MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

	19	-							
Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
MARY						1	1		
65-66	65-66	65-66	65-66	65-66	65-66		1	1	
83	54				9			1	

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QUESTIONNAIRE ON HOUSEHOLD RESOURCES

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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 WCI



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C.I.C. 6 SERIAL NUMBER 0 Name of Interviewer FAITH ADAMS Date(s) of interview(s) TuES 12:11:68 Length of interview(s) HOUR 46 MIN 1 HOUR WED: 13:11-68 1 HR 42 Ars = Total actual interviewing time... 45 Divo.... 2 hrs 46 mis 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 at first call at second call at third or later call 2. Information for household — complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing incomplete Employment Occupational Income ALL THAT ASSETS Health Soc. Services Inc. in kind Style of living	10 X Y 0 11 2 3 4 4 5 6 6 7 7 8 9	3. Which sections were answered in whole or in part by which persons on the household? Informant 2nd member CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) 5th	15 3 16 6 17	6. Household living on	21 (0) 22 (X) Y 1 2 3 4 5
(b) Reasons if incomplete ill/disabled does not know information unwilling to give information other (specify)	12 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 Accomm. Self-con. flat attached to shop/business Room(s): furnished Other (specify)	18 19 20 XY 0 1 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	8 9

QUESTION 14 Second job

This will have been established in the earlier section on Employment This will have been established in the earlier section on Employment. Repeat the question because earnings from subsidiary occupations tend to be forgotten. For example, painters and decorators may have done one remunerative weekend job for a few weeks several months earlier in the year. A gardener may have done some intensive paid work for various local people in the evenings and weekends of the summer months. Or a university lecturer may have had a remunerative consultancy or a series of well-paid broadcasts at some point in the year. Remember that extra earnings from a source other than usual employment may not be thought of as a second job. You should probe for all kinds of additional earnings, depending on the nature of the usual employment.

QUESTION 15

This is laid out as concisely as possible on one page and you are asked to ring 01, 02, 03, etc., as appropriate and then to enter the rates per week and amounts below, carefully writing in the code "01" (1e. Family Allowances) "02" (i.e. Retirement Pension) and so on so that we are clearly aware of the allowances to which the amounts refer.

Amounts will sometimes be joint—e.g. retirement pension for man and wife—or will be for several members of the household—e.g. sickness benefit for man and wife and children. In these instances the amount should be entered (if necessary, after the interview) in one column only, under that member of household receiving the payment. Wherever possible encourage informants (especially when elderly) to show you the allowance or pension book.

CODE 01 Family Allowances

pensions later in Q. 19.

CODE 10 Maternity Allowance

The standard rate of maternity allowance is £4 a week. It is paid to women who have been paying full national insurance contributions. It begins 11 weeks before the expected confinement and ends after the sixth week following it.

expected confinement and ends after the sixth week following it.

CODE 11 Maternity Grant
This grant is £22 either for home or hospital confinement.

CODE 14 Single Grant
This is officially described as an exceptional needs grant. The Ministry of Social
This is officially described as an exceptional needs grant and you may need to
Security has replaced the former National Assistance Board and you may need to
sexplain "a grant from the Assistance". Probe carefully for this for all income units
who are not employed, whether or not they receive supplementary benefit. A large
number of people obtain single grants, e.g. for spectacles or dentures, even though they
are not normally eligible to receive supplementary benefit. Note also that since you
are asking about a period of 12 months there will be instances of people now in work
who obtained a grant at an earlier point in the year.

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QUESTION 20 Miscellaneous allowances and cash income

The various kinds of income have been laid out as compactly as possible but remember that two or more may need to be coded and you should prompt carefully. Underneath describe the type of allowance (so that we know to which code a particular amount refers) and the amount per week or per month. Ring either "1" or "2" depending on whether the allowance did in fact cover last week and strike out "Before" or "After" tax as appropriate. Make sure that in the case of allowances of husbands temporarily away from home that you have not already written in his earnings earlier as a member of the household. If you have do not write in any amount he pays. All we want here is any income which is not covered by earlier entries. earlier entries.



