MEMBERS OF HOUSEHOLD

Christian name for reference only

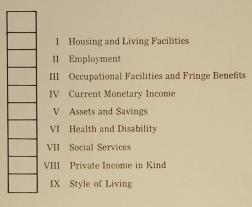
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QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68



A Survey carried out from the University of Essex and the University of London (L.S.E.)

Queries should be addressed to: Miss Sheila Benson Skepper House 13 Endsleigh Street London WC!







C.I.C. 5 6 3 SERIAL NUMBER Name of Interviewer R. G. Moore Date(s) of interview(s) $13 \int b \int b \mathcal{G}$ Length of interview(s) 1 hr 20 min Total actual interviewing time 1 hr 20 min

Form of introduction

"My name is X. I'm from Essex/London University. We're preparing a report (writing a book) about standards of living in Britain today and how families manage. We think it's important for the Government and everyone else to know what the facts really are. We're hoping to talk to about 3,000 families throughout the country and I'd be very grateful if you could help us by answering some questions. All our information is, of course, strictly confidential."

SUMMARY: COMPLETE AFTER INTERVIEW

Interview carried out at first call at second call at third or later call	10 X V	Which sections in whole or in persons on the	were answered part by which household? Informant	Write Section 1, 2, 3, etc.	5. Number of other households at address None 6. Household living on	21
2. Information for household complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing Employment Occupational Income CODE ALL THAT APPLY ASSETS Health Soc. Services Inc. in kind Style of living	11 1 2 4 5 6 7 8 9	CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice)	2nd member 3rd 4th 5th	11 - 12 (2) 15 16 16 17 3 18	ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify (a) Is there a lift in the building? Yes No	⊗ Y ⊕ 2 3 4 5 5 6 7
(b) Reasons if incomplete — — ill/disabled does not know information unwilling to give	X Y	Other (specify)	6th	19	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23
information other (specify) self-eurplaged num that Info heard heart of supplying the	0	or b Ter. h Self-cc Type of Self-cc Accomm. Self-cc to s Room Other	or detached house ungalow 'se or bungalow in flat in block in flat in house on flat attached hop/business (s): furnished (specify)	20	Yes No	∞@
						1

QUESTION 9

Exclude Bank Holidays in counting up holiday entitlement. List number of weeks to nearest week. Do not insert " $\frac{1}{2}$ ".

QUESTION 10 Occupation

See instructions above for Q. 7(b). Start by recording member of household in left-hand box (informant, 2nd, 3rd, etc.) and then carefully note occupation and industry or business. The office will code in the right-hand columns on the basis of your information. Avoid all vague terms, e.g. "engineer". If you find the answer too general or difficult to understand always ask "What do you do?" and write in the answer. In many households there will be only one or two persons who have been at work in the past twelve months. If necessary you can use all the space in the box just for one or two persons, providing it is clear to which person(s) the information applies.

QUESTION 11 Change of Job

Note that sub-questions (a) - (d) apply only to persons changing their jobs less than five years previously.

11(c). IRU, etc., means Industrial Rehabilitation Unit or any other Government training centre.

QUESTION 12 Training Course

Our object is to check on men taking a re-training or training course, whether or not they changed their job. Some men may have taken a course and gone back to their former job or employers. Others may be unemployed and yet have taken such a course.

QUESTION 13 Fall in Earnings

You may be asked what you mean by "big" fall. Accept whatever the informant thinks is big. Put the information in the box, including the approximate earnings previously as well as the subsequent earnings and code the extent of the fall in the right-hand columns.

QUESTION 16 Pension

Only include if a pension scheme has been worked out in relation to the business, or is available from an insurance company or another body, because of the nature of the business or self-employment. Note that provision is made in a series of questions on this page for entries to be made in the office (Qs 16a, 16b, 17a, 18c). Much depends, however, on the information you can provide in boxes on the left, leaving us to make necessary calculations.

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QUESTION 19 Cheap goods and services

You should normally expect positive answers. A garage-owner may be able to purchase a car and run it well below ordinary retail prices. A grocer will obtain household stores cheaply. An insurance company sometimes reduces certain premiums. A small-holder may receive supplies cheaply in exchange for produce at market costs. There are exchange arrangements between people in different trades. It will, of course, be difficult to explore all these things properly but Q. 19a conveys our object and you should probe carefully whenever possible.

QUESTION 20 Tax savings because of combined home and business

The real incomes of many self-employed persons tend to be underestimated. Their difficulties are not always easy to explain to the tax authorities and in practice low real incomes and insecure incomes are compensated because part of housing and other costs can be offset against tax. Ask the questions openly and straightforwardly.

