Inft. 6th 7th 8th 9th 10th MEMBERS OF HOUSEHOLD Christian name for reference only 65-66 65-66 65-66 65-66 65-66 65-66 411 Age last birthday (0) 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 Assets and Savings VI Health and Disability VII Social Services VIII Private Income in Kind 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 FOR OFFICE USE

C.I.C. 3 5 6 SERIAL NUMBER Name of Interviewer My Jamet Coba-1 1 hour 40 minter Date(s) of interview(s) 23 11 . 68 Length of interview(s) Contact and Interview or contacts I hour 40 minutes.

## 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

	SUMMARI . COMPLETE AFTER INTERVIEW							
Interview carried out     at first call     at second call     at third or later call	10 X Y ©	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 ───────────────────────────────────	21			
2. Information for household complete skip to Q. 3 incomplete—answer 2a  (a) Sections Housing Employment Occupational Income Assets Health Soc. Services Inc. in kind Style of living	11 X Y 1 2 3 4 5 6 7 8 9	2nd member  CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice)  5th	14 2) 4 15 8 16 16 17 (3)	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	8 2 3 4 5			
(b) Reasons if incomplete	X Y O 1	Other (specify)  4. Semi or detached house or bungalow Ter. h'se or bungalow Self-con. flat in house Self-con. flat in house Self-con. flat attached to shop/business Room(s): furnished Other (specify)	19 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	8 9			

# HOUSING AND LIVING FACILITIES

#### Genera

Information recorded by the interviewer on the left of the main column is needed so that the circumstances of the household may be fully understood by those in the office but it may not be required for computer-analysis.

## QUESTION 1 - Rooms

No room should be listed twice. Bedsitters should be listed as bedrooms and not also as living-rooms. Do not count a scullery or a hall or a bathroom as a room. The total number of living and dining and bedrooms should not include a kitchen if it is not large enough for a family to eat in. You will see that there are two numbered boxes in the column in which to write the numbers of bedrooms and total numbers of rooms. Each is for each digit in the total: Thus, if there are 9 or fewer rooms the number should be written in the right-hand box and "O" should be written in the left-hand box. If there are, say, 13 rooms, then "1" should be written in the left-hand and "3" in the right hand box. This will help us to avoid mistakes in transfering information to the computer.

## QUESTION 2 - Additional or fewer rooms

Define "room" as above.

#### QUESTION 4

A water closet flushed by water. Chemical or earth closets are not included, nor are flush water closets which can only be reached by going outdoors across a yard, even if under cover.

## QUESTION 5

A garden is any space at the front or back of the house where it is possible to grow something. A yard is an outdoor space which is covered in concrete, asphalt, etc., where there are no plants or lawn other than in boxes or barrels (if any).

If you have already seen the garden it may be unnecessary to ask the second part of the question, for it may be possible to code 3, 4 or 5. But be sure that you are taking back as well as front garden into the reckoning. Add the two together in estimating size.

inly one power point

#### OUESTION 10

At this point put any christian name of informant in first box on back flap, then christian names of all other adults and children in household. In complex households always list children immediately after their parent(s) or guardian(s). Otherwise, in the case, say, of a married couple and adolescent children you may find it easiest to list according to age: first the wife who is, say 54, husband 55, children 26, 24, 20, 17 and 14. When you write in information throughout the questionnaire please keep rigorously to the particular column for each named person in the household. Specifically "household" information is recorded in the first column. The informant's answers about himself should always be entered in the next column. The list of members under Q. 10 may have to be later modified according to who is temporarily residing in the household or who is temporarily away. This should be checked carefully, Boarders of more than four weeks residence should be recorded as members of the household; lodgers and sub-tenants will require separate questionnaires.

#### \*\* HOUSEHOLD TYPE

On the back of the questionnaire you will find a code list of household composi-tions. When you are checking the questionnaire put the appropriate code for this household in the box allocated under the double asterisk

#### Definition of a Household

Definition of a Household

A private household comprises one person living alone or a group of persons living together, having some or all meals together and benefiting from a common housekeeping. Persons who have resided in the household for at least four weeks and are not expected to leave shortly, and persons who have resided in the household for less than four weeks but are not expected to leave again after that period, should be listed as members. Persons who are felt to be members of the household but are away (e.g. students or men at work) should only be included if they have been away for less than 13 weeks and are expected back within the total period of 13 weeks (code under 10(d)).

