changes**

The payments received, and the value of transactions processed, by Rural English subpostmasters is much lower than that of their Urban counterparts. However, in general, the recent changes seem to have had a similar proportional impact on Rural English, Urban English and UK subpostmasters.

For Rural English subpostmasters monthly gross pay, on average, is £1,884. This is some 60% of that achieved by Urban English subpostmasters (£3,180) and 75% of that of all UK subpostmasters (£2,504). In each case this represents a very small increase on the February 2003 figure.

The payment areas where Rural English subpostmasters are experiencing disproportionately lower payments or differences in changes include:

- Automated Bill Payments. For these the Rural English monthly average of £70 is just 36% of that achieved by Urban English subpostmasters (£197). However both experience a similar percentage increase between February 2003 and February 2004 (c18%).
- Card Account Transactions. The Rural English monthly average of £10 is just 42% of that achieved by Urban English subpostmasters (£24). Moreover Rural English subpostmasters experienced a decrease in the average amount (compared with August, 2003), while Urban English subpostmasters experienced a substantial increase (albeit from a very small base).
- Total Product Payment. The Rural English monthly average of £822 is just 45% of that achieved by Urban English subpostmasters (£1,841). Both experienced similar small increases between February 2003 and 2004 (c7%).
- Card Account Openings. The Rural English monthly average of £16 is just 50% of that achieved by Urban English subpostmasters (£32). Rural English subpostmasters experienced a slight decrease between August 2003 and February 2004, while Urban English subpostmasters enjoyed a slight increase.
- Total Order Book/Giro. The Rural English monthly average of £186 is just 52% of that achieved by Urban English subpostmasters (£358); although, again, both suffered similar decreases (c21%) between February 2003 and February 2004.

The two areas where the proportional difference between income levels of Rural and Urban English subpostmasters is less distinct include:

- Personal drawings. The Rural English subpostmasters draw £834 a month, 75% of that drawn by Urban English subpostmasters (£1,118). However, while this represents a 36% increase, this is substantially less than the 63% increase enjoyed by Urban English subpostmasters between February 2004 and August 2003.
- Automated Banking Income. The £13 monthly average for Rural English subpostmasters is 76% of the £17 figure for Urban English subpostmasters, and represents a larger proportional increase – however, this was from a very small base.

The overall picture that emerges is that the post office income derived by Rural English subpostmasters is significantly less than that attained by Urban English subpostmasters. However, the impact of the recent changes has been proportionate and, in most cases, not substantially different from that experienced by Urban English and UK subpostmasters.

Opinion is divided about what the future holds. Half of all Rural English subpostmasters are not optimistic about the next six months; while the other half say they can at least see a future for their business (this is more than the 41% who said this in October 2003, and more than Urban English subpostmasters, 38%).

While the proportion who are really worried – those who “see no future whatsoever” (6%), and those who are “expecting to be bankrupt within a few months” (1%) remain a small minority, 47% of all the Rural English subpostmasters admit their biggest fear for their post office over the next six months is ‘losing custom and business due to changes in the payment system’.

---

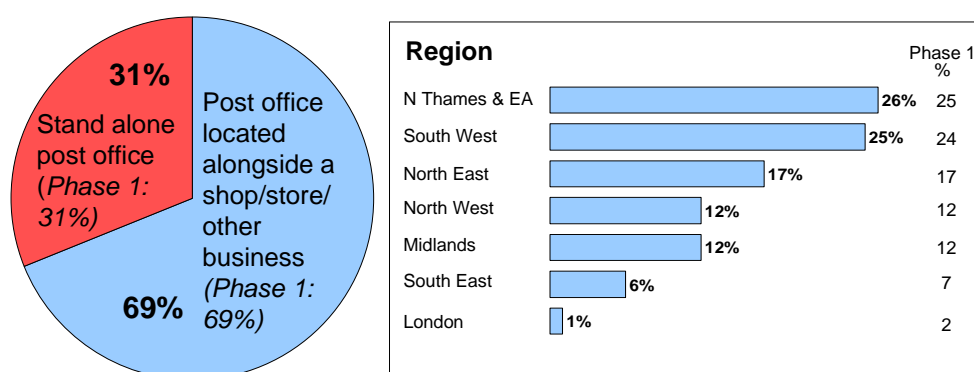
# Detailed Findings

---

# Profile of Rural English Subpostmasters

In phase 1 quotas were applied to ensure that a representative profile (by region and area) of NFSP members was interviewed. For phase 2 all those agreeing to be re-contacted were interviewed in May 2004. The following chart shows the breakdown achieved with Rural English subpostmasters. We have also noted the 'post office type' – nearly seven in ten Rural English subpostmasters run their post office alongside another business. This is a slightly higher proportion in comparison to Urban English and UK subpostmasters (66% and 65% respectively).

## English/Rural Subpostmasters: Post Office Type & Location

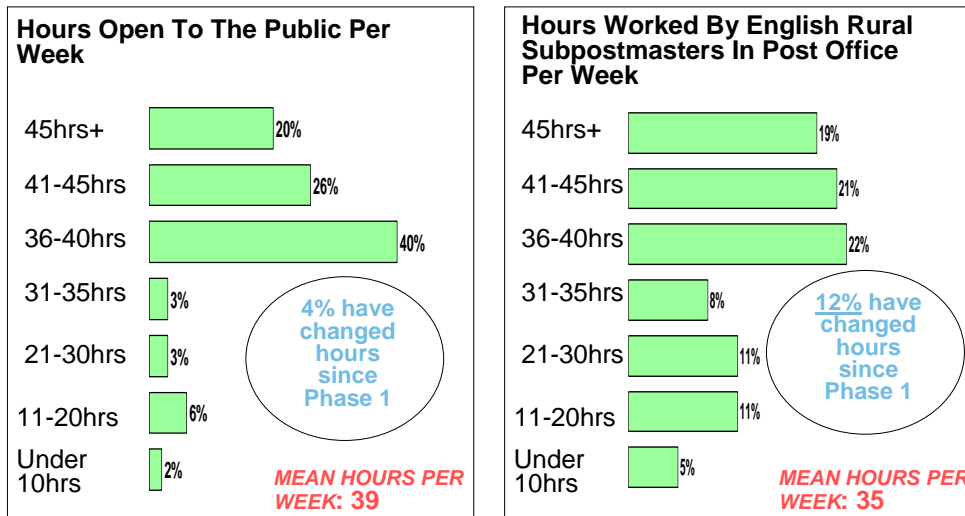


Base: All English/Rural Subpostmasters – Phase 2 (226); Phase 1 (269)

Source: MORI

Rural English subpostmasters were asked how many hours per week their post office is open to the public and how many hours per week they personally spend working solely in the post office and on post office duties. A trading time of over 36 hours per week was reported in just under nine in ten post offices. The mean average has increased by 1 hour since phase 1 - to 39 hours. Whilst Rural English subpostmasters work slightly fewer hours in comparison to both Urban English and UK subpostmasters, the results are comparable (average mean hours for Urban English: 43 hours for UK: 41 hours). Just under half Rural English post offices are open in excess of 40 hours – a fifth more than 45 hours.

### Phase 2: Post Office Hours

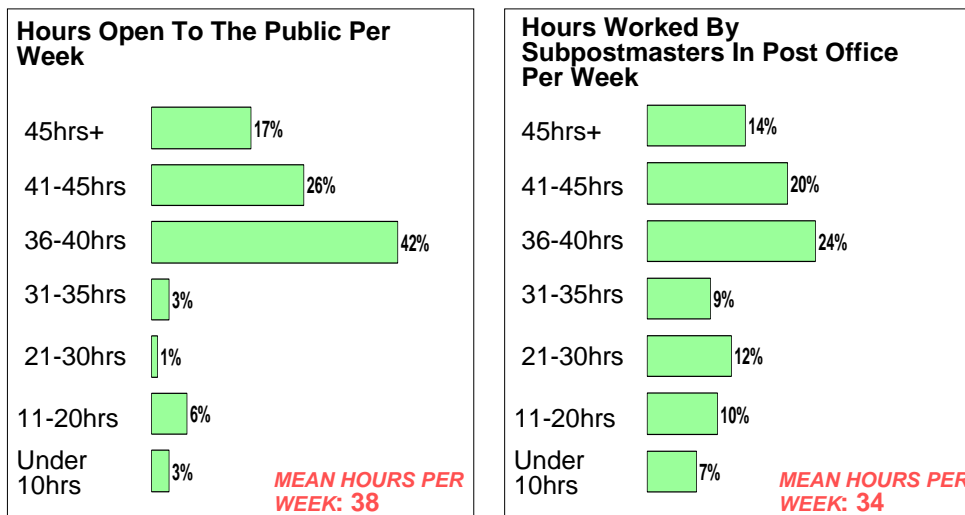


Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

The amount of time that Rural English subpostmasters work solely on post office duties has remained fairly static at 35 hours per week. Two-fifths work more than 40 hours and half of them (19% of the total sample) work more than 45 hours per week. This compares to a mean average of 41 hours worked by Urban English subpostmasters; 38 hours worked by UK subpostmasters.

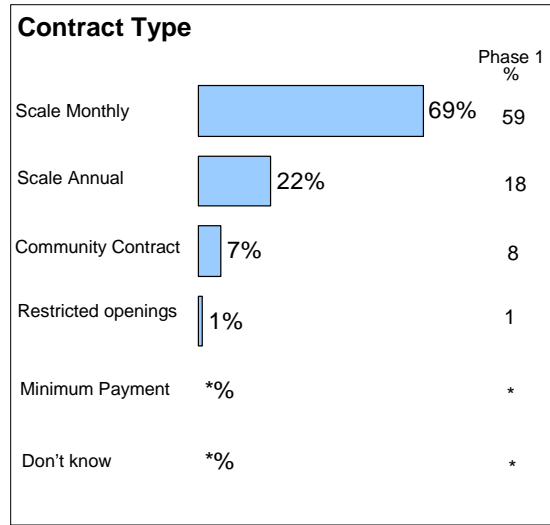
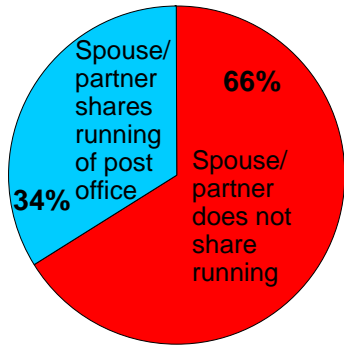
### Phase 1: Post Office Hours



Base: All English/Rural Subpostmasters – Phase 1 (269)

Source: MORI

## Rural English Subpostmaster Demographics: Spouse & Contract Type<sup>6</sup>



Base: All English/Rural Subpostmasters – Phase 2 (226); Phase 1 (269)

Source: MORI

For a third (34%) of Rural English subpostmasters, a spouse or partner shares in the running of the post office. This is a significantly lower proportion than Urban English subpostmasters, where over half (55%) have a spouse who helps in this way; this compares to 42% of UK subpostmasters.

<sup>6</sup> Subpostmasters work under a complex contract for services system. The majority of subpostmasters have scale payment contracts. Scale annual contracts are for small post offices, the remuneration is calculated on an annual basis, but paid monthly. Subpostmasters with community contracts run the smallest post offices. Subpostmasters with modified contracts run former Crown (Post Office Ltd owned) offices.

## External Effects

As in phase 1, apart from measuring the effects caused by the changes to the way benefits and pensions are paid, we also checked with each subpostmaster to establish if there have been any *external* factors affecting their business during the past 12 months. A screener question was included to monitor the number of people who believe that other factors (apart from changes due to the introduction of Direct Payment and banking) may have contributed to either an increase or decrease in their post office business in the last 12 months.

Just under a quarter of Rural English subpostmasters believe that other factors have caused their post office business to increase or decrease in the last 12 months. This is an increase of 7 percentage points in comparison to the first wave of the research in November 2003. An average of 77% say their post office business has been *unaffected* by external factors. This compares to 64% of Urban English subpostmasters and 73% of UK subpostmasters. The most common reason given (by 77% of the 23% of Rural English subpostmasters affected) is that other post offices in the vicinity have closed.

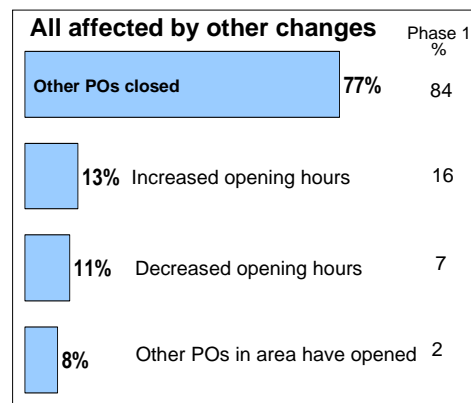
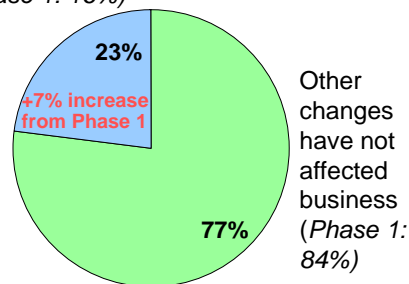
It should be noted that between November 2002 and December 2004, Post Office Ltd embarked on the urban post office's Network Reinvention Programme. Under the programme, one-third (approximately 2,500) of urban post offices closed throughout the UK. In contrast, the Government has imposed a "no avoidable closures" requirement on Post Office Ltd with regard to the rural post office network.

Between April 2003 and April 2004, 12.7% of the UK's urban post office network closed. However, over the same period 1.9% of rural English post offices closed.