If informants seem doubtful about answering, say: "We have nothing at all to do with the tax people. We know it is difficult for you to divide costs between the business and yourself. But we also know that even if they have more problems many self-employed persons can live a little more cheaply than people getting a salary. I wonder whether you'd mind guessing how much more cheaply — I mean because of savings of tax".

CURRENT MONETARY INCOME

This section asks questions in turn of the employed, the self-employed and then everyone, including those who are not employed. Our object is to obtain reliable estimates of income, before and after tax, for each income unit in the household, both for "last week" and "the last 12 months".

Income Unit

This is any person aged 15 or over, or if in full-time education any person aged 19 or over, together with wife or husband (if she or he has one) and children under 15 (or aged 16-18 if in full-time education), if any. According to this definition a man, wife, and children aged under 15 count as one income unit, but a middle-aged widow and a son who is a university student, or an elderly widow and a single daughter of 40, count as two income units. A household consisting of man and wife with three single children who are all over 15 years of a ge and who are at lover counts as four income

Allocating Income

Allocating Income

Usually amounts of income can be entered in the appropriate column, according
to the person receiving it. Do not enter any income twice. Do not, for example, enter a
particular amount both for the wife and the husband. Nor need you split up any
amount part of which is payable for a dependent wife or child. Thus, do not attempt divide up the total of family allowances; enter the total in the wife's column. And
enter an amount for sickness benefit, say, even if it includes sums for the wife and
children, in the husband's column (if indeed it is he who receives it).

Gross and Net

Gross and Net

In the first question you carefully ask for the last pay net of deductions and go
on in the second question to establish what these deductions are. The answers to both
questions effectively give gross and net earnings for the last period for which pay was
received and you can build up further information in the questions that follow. You
should be conscious of this distinction throughout the section. It will not always be
possible to get information both for income after tax and income before tax. Remember
that if you cannot get an answer for one you may be able to get it for the other. Make
a note whenever you can. We can calculate in the office.

Though you start by finding what was the last amount of pay received it is very important also to find what was the average pay during the previous 12 months and gradually build up the total income received by the income unit and the household in those months. You have already filled in a work-record and this will help you to answer several of the questions in the section.

QUESTION 1 Last earnings

Remember to check earnings for each member of the household, even those of a wife who had a job for only a few weeks in the year, a young son who works only on Saturdays, and a retired man with a part-time job. Second or subsidiary earnings are dealt with in Q. 14. Note that each digit is ruled off from the next. Insert "O" in any column which does not apply. Please note also that we have allowed wider columns on these income pages so that you have enough room to write in figures. But note that you will have to indicate which member of the household received any income if you are obliged to use a fifth or sixth column.

QUESTION 2 Deductions

Don't forget that a total is better than nothing. If the informant is uncertain say, "I believe it is on your pay slip" and encourage him or her to check. We have asked you to put a tick if in fact you are shown a slip or the informant reads off the amounts. As before, the small boxes on the left are for you to identify the member of the household: "lnf." "2nd" "3rd", etc.

hold: "Inf." "2nd" " 3rd", etc.

National Insurance contributions

A male employee ordinarily pays 15s. 8d. and a female employee 13s. 2d. per week, although note that a married women can elect to pay only 7d. per week to cover industrial injuries benefits. Boys under 18 pay 10s. 1d. and girls 8s. 5d. per week. Persons over 18 who are contracted out of the graduated pension scheme pay a higher flat rate insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

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Graduated pension contributions

The employee contributes 4½ per cent of each pound of gross weekly earnings

between the ninth and the eighteenth, i.e. approximately 11½d. for each of these

pounds, plus ½ per cent for each pound between the 19th and the 30th, i.e. rather more

than 1d. for each of these pounds. In fact a man with gross weekly earnings of £9 pays

nothing, one with £13 pays 4s. 0d., one with £21 pays 9s. 0d., and one with £30, 9s. 9d.

About one person in every five, however, is contracted out of the graduated pension

scheme, but such persons montheless pay ½ per cent on each pound of gross earnings

between the ninth and the 30th, or a maximum of 2s. 1d.

QUESTION 3 Highest and lowest

Check the number of weeks worked by turning up the work record. Some people's earnings will have varied only in one or two weeks of the year and it will not be difficult for you to establish an average in (b). Remember Q. 3(b) is very important. Other people's earnings may have varied widely, either because of changes of job or variations in overtime. Do not include variations due to holidays or sickness. If it is difficult to arrive at an average write in the box or in the margins, e.g. 10 weeks @ £15 10s., six weeks @ £15 10s. avis weeks @ £24 11s. We will work out the rest. Do not include weeks of holiday or sickness, which are explored later.