QUESTION 10	0(e)	QUESTION 10(d)	
Age-group: co	de as below	Code reasons as below	
0 - 1	01	Hospital/nursing Home/convalescent Home	1
2 - 4	02	Staying with relative or friend	2
5 - 9	03	Otherwise away on holiday	3
10 - 14	04	In armed services/merchant navy	4
15 - 19	05	Otherwise working away from home	
20 - 29	06	Prison, approved school, Borstal, detention, etc.	6
30 - 39	07	Children's Home or foster home	7
40 - 49	08	Boarding school, college, university	8
50 - 59	09	Other (specify)	9
60 - 64	10		
65 - 69	11		
70 - 79	12		
80 and over	13		
DK	X		
NΔ	V		

# QUESTION 10(f) - Court order

A maintenance order secured through the courts. If no action has been taken to confirm the separation then code 1; in this situation at least the spouse in the household accepts that man and wife are not living together and there is no immediate prospect of them so doing.

# QUESTION 11

If answer yes, complete other parts of question and amend Q. 10 if someone included in answers to that question who proves in fact to be a temporary visitor or guest (i.e. who has stayed less than 4 weeks) and not expected to stay for total period longer than 4 weeks).

## QUESTION 11(a)

If there is more than one visitor enter information for all in box or on this left hand page.

## QUESTION 11(f) Code as follows:

Relative staying without payment
Friend staying without payment
Relative staying with payment
Friend staying with payment
Other person staying with payment
Other (e.g. nurse/student —specify

If any person is felt to belong to the household and is expected to return to it after a total absence of less than thirteen weeks (e.g. at University, in hospital, at work, staying with relatives), then the interviewer should include such a person in the replies to Q. 10. But the information should also be recorded here in Q.12.

QUESTION 12(II) Frompt and code as follows.
Hospital/nursing/convalescent/residential Home
Staying with relative or friend
Otherwise away on holiday
In armed services/merchant navy
At boarding school, college or university
Otherwise working away from home
Approved school/Borstal/detention centre, etc.
Children's Home/foster home
Prison
Other (specify)

officially represent only taker. Norgales and ends. set payment.

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

#### QUESTION 10 Occupation

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

## QUESTION 11 Change of Job

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

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

her fault that her dangiver arrived late as former taken in time to war worken in time to wake her daughter

## QUESTION 12 Training Course

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

## QUESTION 13 Fall in Earnings

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

Note that the recent Industrial Employment Act gives employers the responsibility of notifying employees about certain terms of service. Many employees will have received some kind of notification.

#### QUESTION 6 Whether sick pay

Include only when employer pays cash directly to an employee who is sick. Contributions towards medical care costs come under Q. 11. Ideally we would like to have details of sick pay expected and length of time employer is expected to go on paying. (Sometimes a man is paid one proportion of pay for 3 months and then a lower proportion for a further 3 months.) Many informants, however, will not know and you should do your best to get a general idea at least of the starting level for the first month, recording underneath more specific information if known.

Sick pay amount What should be entered here is costs paid by employer. Sickness benefit should not be included even though employers contribute towards it. Earnings means earnings before tax.

#### QUESTION 7 Pension

Include any type of occupational pension, contributory or non-contributory, funded or unfunded.

#### QUESTION 7a Employee's contribution

QUESTION 7a Employee's contribution

Note that we are not attempting to establish what the employer pays, because many informants will not know. We require amount paid (preferably) or per cent of earnings before tax: many schemes are not of the type that the employer pays a fixed proportion of earnings. In these instances, code "None" or "Does not apply", according to the information you are given. When given a percentage note that it may be calculated on basic wages rather than earnings and you should note this so that we can adjust the figure in the office. Estimate the proportion of normal earnings the previous contribution amounts to — correct to nearest percentage point unless respondent names half a percentage point.

# QUESTION 7b Pensionable age

That is, the age at which the pension is first payable.

# QUESTION 7c Years towards pension

Do not count any years towards another pension in a previous employment unless those years have been accepted by the present employer as counting towards the pension from his employment.

# QUESTION 7d Amount of pension

The question refers to the total occupational pension, though part of the cost may be paid by the informant. If the informant knows more details about his entitlement enter information in box (e.g. two-thirds of salary in last 5 years of service).