### Changes: Outside Of Direct Payment And Banking

Q Can you tell me whether any of the following, have caused your post office's business to increase or decrease in the last 12 months?

Other changes have affected business (Phase 1: 16%)



Base: All English/Rural Subpostmasters – Phase 2 (226); Phase 1 (269); those affected by changes in Phase 2 (53); Phase 1 (43)

Source: MORI

A growing number report an external impact on their business (apart from the introduction of Direct Payment and banking). When analysing any decreases or increases in payment revenues, it is therefore important to bear these external changes in mind. Where external factors appear to have had an effect on changes in payment revenues, this is identified in the report. However, the effect of external changes may not always be apparent and therefore caution should be applied when interpreting the financial data of any subpostmaster who believes to have been affected by external changes, such as a post office closing nearby<sup>7</sup>.

---

<sup>7</sup> In the tabulations, Rural English subpostmasters who have specified external factors as having an effect on their business are identified as "External change to business". Those unaffected by factors outside the Direct Payment effects are classified as "No other changes to business" on the tables.

# Impact of Changes to the Benefits Payment System & Automated Banking

---

This section details the amount of money that Rural English subpostmasters received for various payments for February 2003 and February 2004, comparisons against August 2002 are also made, where appropriate<sup>8</sup>). Precise figures were recorded, to the nearest pound, in order to provide accurate comparisons between the two years.

For the purposes of presenting the analysis, firstly, the results have been grouped into financial bands (note they differ slightly between products) and the figures for all three years are illustrated in tabular format. This provides a comparison of how the overall distribution in payments has changed over the last year (indicated as 'Revised Payments Change' on the tables) and in the longer term ('Historical Change' column), since August 2002.

A bar chart showing the percentage change for each payment has also been included. This chart shows how much *individual* February 2004 incomes have changed compared to the corresponding February 2003 incomes. It also shows how much individual February 2004 incomes have changed compared to corresponding August 2002 incomes – both sets of charts provide a comparison between *pre* and *post* the payment changes coming into force.

This type of analysis is fundamental in assessing how individual Rural English subpostmasters' payments have changed during both the 12 months between February 2003 and February 2004, and in the longer term since August 2002. In some cases, the overall distribution analysis (presented in tabular format) can mask and on occasion, even distort, the detail of what is happening on a case by case basis.

Alongside the bar chart, a summary box has also been included, which shows the proportion of Rural English subpostmasters who have experienced an increase in revenue, the proportion who have experienced a decrease and the proportion whose payments have remained the same.

Rate of Inflation: Rates were calculated from the retail prices index data available on the IDS statistics web-site. For the period August 2002-February 2004 the RPI was +4.2%; for the period August 2003-February 2004 the RPI was +2.4% and for the period February 2003-February 2004 the RPI was +2.5%. Inflation is only taken into account for the gross pay charts which indicate this ('real terms').

---

<sup>8</sup> Both Post Office card accounts and automated banking were introduced in April 2003. Therefore tabular and chart comparisons are made against August 2003/Phase 1.

## Gross Pay

In general, subpostmasters' gross pay is made up largely of two elements – a fixed sum paid by Post Office Ltd irrespective of the amount of business the post office carries out over the year, and a variable element (“product payment”) which depends on the products and services sold over the post office counter. From his or her gross pay the subpostmaster must pay not only tax and National Insurance contributions, but also pay for the running of the post office - including staff wages.

The mean average gross pay that Rural English subpostmasters reported for February 2004 is £1,884. Whilst the majority (71%) report gross pay amounts between £1,001 and £3,500; just under a fifth (19%) report gross pay amounts of £1,000 or less, only 9% record over £3,500 for the same month. This is very similar to the figures reported for the same period last year. Overall, there has been a slight increase (£34) in the mean average of gross pay, however at +1.8% this is below the rate of inflation (+2.5%)<sup>9</sup>. In real terms Rural English subpostmasters experienced a mean average decrease of 0.7% in gross pay between February 2003 and February 2004.

A greater change is more apparent in connection with the 2002 data. In comparison, the mean average for gross pay has increased by £179. The pay distribution has also been affected in a corresponding manner – note the 2 to 3 percentage point increases at some income levels.

		PHASE 2		PHASE 1	CHANGES	
		Feb 2004	Feb 2003	Aug 2002	Revised Payments Change 1: 2004-2003	Historic Change: 2004-2002
<i>Base:</i>	<i>All Rural English subpostmasters</i>	(226)	(226)	(269)		
		%	%	%	%	%
	Nothing	*	0	0	0	0
	£500 or less but something	6	7	7	-1	-1
	£501-£1,000	12	12	14	0	-2
	£1,001-£1,500	27	28	24	-1	+3
	£1,501-£2,000	17	17	14	0	+3
	£2,001-£2,500	14	12	13	+2	+1
	£2,501-£3,000	7	7	6	0	+1
	£3,001-£3,500	6	4	4	+2	+2
	£3,501-£4,000	2	3	3	-1	-1
	£4,001-£4,500	4	3	3	+1	+1
	£4,501-£5,000	2	3	2	-1	0
	Over £5,000	1	1	1	0	0
	<b>Mean</b>	<b>£1,884</b>	<b>£1,850</b>	<b>£1,705</b>	<b>+£34</b>	<b>+£179</b>
	Don't know	1	4	8	-3	-7

<b>Inflation</b>	
<b>02/03-02/04:</b>	<b>+2.5%</b>
<b>08/02-02/04:</b>	<b>+4.2%</b>
<b>Actual Change</b>	
<b>02/03-02/04:</b>	<b>+1.8%</b>
<b>08/02-02/04:</b>	<b>+10.5%</b>

Source: MORI

<sup>9</sup> RPI for May 2004, from IDS statistics website ([www.incomesdata.co.uk](http://www.incomesdata.co.uk))

It is also worth noting that not only does a Rural English subpostmaster have to pay tax and National Insurance contributions from his/her gross pay, but also the running of the post office, including staff wages, if applicable.

For details of Rural English subpostmasters' staff costs and overheads, see page 42.

In comparison to Urban English subpostmasters, gross pay for Rural English subpostmasters for the same periods are lower. In February 2004 Urban English subpostmasters received a mean average of £3,180 for gross pay, this compares to £3,110 in February 2003 and £2,718 in August 2002. The Urban English subpostmasters received an increase of +2.25% between February 2003-2004, almost in line with inflation.

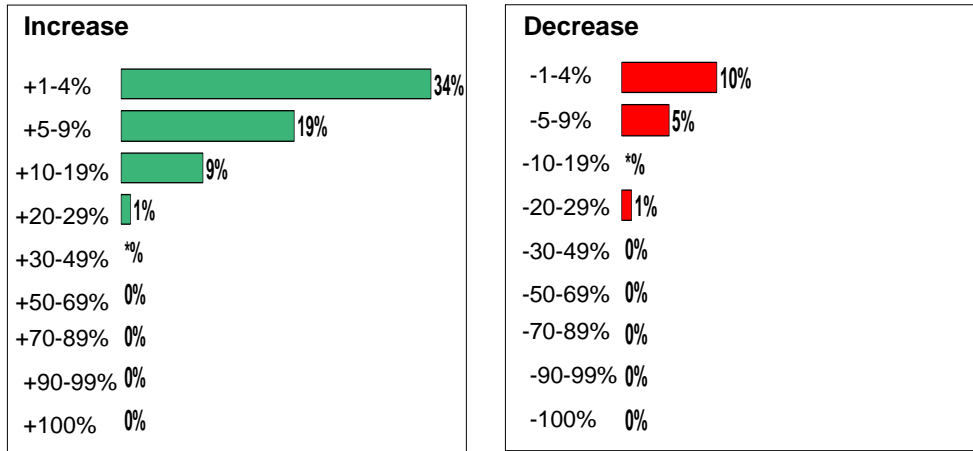
Along with UK subpostmasters, gross pay for Rural English subpostmasters for the same periods are not only lower than Urban English subpostmasters but increased at a lower rate. In February 2004 UK subpostmasters received a mean average of £2,504 for gross pay, this compares to £2,462 in February 2003 and £2,217 in August 2002. UK subpostmasters received an increase of +1.7% between February 2003-2004, comparable to that seen by Rural English subpostmasters.

<b>Gross Pay (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003
<b>£1,884</b>	+1.8%	<b>£3,180</b>	+2.25%	<b>£2,504</b>	+1.7%
<i>Excluding inflation at 2.5%</i>	<i>-0.7%</i>		<i>-0.25%</i>		<i>-0.8%</i>

Looking at changes in individual gross pay amounts (comparing individual Rural English subpostmasters' figures between 2003 and 2004) it is evident that over half have seen an *increase* (mostly of 1% to 4% - the smallest increase group). Meanwhile, a quarter have seen a *decrease* in gross pay. For most, this decrease is small (1 to 4%).

**Change February 2003– February 2004: GROSS PAY  
(EXCLUDING INFLATION)**

<b>NO CHANGE:</b>	<b>15%</b>	<b>(DK/Refused: 6%)</b>
<b>INCREASE:</b>	<b>62%</b>	
<b>DECREASE:</b>	<b>16%</b>	



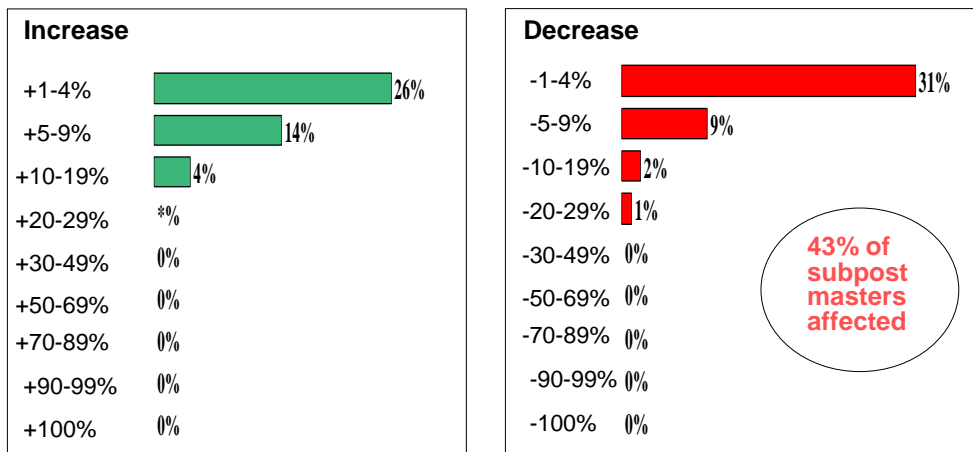
Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

Once inflation is taken into account it is evident that 43% of Rural English subpostmasters have experienced a decrease in pay between February 2003 and February 2004. This is very similar to UK subpostmasters (44% saw a decrease in their gross pay after inflation was taken into account). A similar proportion of Rural English subpostmasters experienced an increase in real terms over the year, rather more than UK subpostmasters as a whole (36%).

**Change February 2003– February 2004: GROSS PAY  
– REAL TERMS**

<b>NO CHANGE:</b>	<b>13%</b>
<b>INCREASE:</b>	<b>44%</b>
<b>DECREASE:</b>	<b>43%</b>



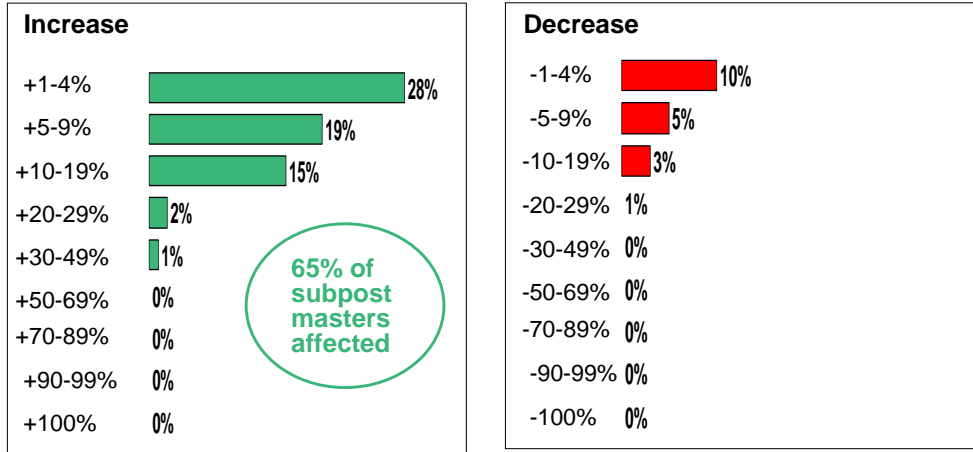
Base: All who gave an answer for both years, excluding those who said don't know (215)

Source: MORI

In comparison to August 2002 the pattern is fairly similar – although the proportion who have seen an increase has risen to 65%.