QUESTION 4 Bonuses

If a commission or bonus has been included in Q. 3 do not now amend the answer to that question. If the information is given for the first time write the amount in the box and also strike out "Before" or "After" Tax as appropriate.

Employes our Accountant

affair

(accounted managel affair all year)

V SAVINGS AND ASSETS

QUESTION 1 Personal

This excludes a business bank account which is covered by $Q.\ 4.$ Avoid double-counting the same bank balance or assets when questioning husband

QUESTION 2 Savings

Note that you should proceed by prompting all items to see how many are appropriate, then try to establish a total and then establish totals for each item only as a check or if necessary. Care should be taken to avoid double-counting. If the informant is hesitant or confused repeat the question to make sure he or she knows what kind of savings you are referring to and THEN show Flashcard No. 4 to get the total. Then try to obtain an absolute total rather than a range. For example, you could ask: "Would you say the figure was at the top end or the lower end of that range—nearer X or nearer Y?"

QUESTION 2(c) Interest

Try to establish the amounts the informant receives in the form he receives it—that is, before tax is deducted or after it has been deducted at source. In difficult instances you need not waste time converting a "before tax" total into "after tax" so long as you make plain what it is. We will do that work in the office.

QUESTION 3 Value of stocks and shares

This question of the value of stocks and shares is crucial and every encouragement should be used to obtain an answer. Some informants simply will not know. Remember that brokers sometimes send an annual valuation. If there is considerable uncertainty, tactfully suggest or imply that it would be very helpful to know and take any opportunity to see the valuation or to leave a note (and s.a.e.) so that a more reliable estimate can be made and either you can pick it up at a second call or ask for it to be sent on.

QUESTION 3(b) Interest

Proceed as in Q. 2c above. Mostly amounts will be received after tax has been deducted.

QUESTION 4

This is to cover any type of business which is owned in part or in whole by the informant. Being a director does not necessarily mean ownership. The answer to this question should not duplicate the answer to the previous question. Shares come under Q. 3. This is to cover such things as shops, professional practices and small businesses of every kind except limited companies. In all cases make sure that money in the business, bank account and stocks are borne in mind when the valuation is made. When the business (e.g. shop or farm) is run from the owner occupier's dwelling, the value of the dwelling will often have been included in the answer to this question (i.e. Q. 25 in Section V). UNDER NO CIRCUMSTANCES MUST THE DWELLING BE COUNTED TWICE. The valuation should be on the assumption that the informant had to sell but was in no great hurry. A year or even more could be taken to find a purchaser. The valuation should NOT be made on the basis of: "What would you take for your business?"—that is, when the informant has to be persuaded to sell. NOTE that vehicles should be included in the valuation of a business—say of a haulage contractor, a cab owner or even a building contractor or window cleaner.

QUESTION 5 Other property

Remember that some people use two houses. Others have houses which they rent off to others. This last is not uncommon among elderly people who may be very poor themselves. A "boat" may include anything from a luxury yacht to a small rowing boat.

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QUESTION 19 Housekeeping and board

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The question refers to ALL INCOME RECIPIENTS including pensioners, as well as earners, who contribute to the housekeeping expenses. Be careful that you probe for everyone in the house, including adolescent earners. Sometimes the actual sum available for housekeeping will be quite different from that suggested by the total income of the household. The husband or teenagers may retain quite large sums not only for their own use but because the pattern of responsibility in one household for expenditure may be different from that in another household which has the same composition. Housekeeping can be a touchy point if both husband and wife are present, and it is perhaps best dealt with by interviewing one of them on their own (the housewife preferably) and, if possible, checking later with the other (the husband). If both husband and wife are present avoid expressing any surprise or criticism if you think the housekeeping is small. Also avoid indicating any opinion on the question of whether wage-earners should pay bills. Try to imply that all arrangements are equally possible. We have listed the common ones, but there will be others. REMEMBER TO CODE EACH INCOME RECIPIENT.

QUESTION 19 (b) Money back

This can be daily fares, insurances or clubs paid, dinner money, or simply "spending money". Some teenagers hand over their wages but get clothing bought. Usually this question will apply to teenagers, but some husbands may get money from the housekeeping for their cigarettes and beer mid-week.

QUESTION 19 (c) Payment of housekeeping bills

Often the husband will pay some larger bills, but alternatively he may pay housekeeping but expect to "help out" if a heavy bill comes in. We realise that an estimate may be rough but try to get an average contribution. Teenage children may buy food as "treats" for the household from the money they retain. Again try for an average.

QUESTION 20 Long-term saving

We are not interested in asking here whether the informant has savings (that was asked in Section V). Nor are we interested here in asking for short-term saving. Instead the question explores whether at the present time the informant manages to put aside savings for a long-term objective.