## QUESTION 8 Meal vouchers

You may have to build up towards the average weekly value by asking "How much is each voucher worth?". "How many do you use in an average week?". Generally vouchers are additional to wage or salary but sometimes the employer will include them on a pay slip as part of earnings received. Watch that you do not count their value both here and later under net earnings.

## QUESTION 9 Subsidised meals

Meals include drinks that may accompany them though we think it might cause offence to ask this in a formal question. We are interested to learn of anything from subsidised canteen meals to expense account lunches

## QUESTION 9a Saving on meals

Note that we are seeking an estimate of the difference between the actual cost to the employee and what he would have spent in the ordinary way if there were no subsidised canteen or restaurant available, or if his work did not allow him to charge the cost of outside meals. We are not seeking an estimate of the real value of the meals. Since some employees may not spend more outside on a poorer meal than they spend inside for a subsidised one, some entries may be "O" shillings.

Overlin Trift had had sickness pay from her employers for 3 weeks at one thus but was my sure how long they was a perging full was a sure was a

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.

5	miles	@	6d. =	2s.	6d.	5	miles	(a)	8d. =	= 3s.	4d.
10	miles	(a)	6d. =	5s.	0d.		miles				
50	miles	@	6d. =	25s.	0d.		miles				
100	miles	(a)	6d. =	50s.	Od.		miles				

#### 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

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. Four 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. The income of the self-employed is sometimes difficult to ascertain.

Question 10

2 w Her firm rilines benefit hom her best T couldn't have but I couldn't have much town and how much our how much ordered benefit me got. But she gir got. But she gir relter were with in wary all in all. of rick all in wissed Although sho wissed 3 week of work in ell in least were were you said there were who were of the were well and the work of the had not well to the the had not well and the well and the had not th parhier share with the team of the shiller

#### QUESTION 20 Miscellaneous allowances and cash income

The various kinds of income have been laid out as compactly as possible 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. case she loses benefit. Check to see if such loss is occurring.

The strick terms of court order are \$10 every lunar months but infact Info only gets morey every calendar month

## 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

## OUESTION 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.

# V SAVINGS AND ASSETS

#### QUESTION 1 Personal

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

#### QUESTION 2 Savings

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

## QUESTION 2(c) Interest

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

Question 2(a) Info soil she simply lapt in Il to leep P.O account you. was pretty sure dangwer (2") orly had about in her P.O account too

#### QUESTION 3 Value of stocks and shares

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

## QUESTION 3(b) Interest

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

## **QUESTION 4**

This is to cover any type of business which is owned in part or in whole by the informant. Being a director does not necessarily mean owner-ship. 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. window cleaner

## QUESTION 5 Other property

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

Quarton 2(c) Virtually and interest of their fro.

#### 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 which day in the box if the substitute of the total.

Question 12 Intr couldn't find document and wasn't some of original pice in had to pay Exs Bar) of additional deposit of about A. Since then she has paid for the each granter and knew she only had 2 more payments to make she thought the cash price was about \$40 -\$43

# 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.

# VI HEALTH AND DISABILITY

#### QUESTION 1 Health

Do not probe for the names of disabling illnesses or conditions, unless the informant happens to mention them.

# QUESTION 2 Unwell today

Note that the emphasis is on "today" and that you are instructed to complete the questionnaire as if all questions applied to the date when you first made contact with the household. This means that if you have postponed an interview because of illness you should ask all the questions about the day you first called.

## QUESTION 2a Off work

Check with the work record (page 8) where weeks off work will have been established. But here the information is needed as the basis for general questions about current illness and disability.

# QUESTION 2a (i) & b (i) Number of weeks

If more than a year write "52". If the informant cannot be sure of the exact number and there is uncertainty whether it is less or more than eight weeks seek confirmation of the exact period from the individual concerned at a second call if necessary.

# QUESTION 2c Regularly

That is, at least once a month for the past three months in connection with the present illness or disability

# QUESTION 3 Condition affecting activity

This question is designed to prepare the ground for the all-important Q. 7. You are **not** asked to trace every conceivable disability or condition from which people may suffer. Many of them, anyway, will not know diagnostic terms even if you ask them. Instead, you ask about conditions which restrict activity, show Flashcard No. 6 (which is nearly the same list as prompted verbally) and code any part of the body or faculty with which "trouble" is reported. You do not explore all possible effects but only a few examples of effects in which we are particularly interested. Remember you are only trying to find out about certain conditions, not every condition.

