MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
geost'									
65-66	65-66	65-66	65-66	65-66	65-66				
65						1			



QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68

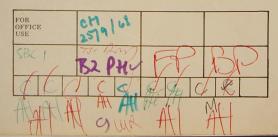
I	Housing and Living Facilities
II	Employment
III	Occupational Facilities and Fringe Benefit
IV	Current Monetary Income
V	Assets and Savings
VI	Health and Disability
VII	Social Services
VIII	Private Income in Kind
IX	Style of Living

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 WC1









Name of Interviewer Andrea Gordani S.

Date(s) of interview(s) 20th August 1968. 0 NUMBER Length of interview(s) or contacts

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."

Total actual interviewing time.

SUMMARY: COMPLETE AFTER INTERVIEW

Interview carried out at first call at second call at third or later call	10 X Y 0	Which sections were answered in whole or in part by which persons on the household? Informant	Write Section 1, 2, 3, etc.	5. Number of other households at address None	21 0 22
Information for household complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing incomplete Employment Occupational Income CODE ALL THAT APPLY ASSETS APPLY Soc. Services Inc. in kind Style of living	11 2 3 4 5 6 7 8 9	2nd member CODE 3rd ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) 5th	14 15 16 17 17	6. Household living on 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	X Y 1 2 3 4 5
(b) Reasons if incomplete — — ill/disabled does not know information unwilling to give information other (specify)	X Y O 1	Other (specify) 4. Semi or detached house or bungalow Ter. h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attached to shop/business Room(s): furnished Other (specify)	19 20 0 1 2 3	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? Yes No	8
					1-1

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 busband (if she or he has one) and children under 15
(or aged 18-18 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 window 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 age and who are at work counts as four 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 to 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.

Last 12 months

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.

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: "Int." "2nd" "37d", 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).

flat rale insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

Graduated pension contributions

The employee contributes 41 per cent of each pound of gross weekly earnings between the ninth and the eighteenth, i.e. approximately 111d. for each of these pounds, plus 1/2 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 £13 pays 4s. 0d., one with £13 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 nonetheless pay 1/2 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 jobor 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 @ 151 0ts., six weeks @ 218 15s. and 23 weeks @ 224 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.

tax is just died (3wks ago) than Inghest

pay in this

Yes, because average

takes awant of oversoon

tokes awant of oversoo

QUESTION 25(a) Private and business accommodation

Count as "business" accommodation any accommodation which counts for purposes of offsetting tax. This may include a study room for some teachers, for example.

QUESTION 25(e) Rate rebate or reduction

Note that many councils pay rebates twice a year.

QUESTION 25(h) Mortgage

The informant may know the total sum paid in the previous year but not the division of the sum between interest and repayments of principal. Yet it is essential for us to find how much of the peyment represents capital repayments and how much interest payments, because otherwise we cannot work out housing costs which are comparable with costs incurred by households paying rent. In many instances a monthly or annual payment slip will show the two amounts and the informant should be encouraged to look this up. Note that if the informant still cannot give you the answer we have provided certain questions on the right-hand side of the page which will allow us to make a reliable estimate. You should note certain details in the

- (a) source of loan or mortgage; (b) term of repayment; (c) number of years paid; (d) amount of loan.

Please make special note if the repayment of a mortgage is covered by an endowment policy and note the amount and frequency of the premium. As elsewhere put a tick in the small box or make a note if you are fortunate enough to be shown documents.

QUESTION 25(i) Value of house/flat

Ask for an estimate and only show Flashcard No. 3 if the informant hesitates in giving an answer and you judge that it would be appropriate. Always insert the code number as given on the Flashcard, even if you also obtain an event estimate. obtain an exact estimate.

lease nous out in 10 yrs. He Doesn't think he'll get

QUESTION 25(1) Government's Mortgage Scheme

Note that, broadly, this is advantageous only to a householder with relatively low income who does not expect to pay tax at the standard rate in

QUESTION 29(c) Estimate of market rent

Proceed as for Q. 27(a)

QUESTION 30(a) Income from lodgers or boarders

Be careful not to obtain an inflated total. Amounts may vary according to numbers of boarders and, if necessary, write down separate amounts on this page. If the informant has difficulty in producting an average per week or total in year, obtain last week's GROSS income (taking into account number of boarders) and then work back to get an estimate for the year.

Carefully prompt for services and the cost of providing these services a token so that you can make an estimate of NET income — "profit" as some people will understand it. In some instances you will have to write down figures for gross amount received and an estimate of the cost of different services. If the informant does not know what his net income has been, make an estimate on the basis of what he tells you about gross payments and cost of services and expenses. Try to obtain a figure net of any tax paid. As before, note that if you cannot do this, you can strike out "after" tax in the box provided. We are asking you to provide a figure both for last week and last year. There may be changes in income (due to loss or arrival of boarders) during the year which are revealed in interview. Remember also that costs may be as great or even greater than receipts. In these cases write in "O" and make a note.