QUESTION 20(b) Allowances for separated and divorced wives

Some wives receive money direct from their husbands (or via the court). Others have court orders but these are signed over to the Supplementary Benefits Commission, which collects the money and pays the mother a standard weekly allowance. We therefore want to avoid counting the amount in Q. 20 if that amount is already included in the figure for supplementary benefit listed under Q. 15. We also want to be able to sort out irregular payments of both money from court orders and supplementary benefit. Check carefully in all these instances and write a note if anything needs clarification. Fatherless families form a small proportion of the total sample of households. Where money from court orders is paid irregularly and the mother claims weekly from the Supplementary Benefits Office she might not always claim the full amount, or may delay her claim in which case she loses benefit. Check to see if such loss is occurring. Pa allo nonce 307

QUESTION 21 Allowances and sums paid to others

This question complements some of the sub-questions in Q. 20. Here we are concerned to find out about all cash payments or allowances amounting to at least 10s. a week or £25 a year. Note that married children frequently pay rent or bills for elderly parents and old people sometimes make considerable cash gifts to their children. Examples are payments for grand-children's clothing or holidays, payment of T.V. rentals and licence, cash gift for car.

QUESTION 22 Tax relief

Our object is to gain further evidence about reciprocal aid but also to help us in interpreting the figures for earnings and deductions given earlier. Note that you are not expected to probe for amounts.

QUESTION 23

Property income is considerable for a small percentage of informants and tends to be of two types; income from only one or two houses and income from a range of properties. With a few people considerable time may need to be spent on getting a reliable answer to this question. Net income after tax may not be known so we deliberately seek gross income before tax, then expenses, and only finally income after tax. You may not be able to get the third but make sure you get a figure for the first. It may also be difficult to secure a figure for expenses of rates and repairs but remember that property-owners will often know the total sums entered on their income tax returns. It may even be helpful to remind informants of this: "I mean the total like that in your income tax return—gross income less expenses."

Note that many owner-occupiers and tenants rent rooms and flats to others in their accommodation. Do not count the rent from a boarder living in the household. household

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Income Situation of 2nd The only regular income the tres is The fiso also friends. er relatives of ven give her gift buy clothes as her friends give her clothes are obviously of considerable value to Ler. (Expensive clottes. QUESTION 29(c) Estimate of market rent well groomed 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.

QUESTION 30(c) Net income

Carefully prompt for services and the cost of providing these services 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 the home 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.

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.

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.

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.

QUESTION 13

NHS means free, wholly paid for by the National Health Service. Private and amenity (paying) beds in NHS hospitals should be coded as private.

QUESTION 13(b) Number of nights

If a person has had two or more spells in hospital add the total number of nights together.

QUESTION 13(c) Name of hospital

This will be used in the office to code type of hospital.

QUESTION 14

Ill in bed means actually in bed for at least half the day.

QUESTION 15

Visits by and to a doctor will include calls when a person is no longer in bed but up and about. The questions are not, therefore, dependent on the answer yes to Q. 14. When the household is large and/or when there have been several visits it may take you a little time to obtain a reliable answer. Remember that in cases of difficulty it is usually best to approach the answer by asking: "When did you last see your doctor?" "And when was the time before that?" "So that means you saw your doctor seven times altogether in the last 12 months?" Remember that we want to count each consultation, even if there are two consultations on one day or on succeeding days. Remember also to include locums and other (alternative) doctor seen in this period. this period

QUESTION 15(c) Visits paid for

If the informant is a wife who makes a visit to her NHS doctor and pays later for the pill, which he prescribes, this should still be counted as a NHS visit.

QUESTION 16 Spectacles

Most people pay in part for spectacles even under the NHS but some obtain them free by paying and then claiming a refund on test of means (by the SBC).