**Change August 2002 – February 2004: GROSS PAY  
(EXCLUDING INFLATION)**

**NO CHANGE: 8%**  
**INCREASE: 66%**  
**DECREASE: 18%** (DK/Refused: 8%)



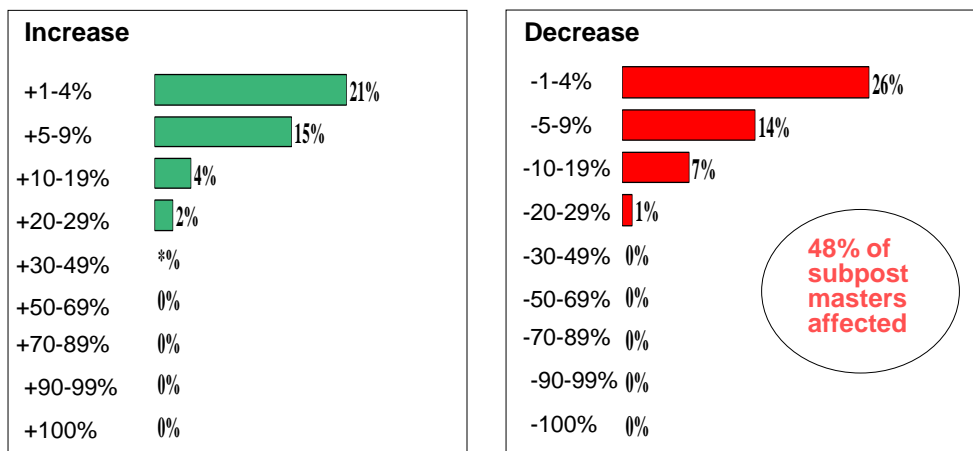
Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

However, once inflation is taken into account, the chart below highlights that 48% of Rural English subpostmasters have experienced a decrease in pay, in real terms, between August 2002 and February 2004. Almost as many experienced an increase over this period. Again this is comparable to UK subpostmasters – a 44% decrease and a 36% increase over the same period (after inflation was taken into account).

**Change August 2002 – February 2004 : GROSS PAY  
– REAL TERMS**

**NO CHANGE: 9%**  
**INCREASE: 42%**  
**DECREASE: 48%**



Base: All who gave an answer for both years, excluding those who said don't know (208)

Source: MORI

## Assigned Office Payment

Assigned office payments are fixed payments - paid by Post Office Ltd - and specific to the individual post office. These payments do not vary with the amount of business the post office transacts in a particular year. For most sub post offices, the other main part of the subpostmasters' gross pay is variable, and derives from the number and nature of the transactions carried out over the post office counter. In general, the proportion of assigned office payment to gross pay is inversely related to the gross pay of the post office.

Assigned office payments are increased in annual negotiations between NFSP and Post Office Ltd. Increases are global rather than office-specific.

The mean average AOP (Assigned Office Payment) received by Rural English subpostmasters for February 2004 is £848. The majority (86%) fall into the £501 to £1,400 range, while the most common range is £501 to £800 (37%). Only 12% received under £500, while a fifth received between £1,201 and £1,400. As would be expected the overall distribution of assigned office payments is very similar to 12 months earlier, with a minimal increase of +2.8% in average mean payment.

In comparison to August 2002 little has changed.

		PHASE 2		PHASE 1	CHANGES	
		Feb 2004	Feb 2003	Aug 2002	Revised Payments Change 1: 2004-2003	Historic Change: 2004-2002
<i>Base: All Rural English subpostmasters</i>		(226)	(226)	(269)		
		%	%	%	%	%
Nothing		0	0	0	0	0
£500 or less but something		12	12	15	0	-3
£501-£800		37	39	38	-2	-1
£801-£1,000		16	14	14	+2	+2
£1,001-£1,200		12	15	13	-3	-1
£1,201-£1,400		20	15	16	+5	+4
<b>Mean</b>		<b>£848</b>	<b>£825</b>	<b>£785</b>	<b>+£23</b>	<b>+£63</b>
Don't know		2	4	3	-2	-1

**Inflation**

02/03-02/04: +2.5%

08/02-02/04: +4.2%

**Actual Change**

02/03-02/04: +2.8%

08/02-02/04: +8.0%

*Source: MORI*

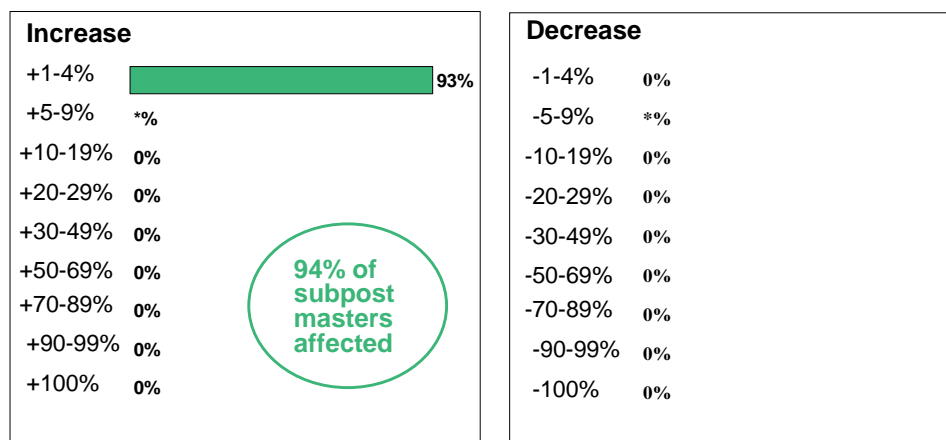
In comparison to Urban English subpostmasters the mean average amount received by Rural English subpostmasters for AOP payments is substantially lower – in February 2004 Urban English subpostmasters received £1,241, compared to £1,210 in February 2003 and £1,128 in August 2002. (The percentage change figures are comparable to Rural English subpostmasters.)

The mean average amount received by Rural English subpostmasters for AOP payments compared with UK subpostmasters is also substantially lower. In February 2004 UK subpostmasters received £1,042, compared to £1,013 in February 2003 and £951 in August 2002 - again the percentage change figures are similar.

<b>AOP (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003
<b>£848</b>	+2.8%	<b>£1,241</b>	+2.6%	<b>£1,042</b>	+2.9%
<i>Excluding inflation at 2.5%</i>	<i>+0.3%</i>		<i>+0.1%</i>		<i>+0.4%</i>

### Change February 2003- February 2004: AOP

NO CHANGE:	1%	(DK/N/A/Refused: 5%)
INCREASE:	94%	
DECREASE:	1%	



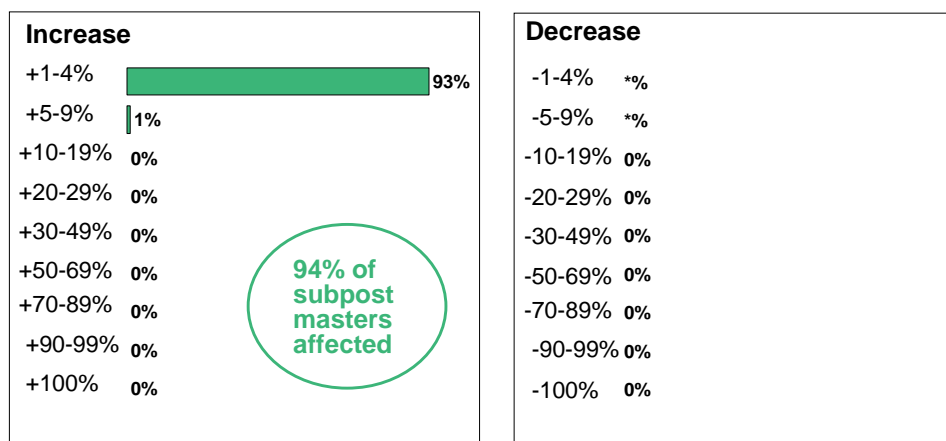
Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

The percentage change chart above shows that the majority (just over nine in ten) have experienced a small change in assigned office payment – at the lowest level of +1 to 4%<sup>10</sup>. Both very much in line with the overall UK picture.

### Change August 2002 – February 2004: AOP

NO CHANGE:	1%	(DK/N/A/Refused: 4%)
INCREASE:	94%	
DECREASE:	1%	



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

In comparison to 2002 the picture is very similar – nearly all report an increase in AOP payment at the lowest level, as highlighted in the chart above.

<sup>10</sup> Increases in AOP payment are global – i.e. all Rural English subpostmasters should experience the same proportional increase. Data was double checked during fieldwork to confirm that the answers given - by a small number who claimed increases/decreases slightly out of line with the majority – were correct.

## Total Product Payment

The total product payment refers to the payment made to subpostmasters for all services and products transacted over the post office counter. Subpostmasters are paid different amounts for different types of transactions. These include the whole range of transactions such as postage stamp sales, issuing of E111 certificates and television licences, travel insurance and foreign currency - as well as the encashment of benefits and pensions, banking transactions and bill payments focused on in this study.

The mean average amount of total product payment received by Rural English subpostmasters for February 2004 is £822. Two in five received between £501-£1,500, whilst a similar proportion reported less than £500. However an increasing proportion – 15% – report total product payments in February 2004 of over £1,501.

Total Product Payment						
		PHASE 2		PHASE 1	CHANGES	
		Feb 2004	Feb 2003	Aug 2002	Revised Payments Change 1: 2004-2003	Historic Change: 2004-2002
<i>Base: All Rural English subpostmasters</i>		(226)	(226)	(269)		
		%	%	%	%	%
Nothing		0	*	*	0	0
£200 or less but something		23	23	18	0	+5
£201-£500		17	19	21	-2	-4
£501-£1,000		25	27	20	-2	+5
£1,001-£1,500		14	15	14	-1	0
£1,501-£2,000		10	4	5	+6	+5
£2,001-£3,000		3	4	3	-1	0
Over £3,000		3	2	1	+1	+2
<b>Mean</b>		<b>£822</b>	<b>£766</b>	<b>£622</b>	<b>+£56</b>	<b>£200</b>
Don't know		6	5	17	+1	+1

<b>Inflation</b>	
02/03-02/04:	+2.5%
08/02-02/04:	+4.2%
<b>Actual Change</b>	
02/03-02/04:	+7.3%
08/02-02/04:	+32%

Source: MORI

As the table above illustrates, this is not too dissimilar from the mean average and distribution of product payments allocated in February 2003. However, product payment has seen a +7.3% increase in the mean average, with a concomitant increase in the £1,501 plus bracket. In comparison to August 2002 a similar picture emerges – a steady 2 to 5% increase at most payment levels is highlighted in the table above.

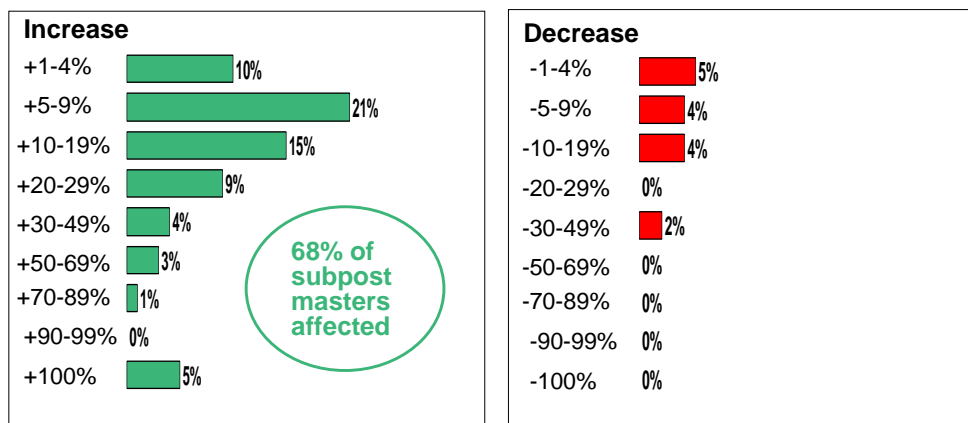
Compared with Urban English subpostmasters the mean average amount received by Rural English subpostmasters for total product payments (£822) is again substantially lower. In February 2004 Urban English subpostmasters received £1,841, compared to £1,733 in February 2003 and £1,373 in August 2002. (The percentage change figures are similar to those of Rural English subpostmasters.)

Compared with UK subpostmasters the mean average amount received by Rural English subpostmasters for total product payments is also much lower. In February 2004 UK subpostmasters received £1,326, compared to £1,244 in February 2003 and £1,030 in August 2002. (Again percentage change figures are similar to those experienced by Rural English subpostmasters.)

<b>Total Product Payment (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003
<b>£822</b>	+7.3%	<b>£1,841</b>	+6.2%	<b>£1,326</b>	+6.2%
<i>Excluding inflation at 2.5%</i>	<i>+4.8%</i>		<i>+3.7%</i>		<i>+3.7%</i>

### Change February 2003– February 2004: TOTAL PRODUCT PAYMENT

<b>NO CHANGE:</b>	<b>8%</b>
<b>INCREASE:</b>	<b>68%</b>
<b>DECREASE:</b>	<b>14%</b>
<b>DK/N/A/Refused:11%</b>	



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

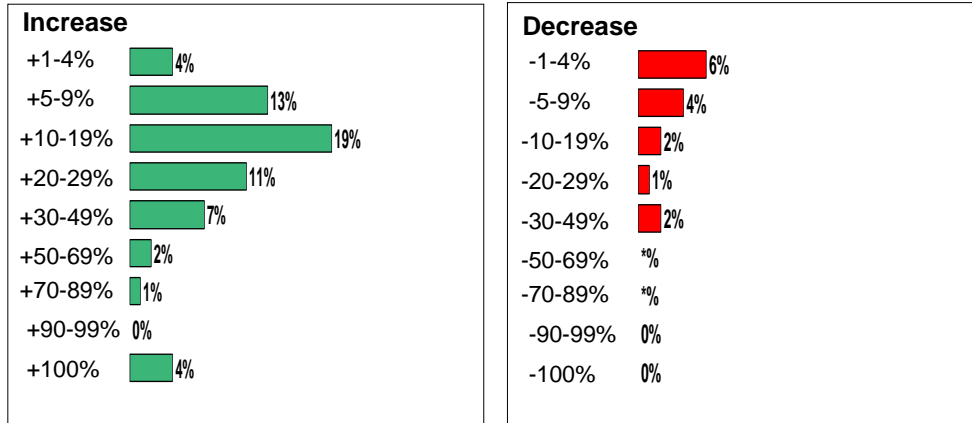
In terms of individuals' percentage changes, there is more movement. Nearly seven in ten (68%) Rural English subpostmasters have seen their product payment increase between February 2003 and 2004, compared with 60% of UK subpostmasters. These are mainly smaller percentage increases of 19% or less.

