MEMBERS OF HOUSEHOLD

Christian name for reference only

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1/06

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 Benefits
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





SERIAL NUMBER Name of Interviewer. 3:8:68 Date(s) of interview(s).... 4:8:68 or contacts 8:8:68 12 24-69

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1	2	3	4	5	6	7	8	9
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Length of interview(s)

C.I.C.

Total actual interviewing time.

3 /4 hou

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

QUESTION 8 Work record

Our aim is to trace persons whose work record is not full and to establish both numbers of weeks off work and numbers of weeks in which fewer than 30 hours were worked.

The procedure is first to ašk the general question about numbers of weeks off work. Some informants will be uncertain of the right answer. They can be encouraged by prompts about the last spell off work for unemployment, then sickness and so on down the list. Whenever it is clear they are going back more than 12 months you should move on to the next eventuality on the list. In the appropriate column note the number of weeks for all spells of unemployment, sickness, etc. You must record "0" in all open boxes when the person has had no spell off work for that reason. You may ignore the codes "X" and "Y" under each open box. They are for office use. For easy reference you can record each spell off work alongside the months listed below. (You may in rare instances interview persons, say, who had five or six spells off work through sickness and may need to show some rough working to arrive at the right total. (Please leave any rough working in case of queries.)

List member of household (informant, 2nd, 3rd) and weeks off work and reason

January	July
February	August
March	September
April	October
May	November
	December

Some informants may have a quick answer for the first general question (usually because they have a very full or almost empty record of work in the year). You should nonetheless use the same procedure of asking about each type of eventuality and each spell off work as a check. If an informant says he hasn't been off work except for "just odd days because of colds and so on" ASK How much would it amount to over the past twelve months—one week, two weeks? AND CODE ACCORDINGLY. For informants (e.g. housewives or students) who have only worked for a few weeks in the year, you may find it quicker to establish first how long they were at work.

As with so many other questions about "the last twelve months" in this questionnaire, informants will often find it helpful if you encourage them to think forwards from a date exactly a year ago.

CURRENT MONETARY INCOME

General

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".

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, iff 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 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

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 parts of the parts of the year of year

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" "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 fat rate insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

Graduated pension contributes 4f per cent of each pound of gross weekly earnings 18. Nelleut Pery between the ninth and the eighteenth, i.e. approximately 11fd. for each of these pounds, plus per cent for each pound between the 19th and the 30th, i.e. rather more alternate, weekly than 1d. for each of these pounds. In fact a man with gross weekly earnings of 29 pays nothing, one with £19 pays 4s. 0d., one with £19 pays 9s. 0d., and one with £30, 9s. 3d. 14 -5 -1, £19 -2 -1, About one person in every five, however, is contracted out of the graduated pension scheme, but such persons nonetheless pay § per cent on each pound of gross earnings 18 - 19 -1. This we between the ninth and the 30th, or a maximum of 2s. 1d.

OUESTION 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 \$\tilde{v}\$ \$\frac{1}{2}\$\$ \$\

pay rise Kmonths ago Previous basic more allenates weekly 18-19-1. This welk exceptionally flow shillings extra

QUESTION 4 Bonuses

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

15a

15a

QUESTION 4 Bonuses

Which flee the first time write the amount in the sloop; also calculated the sloop; also calculated the sloop also calculate

QUESTION 8

Obtain an estimate of total cost by the normal transport used. Some people who drive cars will offer their estimate of real cost but in such cases write in as indicated the average weekly mileage to and from work (not during work). In other instances assume 6d, per mile for all small cars (i.e. under 12 h.p.) and 8d. per mile for larger vehicles.

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QUESTION 9 Holiday pay

Be careful not to include pay received simultaneously with holiday pay for any week of work. Remember that many wage earners only receive the basic wage during holidays, which is usually much lower than average earnings.

QUESTION 10 Sick pay

There are several practices. (1) Some employers (e.g. public services) automatically deduct national insurance sickness benefit for the worker and his dependants from pay during sickness (or sometimes expect him to report what sickness benefit he receives so that it may be deducted from later amounts of sick pay or even from the first weeks of earnings after recovery from sickness). (2) Others (mainly smaller private firms) deduct only the sickness benefit for the worker, ignoring what he may get for his dependants. (3) Still others deduct nothing for any sickness benefit for which a worker may be eligible. In the last two cases it might seem that the worker will be better off in sickness than at work. This is true for some, particularly salaried earners, but remember that if any employer pays anything to a wage-earner in sickness rarely does it exceed the basic wage. His average earnings may be much higher. (4) When the level of sick pay is small no deductions may be made for any sickness benefit.

Changes in sick pay after the first weeks

In rare instances of persons who have been sick more than a few weeks.

In rare instances of persons who have been sick more than a few weeks the rate of sick pay will have changed. If the average is difficult to estimate write in the amounts thus: 4 weeks @ £10, 4 @ £5 10s., etc. After deductions of tax, etc. Note if only the amount of pay before deductions is known.

QUESTION 11 Income of self-employed

The income of the self-employed is sometimes difficult to ascertain. The income of the self-employed is sometimes difficult to ascertain. For alternative methods of questioning that have been found to be helpful in previous research are listed. Our first aim is to find the figure for annual income before tax. Thus Q. 11 A(iv) is the crucial one and if you can get the answer to this do not press unduly for the answers to the preceding questions, but they are helpful in establishing that (iv) is in fact the figure you want. The alternative aim (if you cannot achieve the first) is to seek the amount obtained from the business, either Method B — net profit including money taken out for own use, or Method C, the sums actually taken out for personal use. Method D should only be tried if all else fails, and frankly, is not of much help. An accurate figure for income is important and you should if necessary take time to establish it. Method D "Turnover" = total receipts from sale of goods and services, less any discount allowed.

