MEMBERS OF HOUSEHOLD

Christian name

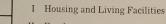
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Age last birthday

QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68



II Employment

III Occupational Facilities and Fringe Benefits

Current Monetary Income

Assets and Savings

VI Health and Disability

VII Social Services

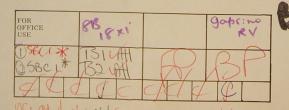
VIII Private Income in Kind

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 WCI







The INFT worked in Harket Research and was helpful and interested - She was so contankerous but she said that even she, didn't know much about her finance and that no one would got the information out of hes!

(This was confirmed when I spoke to hes) So all the information with regard to and in the questionnaire come from INFT and war, I would say veliable.

Difficulties arise with regard to:
rates general payment of housekeeping savings - shores

Ohere I have head to take INFT's estimate ohere possible

Notes for Ret No. 1051433

C.I.C. 9 8 SERIAL NUMBER 4 0 5 3 0 Name of Interviewer. Date(s) of interview(s) 12th August 68 Length of interview(s) or contacts 7.00 pm 15 hours. Total actual interviewing time

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

1. Interview carried out			Write		
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	Section 1, 2, 3, etc.	5. Number of other households at address None	21 <u></u>
2. Information for household	11 1 2 3 6 7 8 9	2nd member CODE 3rd ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections 4th may be listed twice) 5th	14 2	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	22
— ill/disabled does not know information unwilling to give information other (specify)	X Y	Other (specify) 4. Semi—s detached house or bungalow Ter, h'se or bungalow Self-con. flat in block Self-con. flat in house Accomm. Self-con. flat attached to shop/business Room(s): furnished Other (specify)	20 X Y 0 1 2 3 4	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? Yes No	23 §

Says 8-10% which amount paid 4ho resome he's miled that 4-5% that 4-5% that 4-5% that 4-5% that 4-5% the singer.

SECTION II EMPLOYMENT

General

This section and the next (Occupational Facilities) should normally be asked of each adult earner in the household. If you happen to be interviewing the housewife during the day you should ask these questions as they apply to herself (and also to any children and adult dependants—e.g. elderly widowed mother) and then a separate (shorter) interview with the husband (and any other adult earner who is not available at the time of the first interview) to ask him for answers to this section, to the section on occupational facilities, to the questions on earnings in Section IV and any other questions which cannot be answered by the housewife.

QUESTION 1 Attended paid employment

All persons working for gain. If a housewife, retired person or even a schoolchild works a few hours for pay each week, he or she should be included. Also count man who is not at his main occupation (and even who may be thought of as unemployable) but who has pay from a minor job. We will be able to check in analysis. Our purpose is not to miss casual earnings and supplementary sources of income.

QUESTION 2 Two jobs

If a person does some kind of job for a different employer or on own behalf in his "spare" time this counts as a second job. Even if it is the same kind of job but is separately paid for (e.g. decorator working in spare time for himself) it should be counted as second job.

QUESTION 3 House or flat

Includes house combined with business premises or farm; but the question has been introduced primarily to cater for women home-workers on piece rates. Note that it refers to any second as well as the principal job.

QUESTION 4 Starting and finishing work times

The question applies to last week. Ignore variations in working hours from week to week. If working times were the same on at least three days of the week regard them as "usual". If there were two shifts (e.g. morning and evening), list according to starting time of the first and finishing time of the second, and note fact on left.

QUESTION 5 Aid in calculating hours of work

The table below assumes a 5-day week and 1 hour for lunch. Note that each digit should be put in each separate part of the box (i.e. one digit under $No.\ 29$ and the other under $No.\ 30$).

Starting time	Finishing time					
- Cinc	4.30 p.m.	5.00 p.m.	5.30 p.m.	6.00 p.m.		
7.00 a.m. 7.30 a.m. 8.00 a.m. 8.30 a.m. 9.00 a.m. 9.30 a.m. 10.00 a.m.	$42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \\ 30 \\ 27\frac{1}{2}$	$ \begin{array}{r} 45 \\ 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \\ 30 \end{array} $	$ \begin{array}{r} 47\frac{1}{2} \\ 45 \\ 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \end{array} $	$ 50 47\frac{1}{2} 45 42\frac{1}{2} 40 35\frac{1}{2} 35 $		

QUESTION 6 NOT AT WORK

Note that this question must also be answered for persons working last week for less than 30 hours

Unemployed: as distinct from "off sick" or temporarily off work (e.g. on holiday). The replies will be, for example: "I lost my job"; "The out of a job"; "There was redundancy at the firm so I'm out of work for the moment". Sometimes a person may say he is both unemployed AND sick or disabled, or it may for other reasons be difficult to specify just one code. Accept the best answer given by the informant even if you observe that someone who says he is unemployed is obviously sick or disabled (and vice-versa). Later questions are designed to establish whether or not he is seeking work and whether or not he is chronically sick or disabled.

Unpaid holiday

Part of our purpose in asking if holidays are unpaid is to ensure that 5 is not coded rather than the underlying reasons coded as 7, 8 or 9. Distinguishing between paid and unpaid holidays introduces complications but may be worthwhile (a) for the opportunity afforded to probe the reasons an unpaid holiday is being taken and (b) later when calculating weeks not at work in previous year.

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 a reveal estimate. obtain an exact estimate.

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 the foreseeable future.

INFT didnit kun Drat the rates 150th wateral general we her mother Who repused Seeme or anyone paid these-INFT caid the house was paid for is

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 and wife.

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 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. of a naulage of window cleaner

cioned by 2nd mother w reckoned it to be between

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.