# Nerves

Pay particular attention to the need to prompt for any trouble with "nerves".

# Reading ordinary print

Note that your code "No" only if a person cannot read print in a newspaper. Do not code "No" if a person merely has difficulty. For someone who cannot read interpret the question as "seeing" print in newspaper. We are interested at this point in sight not literacy.

# Hearing

Note that if an informant does not admit difficulty with hearing but it is observed, you can code accordingly.

Overfron 2 (a) 2 nd Had become ill that day would have been of work but was saturday so vot at work any way

## QUESTION 4 Special schools & centres

This question is asked only of persons who have been ill and off work or confined to bed or the house for eight weeks or more continuously, and those who are coded for any item in Question 3.

## QUESTION 5 Date of onset of sickness or disabling condition

Our object is to establish the year of onset but the question is worded 'first have any condition' so as to allow for the fact that some conditions develop out of others. For persons with a disabling condition you ask, in effect, when all the trouble started.

#### Previous occupation

In the section on Employment you have already asked for the last occupation of everyone not now at work (p. 7). Some people change their occupation because of a disabling condition before finally being obliged to give up work. You should probe for the (previous) occupation which people had before any history of illness or disability started.

#### QUESTION 6 Mobility

You should code people according to their usual mobility, taking no account of a temporary illness or injury. "Usual mobility" may be interpreted as "for at least eight weeks and unlikely to become more mobile in the immediate future" or "for less than eight weeks but unlikely to become more mobile within at least that total period." Someone who spends most of the time in bed and needs help to get out to sit in a chair is defined as bedfast. Someone who can get out of his bed into a chair or wheelchair and who can walk indoors but not even a few yards outdoors without help is defined as housebound. The test is whether someone can walk on his own (without the assistance or company of any other person — though with or without sticks or crutches).

## QUESTION 7 Incapacity

In prompting this series of questions you may find it simplest to ask the question without the variation in brackets, unless it seems appropriate. Remember you are asking whether they have any difficulty in doing X. Sometimes certain questions will not apply to particular people or to particular situations. You will meet people who do not (or say they do not) wash down, negotiate stairs (living in bungalows), go shopping and do housework (especially some men). The question should then be asked in terms of "But would you have any difficulty in doing X if you had to?" The codes 0, 1, 2 are listed in increasing order of difficulty and you should check that you ring one of them for each item.

## **QUESTION 7e**

It would be insensitive and unnecessary to ask questions about the daily activities of the bedfast. They are therefore excluded from this question and the rest of the series. You may encounter other people (e.g. advanced obesity) of whom it is clear that they cannot do certain activities. You may refrain from putting questions to them. The same is true of any situations in which the questions are likely to cause great distress. BUT AS A GENERAL RULE QUESTIONS 7 (e) to (i) SHOULD BE ASKED FOR ALL OTHER THAN THE BEDFAST AND CHAIRFAST.

## QUESTIONS 8 & 9 Variation in incapacity

These questions explore whether the pattern of answers to Question 7 is permanent. Question 8 seeks any indication of seasonal variations (e.g. bronchitis) and Question 9 day-to-day variations in the effects of disability.

Tuff had to abandon career in nursing because of her back

# VII SOCIAL SERVICES

#### General

It is assumed that the housewife will normally be the informant. It is also assumed that she will generally be the "parent" to whom many of the questions are addressed. If in fact there is another mother in the household with a child then you may accept answers by a proxy (i.e. the housewife). You should also use your discretion about the housewife's ability to answer questions about the visits to hospital, doctor or dentist by each member of the household. If she plainly does not know or is uncertain you should check the appropriate questions when you come to ask earners in the household Sections II, III & IV. If this still does not involve the right members of the household you must check directly with them. Remember to code carefully since the questions vary as to whom they apply. We have repeated instructions at the head of each question to help you.

#### QUESTION 1 Welfare milk

Tokens are obtained from the Ministry of Social Security and handed to the milkman. All families with children under 5 can obtain a pint of milk for each child for each day for 6d. per pint cheaper than retail prices. Free milk tokens have to be claimed separately, and few parents claim them (other than those getting supplementary benefits).