However, 14% have seen their product payments *decrease* in the last year (mainly by under 9%). Over the period between August 2002 and February 2004, there is virtually no difference between Rural English and Urban English subpostmasters in the percentage level of changes.

Figures exclude inflation of 2.5%.

**Change August 2002 – February 2004: TOTAL PRODUCT PAYMENT**

<b>NO CHANGE:</b>	<b>4%</b>	
<b>INCREASE:</b>	<b>59%</b>	
<b>DECREASE:</b>	<b>15%</b>	<b>DK/N/A/Refused: 22%)</b>



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

## Total Order Book/Girocheque

The following table and charts shows the total for order book and girocheque income<sup>11</sup>. This excludes other payments - such as card account openings, card account transactions and other miscellaneous products - included under the Total Product summary.

The mean average amount received for order book/girocheque income for February 2004 is £186. This compares with £236 in February 2003 - a 21% decrease over the year. Well over half (62%) of all Rural English subpostmasters received between £101 and £1,000 for February 2004. In comparison to February 2003, a significant decrease in order book/giro cheque payment is especially evident at the £201 to £400 level.

<b>Total Order Book/Giro<sup>12</sup></b>						
		<b>PHASE 2</b>		<b>PHASE 1</b>	<b>CHANGES</b>	
		<b>Feb 2004</b>	<b>Feb 2003</b>	<b>Aug 2002</b>	<b>Revised Payments Change 1 2004-2003</b>	<b>Historic Change: 2004-2002</b>
<i>Base: All Rural English subpostmasters who have a scale monthly or modified contract</i>		(156)	(156)	(160)		
		%	%	%	%	%
Nothing		1	5	1	-4	0
£1-£4		0	0	0	0	0
£5-£10		2	0	0	+2	+2
£11-£20		1	1	1	0	0
£21-£30		1	0	1	+1	0
£31-£40		1	1	1	0	0
£41-£50		1	1	0	0	+1
£51-£100		15	16	14	-1	+1
£101-£200		25	29	29	-4	-4
£201-£400		26	33	33	-7	-7
£401-£1,000		12	14	17	-2	-5
£1,001-£5,000		1	0	3	1	-2
<b>Mean</b>		<b>£186</b>	<b>£236</b>	<b>£314</b>	<b>-£50</b>	<b>-£128</b>
Don't know /Refused		16	0	3	+16	+13

<b>Inflation</b>	
<b>02/03-02/04:</b>	<b>+2.5%</b>
<b>08/02-02/04:</b>	<b>+4.2%</b>
<b>Actual Change</b>	
<b>02/03-02/04:</b>	<b>-21.2%</b>
<b>08/02-02/04:</b>	<b>-40.8%</b>

Source: MORI

<sup>11</sup> Post Office Ltd divides pay for order books and girocheques into 4 categories – “Pensions” (combined benefit, disability allowance, income support, industrial injuries/death benefit, invalidity pension); “Allowances” (army pension, airforce pension, family credit, mobility allowance, MOD paid orders); “Inland Revenue” (all Inland Revenue products, including child benefit) and “Giro DWP Coloured Order” (jobseekers allowance, Social Fund payments, arrears and urgent payments). The individual data comparing the 2003 and 2004 figures for each individual are included in the tabulations. Interpretation of this data should be carried out with care. Changes will be in part due to the Government’s roll-out of the Direct Payment programme, in which certain benefits are targeted for conversion to Direct Payment before others. In addition, from April 2003 the issuing authority for child benefit changed from the Department for Work and Pensions to the Inland Revenue. This change was phased in over the year. Therefore this will have a negative impact on payments made under “Allowances” in 2002/2003 compared with 2004; and payments made under the “Inland Revenue” category will be boosted in 2004 compared with 2002 by this change.

<sup>12</sup> In phase 2 of the research figures relating to specific products (Q5c-f on the topline) were only asked of Rural English subpostmasters who have a scale monthly or modified contract. The results from phase 1 have been re-based on this definition to allow for accurate comparisons.

The fall in income in the longer term (since August 2002), from total order book/giro payments is more dramatic – a 41% drop.

In comparison to Urban English subpostmasters the mean average amount received by Rural English subpostmasters for order book/girocheque income is again substantially lower – in February 2004 Urban English subpostmasters received £358, compared to £460 in February 2003 and £560 in August 2002. (This means that percentage change figures are comparable to Rural English subpostmasters.)

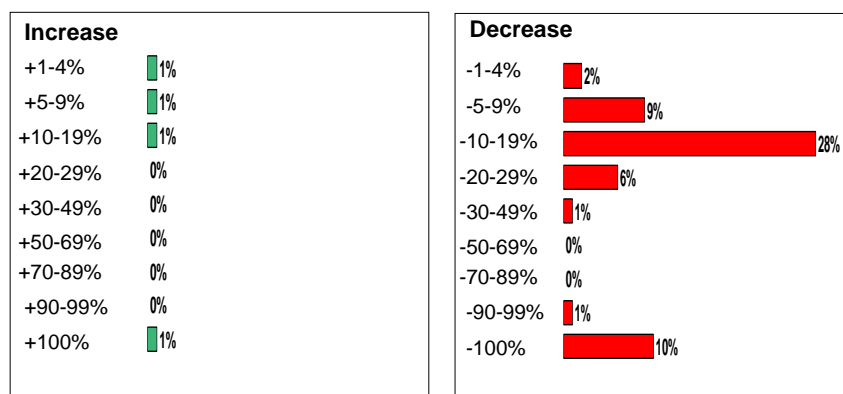
In comparison to UK subpostmasters the mean average amount received by Rural English subpostmasters for order book/girocheque income is also much lower – in February 2004 UK subpostmasters received £306, compared to £386 in February 2003 and £656 in August 2002. (Again percentage change figures are comparable to Rural English subpostmasters.)

Total Order Book/Giro (Means): February 2004					
Rural English subpostmasters (156)		Urban English subpostmasters (156)		UK subpostmasters (160)	
Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003
<b>£186</b>	-21.2%	<b>£358</b>	-22.2%	<b>£306</b>	-20.7%
<i>Excluding inflation at 2.5%</i>	<i>-23.7%</i>		<i>-24.7%</i>		<i>-23.2%</i>

By analysing the data on a case by case basis, we can see that 56% of Rural English subpostmasters have seen a *decrease* in their total order book/girocheque income, particularly in the 10% to 19% range. As the following chart illustrates, (and as is the case for most UK subpostmasters), hardly any have actually reported increases (3%). Figures exclude inflation of 2.5%.

**Change February 2003- February 2004: TOTAL ORDER BOOK/GIRO**

**NO CHANGE: 40%**  
**INCREASE: 3%**  
**DECREASE: 56% (DK/N/A/Refused: 0%)**



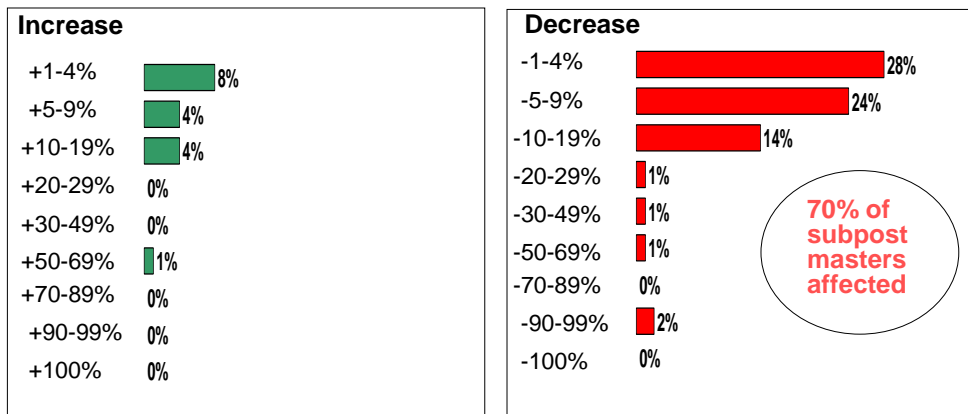
Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

## Pensions

Seven in ten have seen a decrease in pension payments in comparison to last year. This is mainly at the lower levels of 19% and below. Figures exclude inflation of 2.5%.

### Change February 2003- February 2004: PENSIONS

**NO CHANGE: 8%**  
**INCREASE: 16%**  
**DECREASE: 70%** (DK/N/A/Refused: 6%)

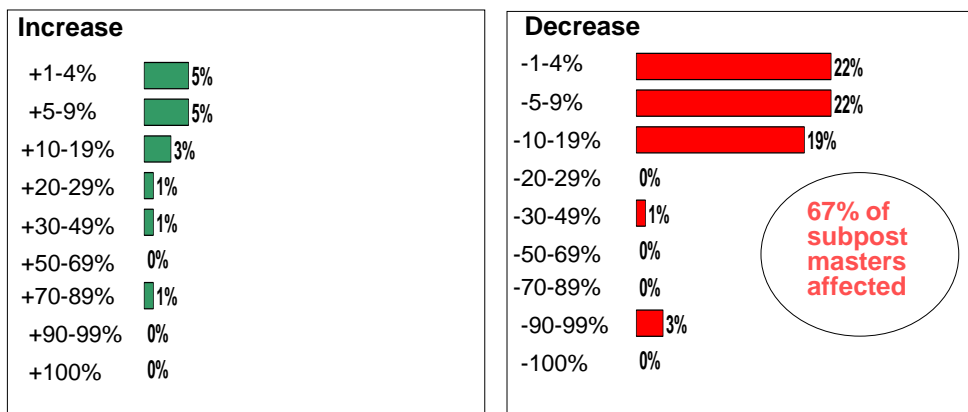


Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

In comparison to August 2002, 67% have experienced a (slightly smaller) decrease. Again these percentage shifts are similar to those experienced by most UK subpostmasters.

### Change August 2002 - February 2004: PENSIONS

**NO CHANGE: 6%**  
**INCREASE: 17%**  
**DECREASE: 67%** (DK/N/A/Refused: 10%)

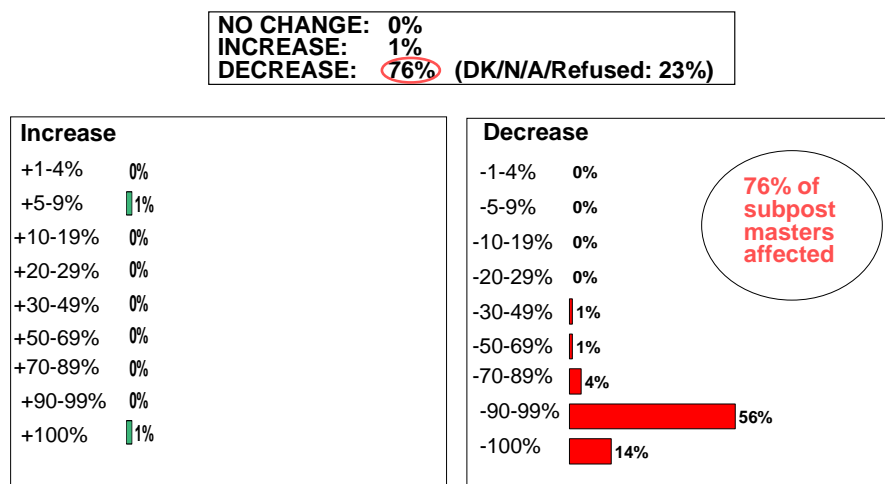


Base: All English Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

## Allowances

The chart below illustrates that in the case of Allowances<sup>13</sup>, three-quarters have reported decreases – the majority at the 90 to 99% level. This pattern remains similar when compared with February 2004 and August 2002.

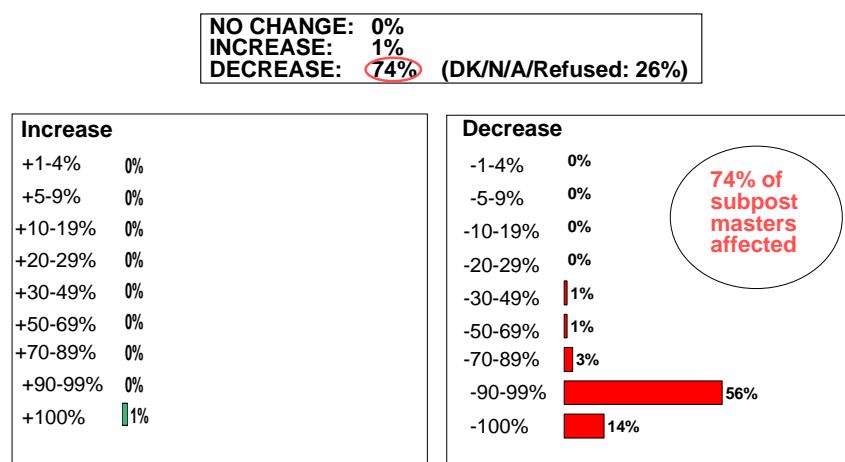
### Change February 2003– February 2004: ALLOWANCES



Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

The results are similar to those found for UK subpostmasters, where 82% reported decreases between February 2003-4 for allowances (mainly at the 90 to 99% level); while 89% of Urban English subpostmasters reported a decrease for the same period.

### Change August 2002 – February 2004: ALLOWANCES



Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

<sup>13</sup> Changes in Allowances and Inland Revenue incomes should be noted with caution due to changes in the way child benefit is now recorded. In 2002, child benefit was included under Allowances, whereas by August 2003, it became part of Inland Revenue Incomes.