QUESTION 32 Value of own food or poultry

Try to obtain a weekly average of the value of using own garden, allotment and farm produce. Do not waste too much time on produce amounting in value to less than 10s. a week. Be careful not to give an inflated estimate of the saving. Husbands sometimes exaggerate the value of what they grow in a large garden. What you want is an estimate of what it would cost in the shops to purchase the kind of produce consumed in thome which is grown by the household, LESS all expenses. For a small-holding or farm this means taking account of purchases of stock or seed, wages, payments of fuel bills, etc., in the same way as earlier you explored the income of the self-employed. the income of the self-employed.

QUESTION 33 Total income last year

In some instances you may have difficulty with an informant who, though willing to answer other questions, is unwilling to answer questions on income, or an informant who is vague or uncertain about details. By adopting a matter of fact approach or by coming back to these questions after dealing with the rest of the questionnaire in an interview, you may overcome the difficulty. If the questions remain unanswered, try the question here as given, adding any other explanation according to your individual style or to the circumstances of the situation. Show the Flashcard and the do your best to arrive at a specific amount. Also do your best to check: "Does that include family allowances, pensions, etc.?" You may be surprised sometimes to find that the informant gradually undends and is prepared to answer many preceding questions. You should also do your best to check whether the total given includes other income units in the household. Try to establish totals for these units in the same way.

This is bounders are welchins.

QUESTION 6a Cars, Vans

Note that in Section II you will have noted any car owned by the business or firm and whether it is also used privately. Do not count this car here also but find out whether there is a second car—e.g. wife's. If informant unable to value a vehicle note instead its make, type and year of manufacture to enable us to look up its value.

QUESTION 6c Debts on vehicles

Note that the question does not apply only to payments which are overdue but to the total sum still owing. You will usually have difficulty in excluding interest from the amount owed. If the amount owed is estimated at less than £50 record the sum and do not take up time making sure that the interest is deducted. But if the amount owed including the interest element is £50 or more ask for the details listed under (c). We will then make an estimate in the office.

QUESTION 7 Life Insurance

If there is more than one policy add up the payments and, if necessary, note any difference in frequency or years of payment. Note that our main object is to establish the equivalent current value in cash of policies they hold. The majority of households will hold policies of little current value and you will see that if they pay less than 10s. a week we do not ask for any details any details.

QUESTION 8 Value of saleable assets

Please note that we do not envisage that goods in everyday use — beds, blankets, basic furniture, crockery, clothes — need to be valued. We are interested only in items of value that could be sold without serious detriment to the household and its daily life if some ready cash was badly needed. Jewellery, furs, stamp collections, works of art, antiques, and collections of books, might be sold and we need to obtain an approximate estimate of their total current worth. Naturally enough we cannot expect precise valuations and you will find the minimum value of £25 for an article (or a group of articles — e.g. a number of pieces of jewellery) helpful in avoiding protracted discussion of the value of articles used every day in the home. day in the home.

QUESTION 9 Other assets

Rarely will there be any kind of asset not covered by our other questions. But by asking this general question you may be given information that belongs in the answer to another question. The informant may have misunderstood a question. But be careful not to include an item here which is already covered elsewhere.

QUESTIONS 10 & 11 General assets sold and windfalls

It may be difficult for you to secure an estimate of money raised or spent on "ordinary living expenses" but you will find that our object is fairly clear and once you understand it you can probe for an estimate. We do not want information about sums of money invested in new assets, with replacing old assets (e.g. property, including houses and cars) and in savings, but only information about sums of money spent in the ordinary way on housekeeping, food, clothing, and entertainment. An estimate is better than nothing. Note that we are not asking you to waste time checking small amounts of less than £25.

QUESTION 10 Assets sold in last 12 months

Some people, especially the elderly, will have sold some of their assets in the last 12 months to bolster a low income. This can be an important contribution to their standard of living. Savings—Note that each item should be prompted carefully, especially to persons who have already told you they have sizeable amounts in savings, stocks and shares, etc. Note that we are not interested in this question in total sums which amount to less than £25 in the 12 months. Nor are we interested in amounts that may have been saved from income and spent in the same year (e.g. savings for Christmas or a holiday). for Christmas or a holiday).

Partial use of sales or savings for living expenses—In some cases property might have been sold, say, and part of the money spent but part of it saved. Try to get a total estimate only of the sum spent on ordinary living expenses.

luf. Didnit hew. But old buts.

QUESTION 19 Housekeeping and board

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.

isher, who with her husband a son, comprises the 2 w Who W, to rivining meal.
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his wife's death.