QUESTION 18 Doctor at hospital

It is the number of occasions we want to know, not the number of doctors seen at the hospital.

Visits to dentist

Remember to ask number of visits, not number of courses of treatment. Home help

We are interested only in the use of a local council's Home Help Service.

We mean a social worker or officer fro ma Council health, welfare or children's department who is concerned with some aspect of family welfare. Include a health visitor, say, but not an officer from the Supplementary Benefits Commission or someone from a voluntary organisation — like the WVS or Salvation Army. Someone from the Welfare

QUESTION 18(a) Paying a dentist

The point is that very poor people can get free dentures and do not have to pay the £1 for a course of treatment.

QUESTION 18(b) Home help

Some councils charge for a home help's service on test of means.



QUESTION 9 Staying overnight

The question concentrates on holidays and stays which are directly or indirectly paid for or subsidised by relatives and friends. It may be difficult to obtain an estimate of saving. We have in mind not only the instance of holiday but also an elderly person or a child staying with a member of the family for a lengthy period of the year during a time of loneliness or financial difficulty. Note that space allows only 8 columns on this page. In the unlikely event of interviewing in a household with 9 or 10 persons write in the details for the 9th and 10th persons lower on the page.

QUESTION 9 (b) Saving

Note that there are two alternatives in the question. The saving from staying in a relative's or a friend's home should be estimated in terms of the comparable cost of living at home. The saving from being taken on holiday should be estimated in terms of the cost of going on holiday on one's own.

QUESTION 10 Visitors

This question reverses $\mathbf{Q}.$ 9 but estimates of cost should be written into the column allocated for the housewife.

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. The question refers to ALL INCOME RECIPIENTS including pension-

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

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.

AS CHIEF WAGE EARNER/H.O.H. 23. \$ Do you think you could GENUINELY say you are poor now? — Y. Does Not Apply: SKIP TO 0.24
A Does not Apply on 10 4:24
PROMPT AND CODE O Sometimes ASK 0.23(a) ONE ONLY 1 nover SKIP TO 0.24
(a) <u>Do you feel poor at any of these times</u> 3 at weekends or in any of these situations? 4 mid-week PROMPT AND 6 with some of your friends CODE ALL THAT 7 with some of your relatives APPLY 8 with some of the people round here other (SPECIFY)
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 Does Not Apply SKIP TO
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?
Having to Love Yo live in - that
girl on T.V. Carry Come Hene fall That - There are Still Lundhed of people living ton to a room
(c) Would you say that if people are in poverty its mainly X - their own fault? Y - the Covernment's fault? PROMPT - the fault of their education? AND CODE - the fault of industry not providing the right jobs? ONE ONLY ONE ONLY
3 - a combination of (some of) these? 4 - none of those? 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)? * 23 & OVER
yes, voted no DK DNA
ASK CHIEF WAGE EARNER/H.O.H. 26. If there is poverty what do you think can be done about it? OK CODE C.W.E./H.O.H. ONLY nothing OK
Reduce taxes - he one
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INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

- (a) Household in which there is a child, one of whose parents is not resident
- Household consisting of woman and adult dependants
- Household in which there are five or more dependent children
- 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
- (g) Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more)
- 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 (SFECIFY)... One generation Man alone: aged 60 or over Man alone: aged 60 or over Man alone: aged 60 or over Woman alone: aged 60 or over Woman alone: aged 00 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: related Two or more women only: unrelated Other (SPECIFY) 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 15 301 302 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 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: all under 15 Woman daughter and son-in-law, grandchildren: at least one 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 —atlest one child under 15 Two generation wo generation 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 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 child under 15 Man and two children both under 15 Man and two children both under 15 Man and three or more children under 15 Man and children both under 15 Man and children at least one under and one over 15, none married 207 208 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 two children both under 15 Woman: and two children both under 15 Woman: and children over the least one under and one over 15, none married Woman: and children, at least one under and one over 15, 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 Man: and widowed or separated son 401 DESCRIBE COMPOSITION BELOW