## Giro DSS Coloured Order Income

In the case of Giro DSS Coloured Order Income, in comparison to February 2003 the mean amount that Rural English subpostmasters were paid has decreased by nearly a quarter, as has that for all UK subpostmasters.

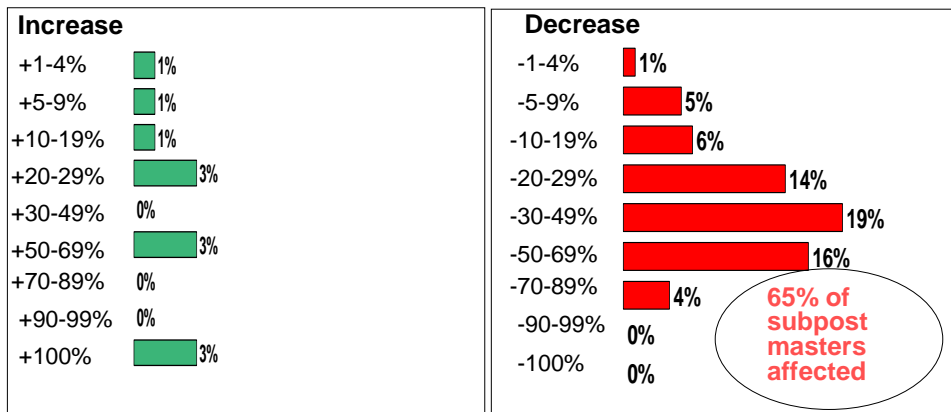
The average payment is now £8.46. This compares to Urban English subpostmasters who received £25.11 in February 2004, £33.04 in February 2003 and £27 in August 2002. UK subpostmasters received £20.12 in February 2004, £26.80 in February 2003 and £17.30 in August 2002.

The chart below illustrates that, over the last 12 months, 65% of Rural English subpostmasters have seen their giro income fall. This decrease is particularly evident in the 20% to 69% range.

Figures exclude inflation of 2.5%.

### Change February 2003– February 2004: GIRO

NO CHANGE:	15%
INCREASE:	10%
DECREASE:	65% (DK/N/A/Refused: 10%)



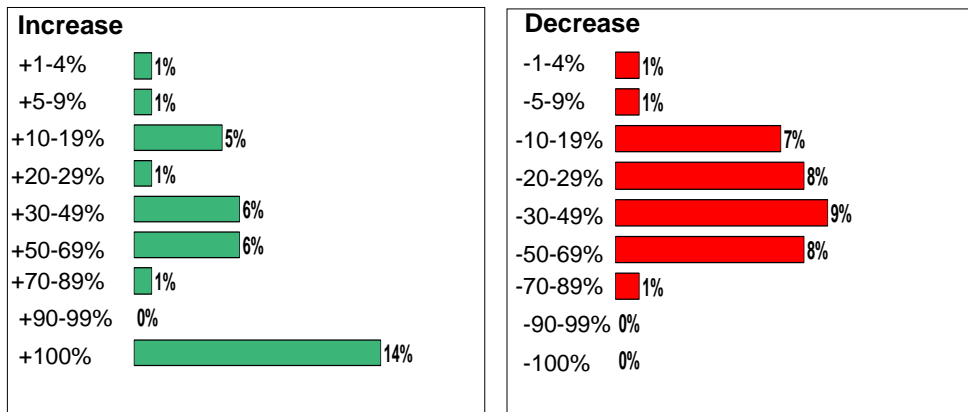
Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

In comparison to August 2002 however, over a third have seen some increase in giro payment, whilst a similar proportion record a decrease.

In comparison to UK subpostmasters the results are broadly similar – a 68% decrease for Giro Income in February 2003-2004 and a 44% decrease between August 2002 and February 2004.

### Change August 2002 – February 2004: GIRO

<b>NO CHANGE:</b>	<b>18%</b>	
<b>INCREASE:</b>	<b>34%</b>	
<b>DECREASE:</b>	<b>36%</b>	<b>(DK/N/A/Refused: 12%)</b>

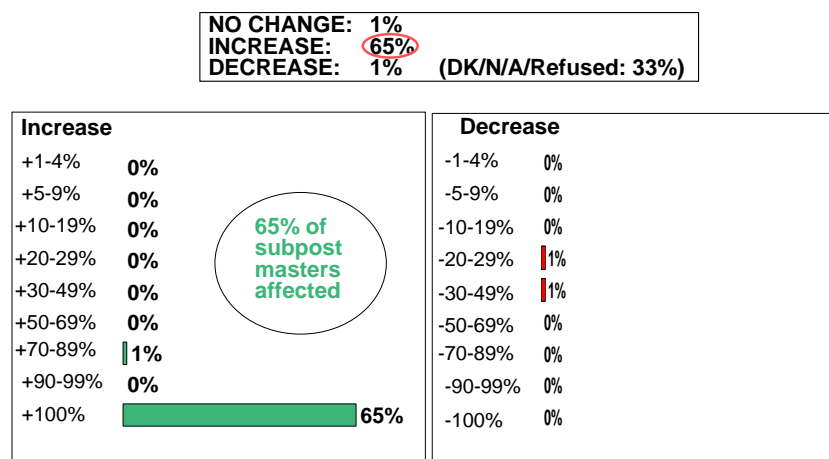


Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

## Inland Revenue Income

Income from Inland Revenue payments<sup>14</sup> has actually increased during the 12 month period from February 2003 to February 2004. Indeed, the majority (65%) have seen their Inland Revenue payment increase this year – most by 100%. This is largely because in 2002 child benefit was included under Allowances, whereas, during 2003 it became part of the Inland Revenue's remit, figures exclude inflation of 2.5%.

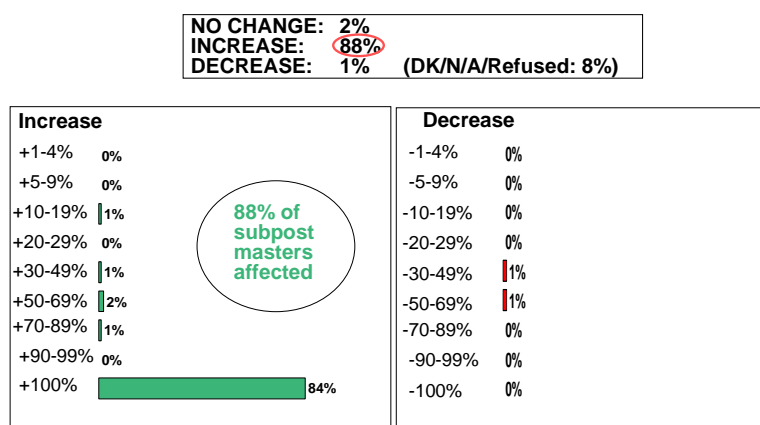
### Change February 2003– February 2004: INLAND REVENUE



Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

The pattern continues when comparing data collected from phase 1. The majority of Rural English subpostmasters have seen a significant increase in their Inland Revenue income – particularly those who work in excess of 35 hours per week. Again these shifts are in line with those experienced by all UK subpostmasters.

### Change August 2002 – February 2004: INLAND REVENUE



Base: All English/Rural Subpostmasters who have scale monthly or modified contracts (156) Source: MORI

<sup>14</sup> Changes in Allowances and Inland Revenue Incomes should be noted with caution due to changes in the way child benefits is now recorded. In 2002, child benefit was included under Allowances, whereas by August 2003, it became part of Inland Revenue Incomes.

## Card Account Openings

Post Office card accounts are simple electronic accounts, available only through post offices, designed to receive state pension and benefit payments only. Card accounts were introduced in April 2003, hence period comparisons for the income generated from card account openings and transactions only available between August 2003 (phase 1 of the research) and February 2004. Subpostmasters are paid a one-off payment for each card account opened and also transaction payments which relate to the amount of money withdrawn from the accounts by account holders.

The mean average amount that Rural English subpostmasters received for card account openings in February 2004 was £16. This represents a 5.9% decrease in comparison to August 2003, in real terms this is a £1 fall.

The table below also highlights that the majority (69%) actually receive £20 or less. Those paid over £21 are more likely to work over 35 hours.

<b>Card Account Openings</b>			
	<b>PHASE 2</b>	<b>PHASE 1</b>	<b>CHANGES</b>
	<b>Feb 2004</b>	<b>Aug 2003<sup>15</sup></b>	<b>Revised Payments Change 2: 2004-2003</b>
<i>Base: All Rural English subpostmasters</i>	(226)	(269)	
	%	%	%
Nothing	10	14	-4
£1-£4	18	17	+1
£5-£10	22	12	+10
£11-£20	20	20	0
£21-£30	8	11	-3
£31-£40	7	9	-2
£41-£50	3	4	-1
£51-£100	2	4	-2
Over £101	1	1	0
<b>Mean</b>	<b>£16</b>	<b>£17</b>	<b>-£1</b>
DK /Refused	10	9	+1

*Source: MORI*

<b>Inflation</b>	
<b>08/03-02/04:</b>	<b>+2.4%</b>
<b>Actual Change</b>	
<b>08/03-02/04:</b>	<b>-5.9%</b>

<sup>15</sup> Card Accounts were only introduced in April 2003, therefore both tabular and chart comparisons are made against August 2003/Phase 1.

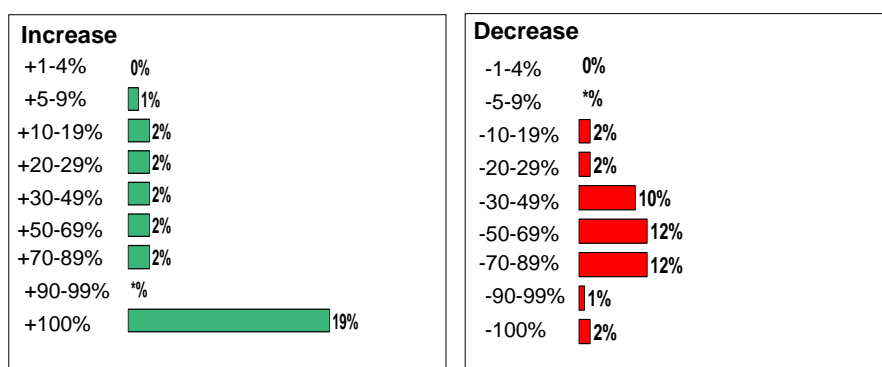
In contrast, Urban English and UK subpostmasters have seen a 6.7% and 9.1% increase for their card account openings payments since August 2003.

Card Account Openings (Means): February 2004					
Rural English subpostmasters (226)		Urban English subpostmasters (262)		UK subpostmasters (634)	
Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003
<b>£16</b>	-5.9%	<b>£32</b>	+6.7%	<b>£28</b>	+9.1%
<i>Excluding inflation at 2.4%</i>	-8.3%		+4.3%		+6.7%

The chart below shows that two-fifths (42%) have seen a decrease in their card account openings pay since August 2003, while one-fifth have seen an increase at the 100% level.

### Change August 2003 – February 2004: CARD ACCOUNT OPENINGS

<b>NO CHANGE:</b>	<b>7%</b>
<b>INCREASE:</b>	<b>30%</b>
<b>DECREASE:</b>	<b>42% (DK/N/A/Refused: 21%)</b>



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

## Card Account Transactions

Nearly two-thirds (65%) reported no transaction payments in August 2003. Whilst this proportion has more than halved for February 2004, 28% of Rural English subpostmasters still report receiving nothing for card account transactions.

Despite the proportional increase in each income band the mean average payment for card account transactions has decreased by 28.6% in comparison to August 2003.

Card Account Transactions				
		PHASE 2	PHASE 1	CHANGES
		Feb 2004	Aug 2003 <sup>16</sup>	Revised Payments Change 2: 2004-2003
Base: All Rural English subpostmasters		(226)	(269)	
		%	%	%
	Nothing	28	65	-37
	£1-£4	18	16	+2
	£5-£20	40	} 3	} +47
	£21-£40	8		
	£41-£60	1		
	£61-£80	1		
	£81-£100	0		
	Over £101	*	3	-3
	<b>Mean</b>	<b>£10</b>	<b>£14</b>	<b>-£4</b>
	DK /Refused	3	13	-10

<b>Inflation</b>	
08/03-02/04:	+2.4%
<b>Actual Change</b>	
08/03-02/04:	-28.6%

Source: MORI

This compares to a 71% increase for Urban English subpostmasters (£24/£14) and 94% for UK subpostmasters (£24/£12).

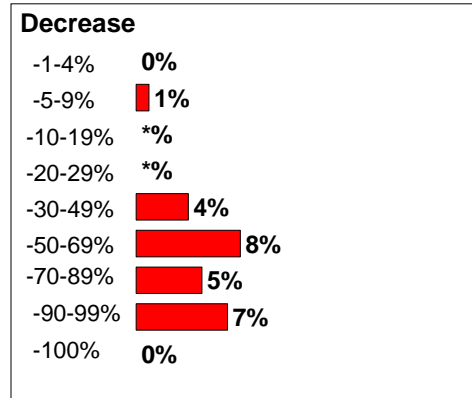
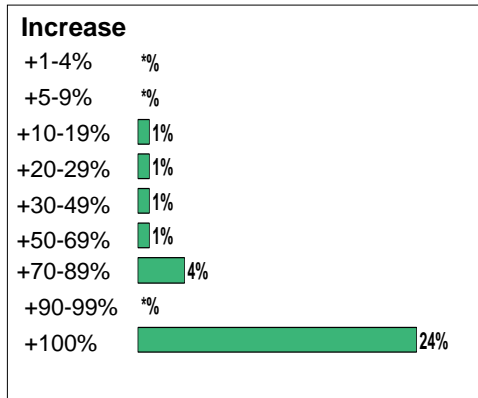
Card Account Transactions (Means): February 2004					
Rural English subpostmasters (226)		Urban English subpostmasters (262)		UK subpostmasters (634)	
Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003
<b>£10</b>	-28.6%	<b>£24</b>	+71%	<b>£24</b>	+94%
<i>Excluding inflation at 2.4%</i>	<i>-31%</i>		<i>+68.6%</i>		<i>+91.6%</i>

<sup>16</sup> Card Accounts were only introduced in April 2003, therefore both tabular and chart comparisons are made against August 2003/Phase 1.