@ Lad 2 weeks at old, 1 at new rate of pay

has pather with no children Who andegran paysalst more by than lumely who pays

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.

Please note that we do not envisage that goods in everyday use—beds, year blankets, basic furniture, crockery, clothes—need to be valued. We are interested only in items of value that could be sold without serious detrice that has placed. 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.

affer 4
years

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.

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

QUESTION 11 "Windfalls"

The procedure is the same as in the last question (Q. 10). Remember that for some people an occasional windfall is the only hope they have of getting out of debt, and please make a note if you come across any interesting example.

QUESTION 12 Hire purchase

The informant may know neither the total amounts nor the amounts less interest which are owed. If the total is less than £25 simply write it in and do not waste time asking detailed questions about original price, etc. Otherwise ask each of the questions and tick the box if any documents are seen. Sometimes there may be several large items and you may need to use the margins on the page for any additional notes. Remember that we are concerned to establish the total owed altogether, less interest, and so long as this can be estimated you should not be concerned to take up time with every subsidiary question. If you cannot get the informant to give an estimate of the total owed less interest and succeed only in answering the questions under (a) you can leave to the office the job of estimating and writing in the total.

1) has two accounts, onesdeft in

QUESTION 14 Rent or mortgage arrears

As elsewhere, remember to write in an amount in only one column (not in two columns, e.g. wife and husband). The amount should be debited to the person who normally pays the rent or the mortgage payments. Do not trouble to calculate the exact total amount owed. You have asked about the weekly or monthly payments earlier and so long as you tell us the number of payments (and whether weekly or monthly) we can calculate the figure in the office.

QUESTION 17 Total assets

Like the question at the end of the Income section, this question is designed to be used when an informant does not wish to go into detail or finds great difficulty, either in the first or in a subsequent interview, in answering preceding questions. Encourage him or her to help you gain at least a broad estimate of total assets, but remember this includes the value of any owner-occupied house, a car, the surrender value of any life insurance policy and personal possessions of value, as well as any savings or stocks and shares. Again, try to get a separate estimate for each income unit in the household, and if the informant shows willingness to go back to the preceding detailed questions encourage him to do so. Try if you can to get the informant to give an exact figure rather than a range.

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 called the common ones, but there will be others. REMEMBER TO called the common ones, but there will be others. REMEMBER TO called the common ones, but there will be others.

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 busbands 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.

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".

QUESTION 24 Poverty

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

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 at all. Be careful to reassure people that this is confidential and as far as 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.

Definitely one household-communal food preparation of house keeping, this 6 + 7 eat separately have own living room. 8 communes between the two groups; Smetimes children eat with their grandparent.

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 X Does Not Apply SKIP TO Q.24 PROMPT AND CODE ONE ONLY O Sometimes ASK Q.23(a) I never 3 SKIP TO Q.24 (a) Do you feel poor at any of these times or in any of these situations?

PROMPT AND

CODE ALL THAT

APPLY

B with some of your relatives with some of the people round here other (SPECIFY)

When further and the people for the peop FOR CHIEF WAGE EARNER/H.O.H.
24. (a) There's been a lot of talk about poverty. Do you think there's such a thing as REAL poverty these days? ** CODE C.W.E./H.O.H. ONLY Does Not Apply SKIP TO Q.25 (b) What would you describe as poverty? WRITE IN ANSWER -Not having at least one proper meal aday, no proper clothing for met weather or children. Plenty of people can enough but the man goes out and almiks it as spenderen dags (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?
I - the fault of industry not providing the right jobs?
- anything else? (SPECIFY) AND CODE 3 - a combination of (some of) these? X:0
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)? ** 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 Stick dynamice behind some of the They won't work because constructional assistance. - Hould only pay NA for 4 weeks, then make them take a job

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INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

		01
(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
(i)	Household in which there are persons who are	68
(1)	(a) non-white	X
	(b) born in Eire	Y

COMPOSITION OF	SEHOLD: CODES (Q. 10, p. 3)
One generation Man alone: aged 60 or over Man alone: aged 60 or over Moman alone: aged under 60 Woman alone: aged to or over Woman alone: aged to aged to 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: otherwise related Two or more men only: related Two or more men only: unrelated Two or more women only: unrelated Man, wife: +1 child under 15 Man, wife: +2 children both 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: +6 or more children all under 15 Man, wife: +6 or more children all under 15 Man and the children all aged 15-24, none married Man and one child under 15 Man and three or more children under 15 Man and children all aged 15-24, none married Man and children all aged 15-24, none married Man and children all over 15 at least 10 Man and children all aged 15-24, none married Man and children all aged 15-24, none married Man and children, all aged 15-24, none married Moman: and children, all aged 15-24, none married Woman: and children, all aged 15-24, none married Woman: and children, all aged 15-24, none married Woman: and children all over 15, at least one 25 or over, none married Moman: and children all over 15, at least one 25 or over, none married Moman: and children all aged 15-24, none married.	Man: and widowed or separated daughter