QUESTION 23 Poor now

Stress genuinely and try to avoid facetiousness at this point. Question 23 (a) explores what the informant understands by feeling "poor". If the word "poor" seems inappropriate use the alternative "very hard up".

Stress the word "poverty". Do not explain what you think it means if you are asked. Seek from the informant his definition and write it in the box as clearly as you can.

QUESTION 25 Voting

Ask for those old enough to have voted in the last election (March 1965). We are not concerned who they voted for (although they will probably say) but would like to know if they are sufficiently involved to vote at all. Be careful to reassure people that this is confidential and as far as you are concerned non-voting is blameless—many people consider that voting is legally compulsory or morally obligatory and so voting figures are over-estimated. Try to get a clear recollection by fixing the incident (time of day, who they went with) if necessary. Stress National, not local elections.

QUESTION 26 Action on poverty

We are interested in what the informant thinks can be done. Give as full an answer as possible.

Please write in any additional notes.

I in her viewed this man at an unfortunality hime. He had lost his wife 3 neeks ago and kept bushing into hears and apologising it.

A9K CHIEF WAGE EARNER/H.O.H.

23.** Do you think you could GENUINELY say you are poor now? — X Does CODE C.W.E./H.O.H. ONLY X Does Not Apply SKIP TO Q.24 Y all the time of sometimes ASK Q.23(a)
I never of SKIP TO Q.24 PROMPT AND CODE ONE ONLY (a) Do you feel poor at any of these times or in any of these situations?

3 at weekends mid-week PROMPT AND with some of your friends
with some of your relatives
with some of the people round here
other (SPECIFY) CODE ALL THAT APPL'Y because of decline in purchasing! MANDE 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? ** Does Not Apply SKIP TO (b) What would you describe as poverty? Not company to what they not what with mothers gong out (c) Would you say that if people are in poverty its mainly X - their own fault? Y - Their own fault?
Y - the Government's fault?
O - the fault of their education?
I - the fault of industry not providing the right jobs?
2 - anything else? (SPECIFY) 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

General Election (I don't mean who you voted for,

just whether you voted)?

2 CODE ALL AGED 23 & OVER 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? nothing To Family allowances. Either Fax broting or nationalist it! Im all for a higher printing, what about the pour who work who have to Hab the houble!

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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	Х
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 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 4
	(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



Man alone: aged 60 or over 102 Woman is alone: aged under 60 103 Woman alone: aged under 60 104 Woman is alone: aged on over 104 Woman is alone: aged on over 105 Woman is alone: aged under 60 105 Woman is alone: aged under 60 105 Woman is alone: aged under 60 105 Woman is alone: aged on over 105 Woman is alone: aged under 60 105 Woman is alone: aged on over 105 Woman is alone: aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is with it is alone is aged under 60 105 Woman is alone is with it is alone is alone is with it is alone is aged under 60 105 Woman is alone is with it is alone	COMPOSITION OF H	OUSEH	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 on over Woman alone: aged under 60 Husband and wife: at least one aged under 60. Husband and wife: both under 60 Man and woman: unrelated Two or more men only: related Two or more men only: unrelated Two or more women to the two or women are included Two or more women only: unrelated Two or more children under 15 Man and three or more children under 15 Man and children all over 15 at least on ever 15 Two more married Moman: and one child under 15 Woman: and two children both under 15 Woman: and children, all least one under and one over 15, none married Woman: and children, all least one under and one over 15, none married Woman: and children, all least one under and one over 15, none married Woman: and children, all least one under and one over 15, none married 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 Woman: and children all over 15, at least one 25 or over, none married	101 102 102 102 103 104 105 106 106 107 108 109 110 111 111 112 201 202 203 204 205 206 209 210 211 211 212 213 214 215 216 217 218 218 219	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: all related. Other (SPECIFY) Three generation Man, son and d-in-law, grandchildren: all under 15 Man, son and d-in-law, grandchildren: all under 15 Man, daughter & son-in-law, grandchildren: all under 15 Man, daughter and son-in-law, grandchildren: all under 15 Man, daughter and son-in-law, grandchildren: all under 15 Woman, son and d-in-law, grandchildren: all under 15, one over 15 Woman, son and d-in-law, grandchildren: all under 15, one over 15 Man, daughter and son-in-law, grandchildren: all under 15, one over 15 Married couple, married child and child-in-law, grandchildren under 15, one over 15 Married couple, married child and child-in-law, grandchildren under 15 Otherwise 3-generations: —all persons related. at least one child under 15 —at least one child under 15 —at least one child under 15 —at least one child under 15 —all persons related —unrelated Other (SPECIFY)	222 223 224 225 226 301 302 303 304 305 306 307 308 309 311 312 313 314