The chart below shows that a third (35%) of Rural English subpostmasters have seen an increase in their card account transactions pay since August 2003 – for a quarter this has been at the 100% level. These increases are below that experienced by UK subpostmasters generally.

### Change August 2003 – February 2004: CARD ACCOUNT TRANSACTIONS

<b>NO CHANGE:</b>	<b>2%</b>
<b>INCREASE:</b>	<b>35%</b>
<b>DECREASE:</b>	<b>26% (DK/N/A/Refused: 37%)</b>



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

## Automated Banking

Automated banking includes a number of transactions made over the post office counter, including some transactions made using Alliance & Leicester, Barclays and Lloyds TSB current accounts. It also includes all cash withdrawals and most balance enquiry transactions for basic bank account customers using the post office. Automated banking started in April 2003 and the amounts earned remains relatively low – in August 2003 a fifth of Rural English subpostmasters recorded a nil payment. However in February 2004, just 1% did.

<b>Automated Banking</b>			
	<b>PHASE 2</b>	<b>PHASE 1</b>	<b>CHANGES</b>
	<b>Feb 2004</b>	<b>Aug 2003<sup>17</sup></b>	<b>Revised Payments Change 2: 2004-2003</b>
<i>Base: All Rural English subpostmasters</i>	(226)	(269)	
	%	%	%
Nothing	1	20	-19
£1-£4	9	18	-9
£5-£10	33	33	0
£11-£20	34	10	+24
Over £20	12	1	+11
<b>Mean</b>	<b>£13</b>	<b>£4</b>	<b>+£9</b>
Refused	0	0	0
Don't know	10	18	-8

<b>Inflation</b>	
08/03-02/04:	+2.4%
<b>Actual Change</b>	
08/03-02/04:	+225%

Source: MORI

The mean automated banking payment for February 2004 is £13 - a small figure in real terms, but a sizeable proportional increase (on £4 in August 2003). This compares to Urban English subpostmasters who received an average of £17 in February 2004 and £8 in August 2003. UK subpostmasters received £16 and £6 payments, respectively, over the same periods.

<b>Automated Banking Payments (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003
<b>£13</b>	+225%	<b>£17</b>	+113%	<b>£16</b>	+172%
<i>Excluding inflation at 2.4%</i>	+222.6%		+110.6%		+169.6%

<sup>17</sup> Automated Banking was only introduced in April 2003, therefore both tabular and chart comparisons are made against August 2003/Phase 1.

## Change August 2003 – February 2004: AUTOMATED BANKING

<b>NO CHANGE:</b>	<b>1%</b>
<b>INCREASE:</b>	<b>61%</b>
<b>DECREASE:</b>	<b>3% (DK/N/A/Refused: 35%)</b>



Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

The chart above illustrates the earlier tables – three-fifths of Rural English subpostmasters have seen an increase in their automated banking income, 33% at the 100% level.

## Automated Bill Payments/Auto Payments

Automated bill payments include post office customers' payments for bills ranging from electricity and gas bills to cable television, telecommunications services and council tax. The precise availability of these services at post offices varies from region to region, depending on negotiations with local suppliers.

The following table shows the combined total for automated bill payments – (referred to as A, B and D categories by Post Office Ltd). The mean average amount received in February 2004 is £70. This represents an overall mean increase of 18.6% in 12 months but is still well below the level of UK subpostmasters (£197).

Combined Automated Bill Payments <sup>18</sup>						
		PHASE 2		PHASE 1	CHANGES	
		Feb 2004	Feb 2003	Aug 2002	Revised Payments Change 1 2004-2003	Historic Change: 2004-2002
<i>Base: All Rural English subpostmasters</i>		(226)	(226)	(269)		
		%	%	%	%	%
	Nothing	3	6	1	-3	+2
	£1-£4	8	9	6	-1	+2
	£5-£10	5	6	9	-1	-4
	£11-£20	10	14	13	-4	-3
	£21-£30	10	10	15	0	-5
	£31-£40	11	10	10	+1	+1
	£41-£50	8	8	8	0	0
	£51-£100	22	19	16	+3	+6
	£101-£200	12	10	10	+2	+2
	£201-£400	7	5	4	+2	+3
	£401-£1,000	1	*	2	+1	-1
	£1,001-£5,000	0	0	1	0	-1
	<b>Mean</b>	<b>£70</b>	<b>£59</b>	<b>£70</b>	<b>+£11</b>	<b>£0</b>
	Don't know/refused	5	4	7	+1	-2

Source: MORI

<b>Inflation</b>	
02/03-02/04:	+2.5%
08/02-02/04:	+4.2%
<b>Actual Change</b>	
02/03-02/04:	+18.6%
08/02-02/04:	0%

Half the Rural English subpostmasters receive payments in the range £41 to £400. However, when analysing the changes on an individual basis, around one in six Rural English subpostmasters (18%) have actually seen their combined automated bill payment *decrease*. In comparison to August 2002 there has been no change in the level of payment.

<sup>18</sup> For February 2004 pay advice slips recorded Auto Payments in a different format – Auto Payment A, B and D combined. Therefore a total figure for Auto Payments was recorded, in comparison to individual figures for February 2003 and phase 1 of the research.

Compared with Urban English subpostmasters the proportional increase between February 2003-4 is similar: 17% (£197 in February 2004, £168 in February 2003 and £156 in August 2002).

In comparison to UK subpostmasters the proportional increase between February 2003-4 is also similar: 17% (£142 in February 2004, £121 in February 2003 and £129 in August 2002).

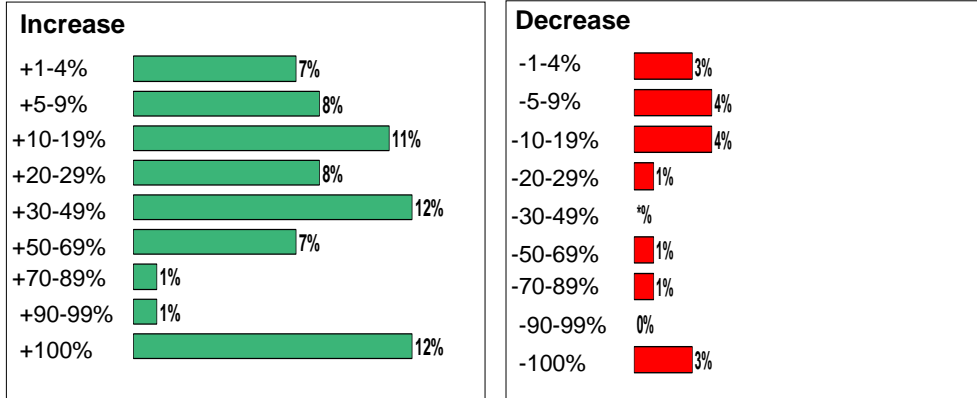
<b>Automated Bill Payments (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003	Mean	Change in comparison to February 2003
<b>£70</b>	<b>+18.6%</b>	<b>£197</b>	<b>+17.3%</b>	<b>£142</b>	<b>+17.3%</b>
<i>Excluding inflation at 2.5%</i>	<i>+16.1%</i>		<i>+14.8%</i>		<i>+14.8%</i>

When looking at changes in individual automated pay amounts the picture remains similar between both February 2004/3 and February 2004/August 2002 – around seven in ten have seen an increase in Automated payments. Figures exclude inflation of 2.5% (February 2003 – February 2004) and 4.2% (August 2002 – February 2004).

Both charts on the next page illustrate that the patterns are very similar to those for UK subpostmasters overall.

**Change February 2003- February 2004: AUTOMATED BILL PAYMENTS**

**NO CHANGE: 9%**  
**INCREASE: 67%**  
**DECREASE: 18%** (DK/N/A/Refused: 5%)

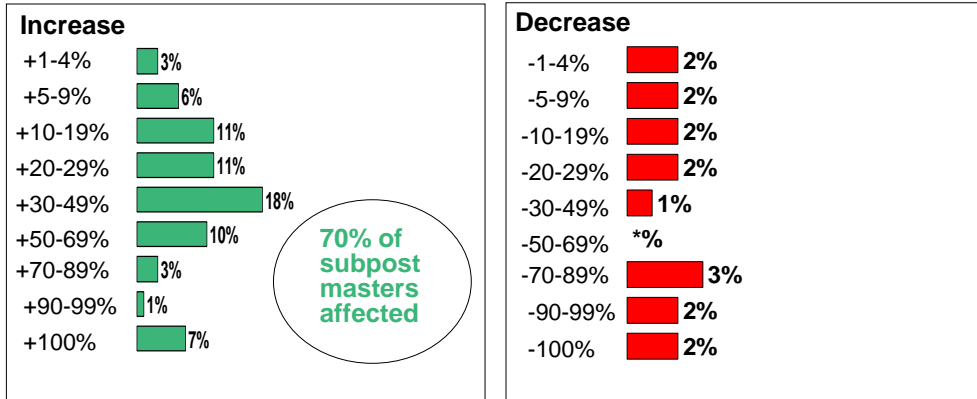


Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

**Change August 2002 – February 2004: AUTOMATED BILL PAYMENTS**

**NO CHANGE: 3%**  
**INCREASE: 69%**  
**DECREASE: 16%** (DK/N/A/Refused: 11%)



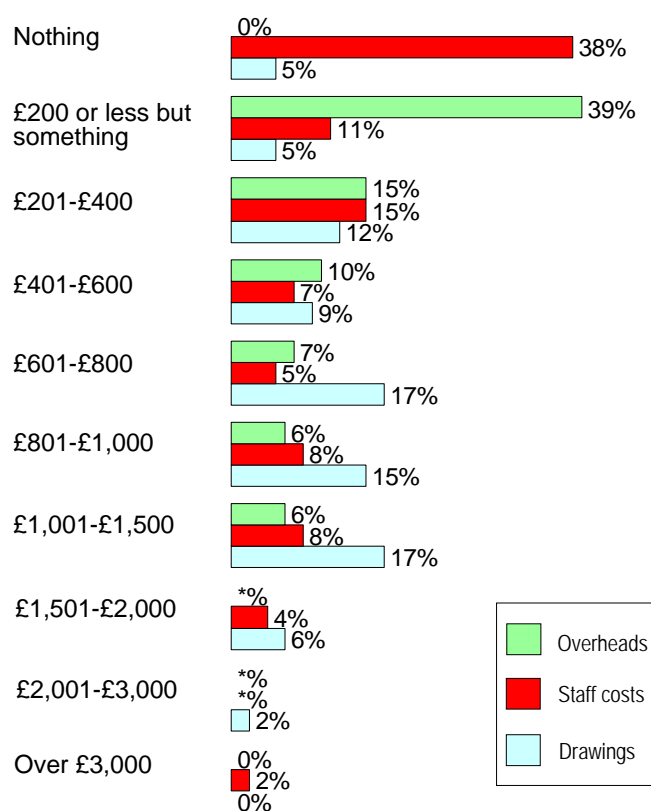
Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

# Overheads, Staff Costs & Personal Drawings

For February 2004, Rural English subpostmasters were also asked about their overheads, staff costs and personal drawings<sup>19</sup> (overheads will include rent or mortgage, rates, lighting and heat.) The chart below illustrates the wide variations in the distribution of personal drawings taken by Rural English subpostmasters (who were able to provide a figure<sup>20</sup>). Of those who reported a figure<sup>21</sup>, 63% drew £1,000 or less; one in five (22%) drew less than £400 a month, while a similar proportion (17%) paid themselves between £1,001 and £1,500 per month; only 8% drew over £1,500. As with UK subpostmasters, one in twenty drew nothing, but generally Rural English subpostmasters drew less than UK subpostmasters.

## Overheads, Staff Costs And Personal Drawings



Base: All English/Rural Subpostmasters - Phase 2 (226). Don't Know/refused was 16%, 1% and 12% respectively Source: MORI

<sup>19</sup> A number of "husband and wife" post office partnerships have been included in the sample, so the "personal payments" section will need to be treated with some caution.

<sup>20</sup> Some respondents who have another business attached to their post office were unable to separate their personal drawings and/or overheads into post office vs other business amounts. These people are recorded as Don't Know. 38% of respondents were unable to provide a figure.

<sup>21</sup> Ie excluding anyone giving an answer of Don't know or refused, but including those who gave a figure of 0.