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.

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.

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, in 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).

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.

INFT says her nother sund lever of interest from her stock holding

IX STYLE OF LIVING

This section aims to find out some ways in which people spend their time, how they manage on their incomes, what kinds of things they buy and do, and how they feel about their situation. Most of the questions are pre-coded (but interviewers are urged to write any interesting comments on the blank spaces in the questionnaire or on the back). It is hoped that the answers will put some flesh on the income skeleton you have painstakingly built up in the rest of the questionnaire.

QUESTION 1 Holidays

Note that this question immediately follows Questions 9 and 10 of Section VIII. Question 9 of Section VIII refers only to staying in the homes of relatives and friends or being subsidised by them on a joint holiday. Question 1 in this section applies to all "holidays" (as understood by the informant) which are away from home, excluding only those which were spent actually in the homes of relatives or friends. If there was more than one holiday add together their duration and code accordingly in Question 1 (a)

QUESTION 2 Meals out

Care should be taken because people may forget meals which were incidental to the visit. By "snack" you should understand something more than a biscuit and cup of tea, say at least a sandwich. Note that in this question and in later questions there are certain persons whom it is not expected you should code. Thus children under the age of 15 should be coded DNA.

QUESTION 3 Friends to meals

Note that it is possible to code both "Yes, relative" and "Yes, friend".

QUESTION 4 Friends in to play

There are few simple questions which can be asked about the child's own standard of living, and social life. Some homes are too poor for the child to bring his friends in, so stress in the house.

QUESTION 5 Afternoons and evenings out

The key point is entertainment for which someone spends money (youth clubs require entrance and weekly fees; scouts, guides, etc., require uniform and 'bus fares for outings). Examples of leisure-time activities will vary according to the age of the person to whom the question is addressed and you should probe accordingly. (Note that while we do not ask for amounts of expenditure we try to find the relative frequency of all forms of entertainments so that we can see how it varies with income.)

INFT ceus wers oregappy 5. last fortuight She was 8H sick.

QUESTION 6 Church

Accept any religious sect or denomination which may be mentioned.

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ONE ONLY I never } SKIP T	O Q.24
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(a) Do you feel poor at any of these times 3 at wor in any of these situations? 5 at W	week hristmas
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	Q.25
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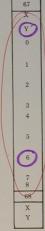
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(9)	(\times)								



INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

- (a) Household in which there is a child, one of whose parents is not resident
- (b) Household consisting of woman and adult dependants
- Household in which there are five or more dependent children
- (d) Household containing an adult who has been unemployed for eight weeks (consecutively or in last 12 months)
- Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months)
- Household containing a disabled adult under 65 (a) disabled
 - (b) borderline disabled
- Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more) (g)
- 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
- 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
- Household in which there are persons who are (a) non-white

 - (b) born in Eire





COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3) 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: at least one person not related to any other Other (SPECIFY) ... Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged under 60 Woman alone: aged 10 or over Woman alone: aged 10 or over Husband and wife: both aged 60 or over Husband and wife: both aged 60 or over Husband and wife: both under 60 Man and woman: otherwise related Man and woman: unrelated Two or more men only: related Two or more men only: unrelated Two or more women only: unrelated Two or more women only: unrelated Other (SPECIFY) One generation 224 Three generation Man, son and d-in-law, grandchildren; all under 15 ... Man, son and d-in-law, grandchildren; at least one under 15 and one over 15 Man, daughter & son-in-law, grandchildren; all under Man, daughter & son-in-iaw, grandchildren: at least one under 15 and one over 15. Woman, son and d-in-law, grandchildren: at least one under 15, one over 15. Woman, son and d-in-law, grandchildren: at least one under 15, one over 15. Woman, daughter and son-in-law, grandchildren: at least one under 15. Woman, daughter and son-in-law, grandchildren: at least one under 15. Woman, daughter and son-in-law, grandchildren: at least one under 15. Otherwise 3-generations: —all persons related, at least one child under 15. —at least one child under 15. 113 114 Man, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 2 children all under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children all aged 15-24, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or over, nome married Man and three or more children under 15 Man and three or more children under 15 Man and thildren all aged 15-24, none married Man and children all over 15 at least noe 25 or over, none married Man and children all over 15 at least noe 25 or over, none married Woman: and one child under 15 Woman: and two children both under 15 Woman: and two children both under 15 Woman: and children, at least one under and one over Uson more married Moman: and children, all aged 15-24, none married Woman: and children all over 15, at least one 25 or over, none married Man: and widowed or separated son Two generation 306 307 308 309 $\frac{313}{314}$ 401 Four generation DESCRIBE COMPOSITION BELOW

QUESTION 4 Emergency help

Since this is rather a general question specific acts may be forgotten. Probe as seems appropriate in the light of previous answers. Most people have occasional help from family or friends in the neighbourhood.

QUESTION 5 Gifts regularly made

This is the counterpart of Q. 2, dealing with gifts or commodities rather than services. Again repeat the question in reference to relatives seen often. Note that a meal that is given is distinct from the service of preparing a meal (prompted in Q. 2). Obtain the best total estimate that you can of the worth of these gifts, however rough.

QUESTION 6 Occasional gifts made

We do not wish to waste time on occasional gifts of a value of less than £25

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QUESTION 7 Gifts (regularly) received

This is the counterpart of Q. 3. Refer to relatives seen frequently and repeat the question. Note that meals consumed should also be coded in this question. The service (of preparing them) was included under Q. 3. Probe according to the answers made previously.

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QUESTION 8 Occasional gifts received

Do not waste time inquiring about gifts of a value of less than £25.