QUESTION 21 Ten years ago

To give us some idea of fluctuating fortunes we ask what things were like ten years ago. Some persons aged 35 or over will have been at home in their parents' households ten years ago and therefore we have to find what was the composition of the household. In any case, we require an estimate of the total money flowing into the household, and the number of adults and children that were supported at that time. Give the informant time to recollect. And check that income includes pensions, family allowances, etc. Fortunately, the informant will already have some idea of what you are after from the detailed questions asked earlier.

\$200 quarter alde \$2105 quarter 900

ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
23. * Do you think you could GENUINELY say
you are poor now? — X Does Not Apply SKIP TO Q.24
PROMPT AND CODE Y all the time SASK Q.23(a)
ONE ONLY I never 3 SKIP TO 0 24
(a) Do you feel poor at any of these times or in any of these situations? 3 at weekends 4 mid-week
PROMPT AND 5 at Christmas
CODE ALL THAT 7 with some of your relatives
APPLY 8 with some of the people round here 9 other (SPECIFY)
7 Other Coreon 17
FOR CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
24. (a) There's been a lot of talk about poverty. Do you think there's such a
thing as REAL poverty these days? * yes
no DK
(b) What would you describe as poverty?
WRITE IN ANSWER
No job legging for a job
11. 0. 1997/00 00 3
(c) Would you say that if populo and in account the minute
(c) Would you say that if people are in poverty its mainly X - their own fault?
Y - the Government's fault?
O - the fault of their education? PROMPT - the fault of industry not providing the right jobs? AND CODE 2 - anything local (SPCIEN)
ONE ONLY
3 - a combination of (some of) these? 4 - none of these?
5 DK
ASK CHIEF WAGE EARNER AND HOUSEWIFE ABOUT ALL AGED 23 AND OVER
25. Do you mind telling me if you voted in the last CODE General Election (I don't mean who you voted for, ALL AGED
Ceneral Election (I don't mean who you voted for, just whether you voted)? ★ 23 & OVE
yes, voted
no DK
DNA
ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
26. If there is poverty what do you think can be done about it?
WRITE IN ANSWER — DK
No poverty only loggness
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INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

		67
(a)	Household in which there is a child, one of whose parents is not resident	X
(b)	Household consisting of woman and adult dependants	Y
(c)	Household in which there are five or more dependent children	0
(d)	Household containing an adult who has been unemployed for eight weeks (consecutively or in last $12\ \mathrm{months}$)	1
(e)	Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months)	2
(f)	Household containing a disabled adult under 65 (a) disabled	3
	(b) borderline disabled	4
(g)	Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more)	5
(h)	Household containing a person aged 65 or over who has been bedfast or ill for eight weeks or more or who is otherwise severely incapacitated	6
(i)	Household in which there are (a) earners, none earning £12 a week or more (b) adult male earners (aged £21 to 64) earning less than £14 a week	7 8
		68
(j)	Household in which there are persons who are (a) non-white	X
	(b) born in Eire	Y

WR

COMPOSITION OF	HOUSEH	OLD: CODES (Q. 10, p. 3)	
One generation Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged under 60 Woman alone: aged under 60 Husband and wife: both aged 60 or over Husband and wife: at least one aged under 60 Man and woman: otherwise related Man and woman: otherwise related Two or more men only: related Two or more men only: related Two or more women only: unrelated	101 102 103 104 105 106 107 108 109 110 111 112 113 114	Man: and widowed or separated daughter Woman: and widowed or separated son. Woman: and widowed or separated daughter. Otherwise two generations: all related. Otherwise two generations: all related. Otherwise two generations: at least one person not related to any other Other (SPECIFY). Three generation Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 Man, daughter & son-in-law, grandchildren: all under 15 Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15.	221 222 223 224 225 226 301 302 303 304
Two generation Man, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 3 children all under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children all est 1 under 15 and at least 1 over 15, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or over, none married Man and one children all over 15 Man and three or more children under 15 Man and thildren at least one under and one over 15, none married Man and children at least one under and one over 15, none married Man and children all over 15 at least one 25 or over, none married Woman: and one child under 15 Woman: and the children der 15 Woman: and thildren, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children, at least one under and one over 15 Woman: and children all over 15, at least one 25 or over, none married Woman: and children all over 15, at least one 25 or over, none married	200 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220	one under 15 and one well and one over 15 woman, son and din-law, grandchildren: all under 15 woman, son and din-law, grandchildren: at least one under 15, one over 15 woman, son the law, grandchildren: all woman daughter and son-in-law, grandchildren: at least one under 15, one over 15 warried couple, married child and child-in-law, grandchildren under 15 woman daughter and son-in-law grandchildren under 15 woman der	305 306 307 308 309 310 311 312 313 314 401