<b>Personal Drawings</b>				<b>PHASE 2</b>	<b>PHASE 1</b>	<b>CHANGES</b>
				<b>Feb 2004</b>	<b>Aug 2003</b>	<b>Revised Payments Change 2: 2004-2003</b>
<i>Base:</i>	<i>All Rural English</i>			(226)	(269)	
	<i>subpostmasters</i>					
				%	%	%
		Nothing		5	6	-1
		£200 or less but something		5	5	0
		£201-£400		12	8	+4
		£401-£600		9	6	+3
		£601-£800		17	10	+7
		£801-£1,000		15	10	+5
		£1,01-£1,500		17	14	+3
		£1,501-£2,000		6	6	0
		£2,001-£3,000		2	3	-1
		Over £3,000		0	1	-1
		<b>Mean</b>		<b>£834</b>	<b>£612</b>	<b>+£222</b>
		DK /Refused		12	32	-20

<b>Inflation</b>	
08/03-02/04:	+2.4%
<b>Actual Change</b>	
08/03-02/04:	+36%

Source: MORI

In comparison to August 2003 however, mean personal drawings have actually risen by £222 – a 36% increase.<sup>22</sup> This compares to the even more dramatic increase, 63%, for Urban English subpostmasters (£1,118 in February 2004, £685 in August 2003). UK subpostmasters received a 45% increase (£969, £666) for the same time period.

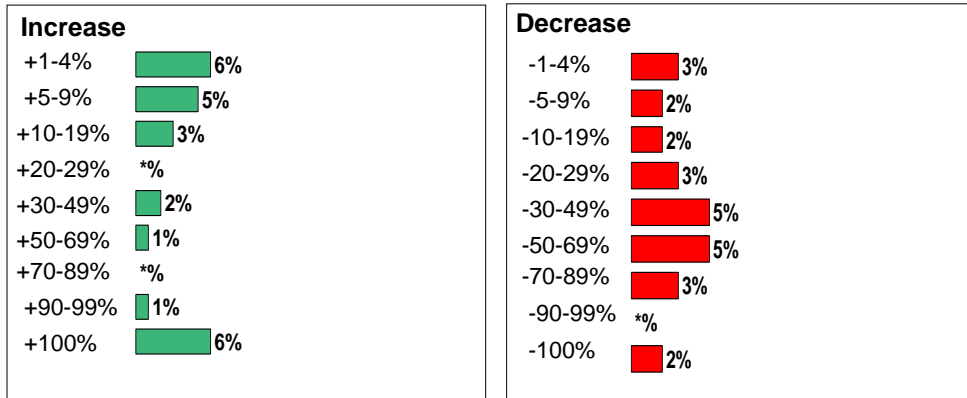
<b>Personal Drawings (Means): February 2004</b>					
<b>Rural English subpostmasters (226)</b>		<b>Urban English subpostmasters (262)</b>		<b>UK subpostmasters (634)</b>	
Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003	Mean	Change in comparison to August 2003
<b>£834</b>	+36%	<b>£1,118</b>	+63%	<b>£969</b>	+45%
<i>Excluding inflation at 2.4%</i>	<i>+33.6%</i>		<i>+60.6%</i>		<i>+42.6%</i>

<sup>22</sup> After the first phase of the research some figures which were judged either too low/high were forced to null. In preparation for phase 2 of this research logic checks were included to query particularly low/high values. (Interviewers were instructed to re-check figures with the Rural English subpostmaster and record a reason for the low/high amount – such as ‘busier period of the year’.) This reduced the null values for phase 2 but may have impacted on the mean figures, these should be treated with caution.

A quarter (26%) of Rural English subpostmasters have seen a decrease in their personal drawings, and 24% have seen an increase in comparison to August of last year. However 39% of Rural English subpostmasters did not give any information about their personal drawings.

### Change August 2003 – February 2004: Personal Drawings

<b>NO CHANGE:</b>	<b>9%</b>
<b>INCREASE:</b>	<b>24%</b>
<b>DECREASE:</b>	<b>26% (DK/N/A/Refused: 41%)</b>



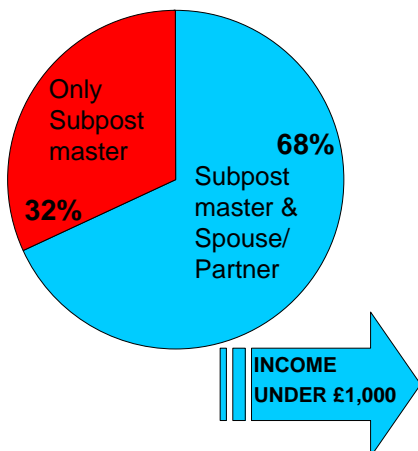
Base: All English/Rural Subpostmasters – Phase 2 (226)

Source: MORI

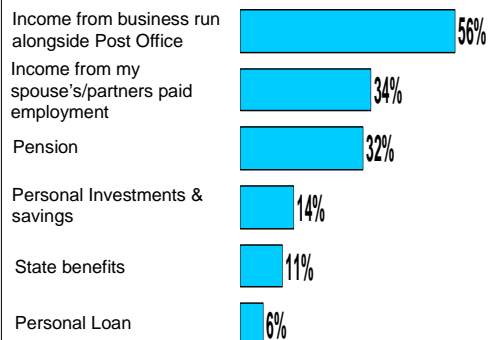
For seven in ten Rural English subpostmasters this income is for both themselves and their spouse/partner. For those whose personal income is under £1,000 the most common way of generating additional income is from the business they run alongside the post office (56% say this).

### Subpostmaster Pay: Joint/Low Income

Q *Is this income for both you and your spouse/partner who helps with the Post Office duties, or only you?*



#### Sources used to boost household income – top 5 mentions



Base: All English/Rural Subpostmasters who have spouse/partner sharing PO duties (76); All whose personal income is under £1,000 (128)

Source: MORI

The table below illustrates the average costs incurred in relation to gross pay. The mean average that Rural English subpostmasters spent on combined staff and overheads in February 2004 was £879. This compares to mean average gross income for the same period of £1,884. From this gross income, personal earnings are also deducted for each Rural English subpostmaster - the mean average being £834. Also deducted from gross income is national insurance and tax.

Comparing the total mean business costs to the mean average gross pay amount (£1,884) - the average Rural English post office in February 2004 did make 'a profit'<sup>23</sup>. Although, it should also be noted that an increasing proportion did not appear to make 'a profit'<sup>24</sup>.

<b>Gross Pay Vs Business Costs 2004</b>				<i>Gross Pay</i>	<i>Overheads</i>	<i>Staff Costs</i>	<i>Personal Drawings</i>
<i>Base:</i>	<i>All</i>	<i>Rural</i>	<i>English</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
<i>subpostmasters (226)</i>							
		Nothing		0	0	38	5
		£200 or less but something			39	11	5
		£201-£400	}	19	15	15	12
		£401-£600			10	7	9
		£601-£800			7	5	17
		£801-£1,000			6	8	15
		£1,001-£1,500		27	6	8	17
		£1,501-£2,000		17	*	4	6
		£2,001-£3,000		21	*	*	2
		Over £3,000		15	0	2	0
		<b>Mean</b>		<b>£1,884</b>	<b>£399</b>	<b>£480</b>	<b>£834</b>
		Don't know/Refused		1	16	1	12

*Source: MORI*

<sup>23</sup> Since we do not have the data for net pay or the amount deducted from gross pay for national insurance and tax, this is an estimated figure, based on gross pay less overheads, staff costs and personal earnings. It does not include deductions for National Insurance and Tax. The calculation also excludes anyone who reported Don't Know for any of these categories: Gross pay, overheads, staff costs and personal earnings – IT SHOULD BE NOTED THAT PERSONAL EARNINGS ARE NOT FIXED AND ARE DEPENDENT ON RURAL ENGLISH SUBPOSTMASTERS DISCRETION.

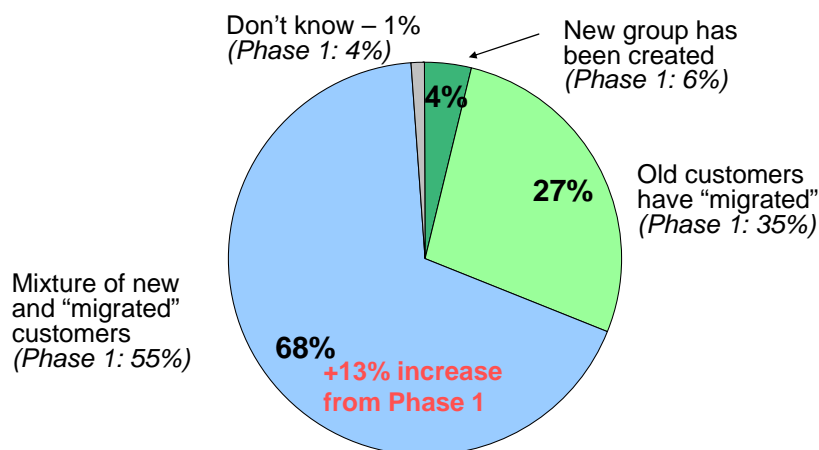
<sup>24</sup> Over half did not make a profit based on gross pay less overheads, staff costs and personal earnings. Since we do not have the figures for National Insurance and Tax deductions, we know that the minimum number who did not make a profit was 55% (i.e. 125/226 made less than £1,713 in February 2004).

## Automated Banking Customers

Opinion is increasingly less divided over who the new automated banking customers are. Two-thirds (68%) of Rural English subpostmasters believe that old benefit and pension book customers have simply 'migrated' to the Direct Payment system; while others (27%) think that automated banking customers are a mixture of new and 'migrated' customers. A small minority (4%) believe that a totally new type of customer has been created.

### Automated Banking Users

Q Would you say that generally, over the last six months, a new group of automated bank account users has been generated, would you say that your old benefit customers have "migrated" across to this system or has there been a mixture of new and old customers using the new automated system?



Base: All English/Rural Subpostmasters – Phase 2 (226); Phase 1 (269)

Source: MORI

In comparison to UK subpostmasters the results are fairly consistent – although Rural English subpostmasters are less likely to say that old customers have migrated (27% say this compared to 34% of Urban English and 34% of UK subpostmasters).

# Changes in Use of Attached Businesses

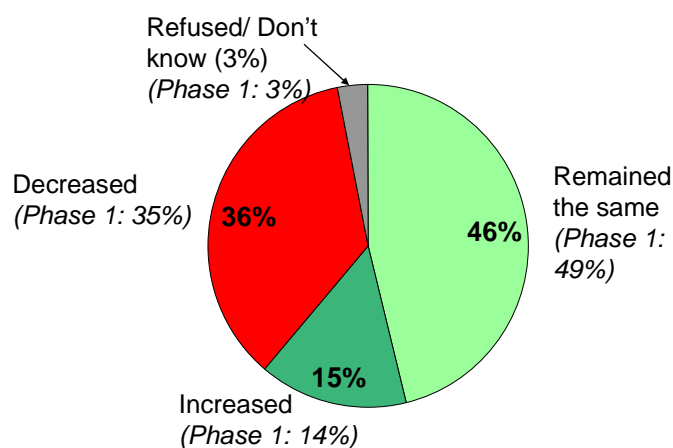
In order to provide a fuller picture of the impact the change to Direct Payment is having, we asked Rural English subpostmasters with adjoining businesses to their post office, whether they thought their non-post office business (from post office customers) had changed during the past six months.

Just over two-fifths believe that their other business has not been affected, while the remaining proportion, say that it has. Of those who believe that spending on non-post office products and services has changed, the majority (70%) say that it has decreased. It is worth noting that 56% of Rural English subpostmasters use income from the business run alongside the post office to boost their household income (see page 44 for details of sources used to boost household income).

In comparison to Urban English subpostmasters, Rural English subpostmasters are more likely to say that customer spend has remained the same (46% compared to Urban English 31%). Conversely Urban English subpostmasters are significantly more likely to note a decrease (54% compared to Rural English 36%). Among UK subpostmasters 39% say 'remained the same', 44% 'decreased'.

## Changes In Customer Spend: Affecting Non-PO Business

Q Now, thinking about your post office customers, have you noticed a change in the amount these customers spend in your shop/store/business on non post office business - over the last six months?

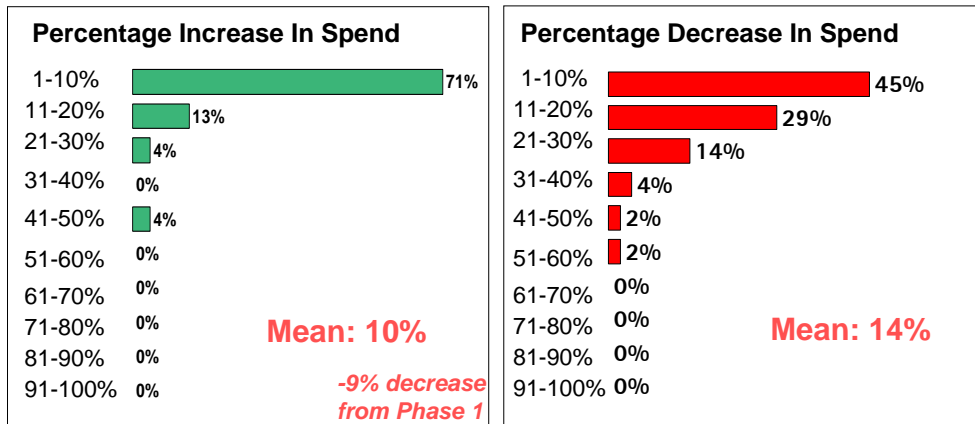


Base: All English/Rural Sub post offices located alongside another business (157); Phase 1 (185)

Source: MORI

**Phase 2: Changes In Customer Spend – Affecting Non-PO Business**

Q You said that the amount spent by post office customers had increased/ decreased over the last six months. Can you give me an estimate of the percentage?



Base: All noting an increase in business (24); All noting a decrease in business (56)

Source: MORI

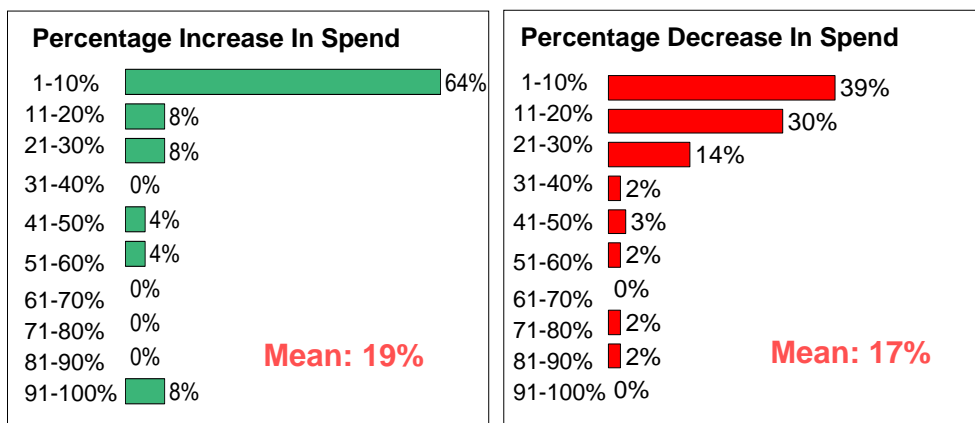
The mean average decrease in ‘non-post office’ spending is 14% - very similar to phase 1 of this research. While the majority believe their non-post office business has either decreased or remained the same, one in ten do report an increase (although the mean level has fallen by 9% in comparison to phase 1).

The majority (71%) of those who report increases, say their non-post office business has grown by up to 10% in the last six months.

These results are fairly consistent with the results for UK subpostmasters and Urban English subpostmasters (mean increase: 8%; decrease: 17%).

**Phase 1: Changes In Customer Spend: Affecting Non-PO Business**

Q You said that the amount spent by post offices customers had increased/ decreased over the last six months. Can you give me an estimate of the %?



Base: All noting an increase in business (25); All noting a decrease in business (64)

Source: MORI

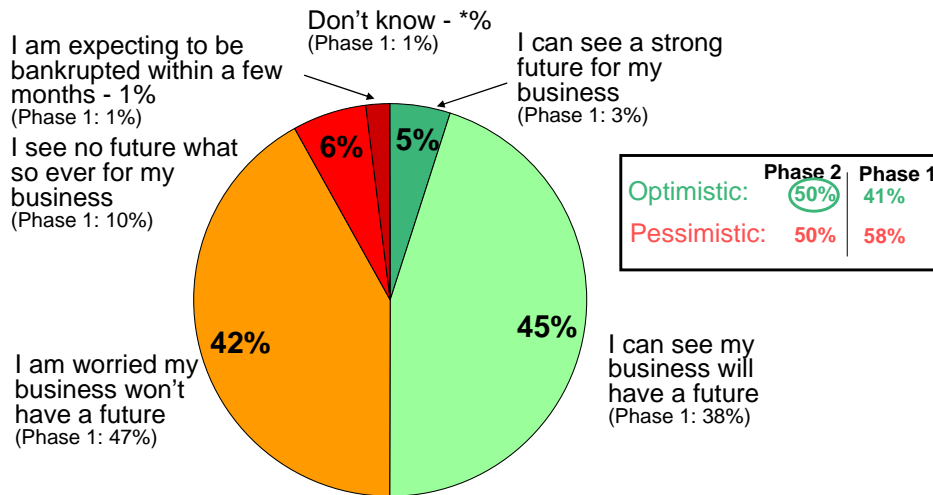
# The Future

Although most Rural English subpostmasters are not overly optimistic about the next six months, compared with the first phase of this research an increasing proportion say they can at least see a future for their business (50%). However, a similar proportion are pessimistic – 42% are ‘worried my business won’t have a future’, 8% ‘see no future whatsoever’ or are ‘expecting to be bankrupt within a few months’.

In comparison to both UK subpostmasters and Urban English subpostmasters in particular, Rural English subpostmasters are more optimistic about the future. In phase 2 of the research 50% of Rural English subpostmasters are ‘optimistic’, compared with only 38% of Urban English subpostmasters and 42% of UK subpostmasters.

## The Future

Q There will be various changes over the next six months ... which one of these statements best describes how you feel at the moment about these changes?



Base: All English/Rural Subpostmasters Phase 2 (226); Phase 1 (269)

Source: MORI

As the table below illustrates, Rural English subpostmasters who work more hours are more optimistic about the future. 58% of Rural English subpostmasters who work between 41-45 hours can 'see a future for their business', compared to 24% of those who work under 35 hours per week.

<b>The Future</b>					
	<b>Opening Hours</b>				
	<b>Under 35 hrs/wk</b>	<b>36-40 hrs/wk</b>	<b>41-45 hrs/wk</b>	<b>45+ hrs/wk</b>	
<i>Base: All Rural English subpostmasters Phase 2 (226)</i>	–	%	%	%	%
'I can see a strong future for my business'	3	4	3	11	
'I can see my business will have a future'	24	38	<b>58</b>	53	
<b>Total Optimistic</b>	<b>27</b>	<b>42</b>	<b>61</b>	<b>64</b>	
'I am worried my business won't have a future'	55	<b>49</b>	34	30	
'I see no future whatsoever for my business'	14	5	5	4	
'I am expecting to be bankrupted within a few months'	0	2	0	2	
<b>Total Not Optimistic</b>	<b>69</b>	<b>56</b>	<b>39</b>	<b>36</b>	
Don't know	3	0	0	0	

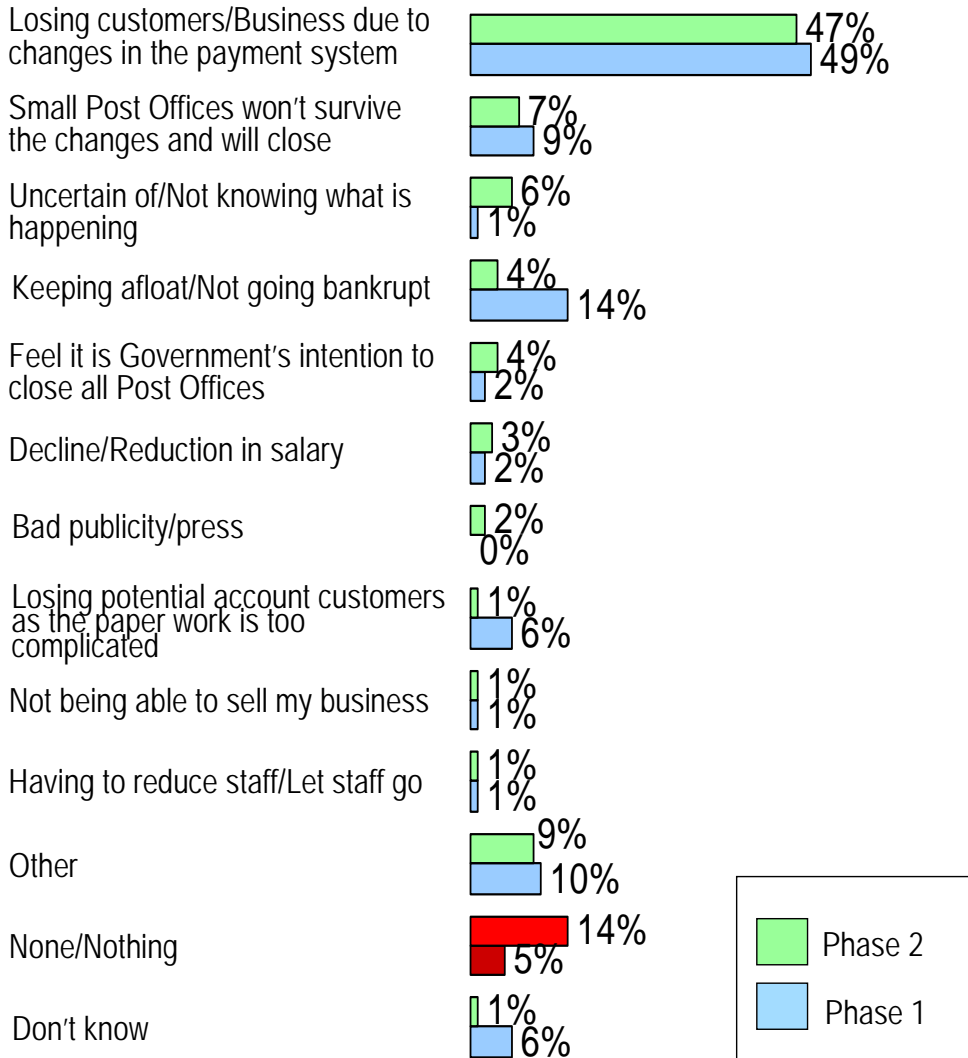
*Source: MORI*

Again for this phase of the research, the single biggest fear that Rural English subpostmasters have is that they will lose customers or business due to the changes in the payment system – half mention this spontaneously. A smaller proportion (7%) are worried that small post offices won't survive the changes and will close, while a similar number (6%) express concern because they are uncertain/not sure about what is happening.

The chart over the page shows Rural English subpostmasters biggest fears.

## The Future: Biggest Fear For The Next Six Months

Q What is your single biggest fear for the next six months? Spontaneous mentions



Base: All English/Rural Subpostmasters Phase 2 (226); Phase 1 (269)

Source: MORI

## Key Findings & Implications

---

- Rural English subpostmasters receive substantially lower amounts for various payments in comparison to both Urban English and UK subpostmasters. A key example is Gross Pay: in February 2004 the mean average gross pay reported by Rural English subpostmasters was: £1,884, this compares to £3,180 reported by Urban English subpostmasters and £2,504 reported by UK subpostmasters.
- Following on from this, between February 2003 and February 2004, 43% of Rural English subpostmasters have seen a decrease in their gross pay after the inflation is excluded. (This is balanced by the 44% of Rural English subpostmasters who saw an increase in their gross pay.)
- Over three-fifths (63%) of Rural English subpostmasters, who gave information about their personal income, reveal personal drawings of under £1,000 for the month February 2004 from their post office business. For the two thirds of Rural English subpostmasters who have a spouse/partner sharing post office duties with them, this income is for both members of the household.
- Income from card accounts remains low. The average income from card account transactions is only £10 for February 2004.
- Rural English subpostmasters' income from automated banking is also low. The average income for automated banking is £13 for February 2004. This does however represent a significant increase from August 2003 when the average was £4.
- Just over two thirds of those with a business adjoining their post office report a decrease in average customer spend on non-post office business. The average decrease is estimated at 14%. 46% report no change over the past six months.
- Half of Rural English subpostmasters are pessimistic about the future. 42% say they are worried their business won't have a future, 6% see no future and 1% expect to be bankrupted within a few months. (However, the proportion who are pessimistic has decreased in comparison to phase 1 and is smaller than the proportion of both Urban English and UK subpostmasters who are pessimistic.)
- An increasing number say that their single biggest fear for the next six months is losing customers due to changes in the benefits payment system; half (47%) now spontaneously mention this.
- Questions continue to be raised about whether or not banking revenue will be sufficient to supplement Rural English subpostmasters' income and address the loss from order books and girocheques. The evidence from this survey continues to give little indication that banking will make up the lost income. Whilst the new Post Office financial services should provide Rural English subpostmasters with a further major source of income; these products were not available in post offices at the time of this survey.

# Appendices

---

## Statistical Reliability

Because a sample (226 members in phase 2) was interviewed, rather than the entire population of subpostmasters (10,966 members as March 2004), the percentage results are subject to sampling tolerances – which vary with the size of the sample and the percentage figure concerned. For example, for a question where 50% of the people in a sample of 800 respond with a particular answer, the chances are 95 in 100 that this result would not vary by more than 3 percentage points, plus or minus, from the result that would have been obtained from a census of the entire subpostmaster population (using the same procedures). The tolerances that may apply in this report are given in the table below:

Approximate sampling tolerances applicable to percentages at or near these levels (at the 95% confidence level)			
<i>Size of subpostmaster population</i> 10,966	10% or 90% ±	30% or 70% ±	50% ±
<b>Size of phase 2 Rural English sample</b> 226	3.9	6.0	6.5
<b>Size of phase 1 Rural English sample</b> 269	3.6	5.5	6.0

*Source: MORI*

Tolerances are also involved in the comparison of results between different elements of the sample. A difference must be of at least a certain size to be statistically significant. The following table is a guide to the sampling tolerances applicable to comparisons between sub-groups:

Differences required for significance at the 95% confidence level at or near these percentages			
Size of sample on which Rural English survey result is based	10% or 90%	30% or 70%	50%
<b>Research Stages</b> Phase 1 (226) Vs Phase 2 (269)	5	8	9
<b>Post Office Type</b> Within Business (157) Vs Stand Alone (69)	9	13	14
<b>Area – Phase 2</b> Urban (262) Vs Rural (226)	5	8	9
<b>Confidence in Future</b> Concern (112) Vs No Concern (113)	8	12	13

*Source: MORI*

# Sample Summary

SAMPLE SUMMARY	
	<i>Actual</i>
Total sample from Phase 1	800
Number agreeing to be re-contacted	779
<b>Final sample (excluding those who opted out after mailing)</b>	<b>762</b>
LEADS BREAK DOWN	
<b>Interviews achieved</b>	<b>634</b>
Refused	74
Screened out/ineligible	10
Moved/Post Office no longer exists	25
Not available during fieldwork	16
Other reasons	3
ALL RURAL ENGLISH SUBPOSTMASTERS	
Phase 1	269
Phase 2	226
ALL URBAN ENGLISH SUBPOSTMASTERS	
Phase 1	350
Phase 2	262
<i>Source: MORI</i>	

# Computer Tables

---

Rebased - for both wave 1 and wave 2 are included in a separate document