Child welfare clinics are provided by local authority health departments. A visit to an ordinary hospital out-patient department does not count. Cod liver oil and orange juice are the main goods which may be purchased below normal shop prices. "Ever visited" means for the informant herself to obtain advice concerning herself or her child or to obtain goods. Accompanying another mother does not count.

# QUESTION 3 Baby in hospital

It is possible there may be two mothers in the household. On the National Health means free in a National Health Service hospital contracted to the N.H.S.

## QUESTION 4 Type of school

Write in the name of each school on the left. The parent will usually know the type of school but if he or she does not or is doubtful the interviewer may know. If in doubt please verify from the Education Department or a teacher who knows about the local schools. If the child is aged 16 or over and is at an institute, college or school (of commerce, for example), list under  $Q.\ 12.$ 

Maintained day nursery, nursery school or class
Private nursery school or nursery class
State primary school
Private primary/preparatory school
Secondary modern/elementary/non-grammar denominational Type of School Technical school, Central, Intermediate
State grammar
Private or "public" school (secondary)
Other (SPECIFY)

# Whether built pre- or post-1940

Again, the parent may not know or may be unsure. Check if necessary.

## QUESTION 5 School meals

Normally means when neither sick nor in the holidays. Did the child last week have school meals if attending school? If not attending school, when last attending school. Free school meals are provided to poorer children on a means test basis.

## QUESTION 5(c) No facilities

There really are schools which do not offer school meals either because they lack dining space or there are too many children for the space available or for other reasons.

## QUESTION 7 Days absent from school

Absences due to visiting an out-patient department or a dentist should not be counted.

## QUESTION 8 Boarding school

If the child boards at a school which is primarily a day school code the answer "ves

Question 4. (3rd) liveral a hosrel during the term time but goes out to a normal school. The mother did No lonen much Nout the school or whether the dangther gets free school mean as all this the landled by the landled by the land to the land to the education and the education are all education automos

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Uniform grants are available to poorer children in State schools on a means test basis. The grant can be in kind: a parent may be given a voucher or a letter to take to a special shop. NOTE that the question is addressed ONLY TO ONE OF THE PARENTS OF THE CHILD OR CHILDREN. Very uncommonly there will be two sets of parents and children in the household. ONE parent of the second family should also be asked the question. ONLY complete the column alongside Qs. 10a and 10b for the parent in question. If the parent says the grant was made by the Supplementary Benefits Commission check whether you have already included the amount in Q. 15 (code 14) of the Income Section. If not, include the amount here. Remember to code parent only.

## QUESTION 10 Costs of going to school

We are interested not only in fees paid to private or "public" schools but in some kinds of cost met by parents of children in State schools. Fees include payments for music lessons. School outings — We are interested only in payments for outings or school holidays organised by the school or a school club which the child went on.

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## QUESTION 11

Educational maintenance allowances are provided by local authorities for poorer children attending school between the ages of 15 and 18 on a means test basis. We ask parents of 14-year-olds whether they have heard about them to find whether this is taken into account in the decision to leave school. We are also interested in applications which were refused or which were made and the child did not in the end continue at school after the minimum leaving age.

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# QUESTION 12 Type of college

2 Type of conege		
Teacher training college		1
College of Education		2
Technical college		3
University		4
College or School of Commo	erce	5
Art college		6
Domestic Science college .		7
Evening Institute		8
Secretarial college		9
Other: SPECIFY		0

As with "school" the informant may not know the type and the interviewer may be able to code on the basis of the name supplied. Or he should check on the basis of that name. Part time DAY study means attendance during normal working hours when the student or pupil works for a salary or wage, however small, or, if he has no job, attendance during the morning or afternoon.

## QUESTION 12 (d) & 12 (g) Fees and cash from others

Code source of help but if the amount has been included in the Income section earlier (i.e. Q. 20 of that section) make a note, drawing our attention to the fact.

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.

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# 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. about (313) as latter me help
We are interested.

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

# Someone from the Welfare

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.

## 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.

Quedin 18 15 away most of year. When she year When she is at home Dishick nurse is supposed to visit her every day to make sure she is all ing iv. But in all

# 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 4(b) Inft said that they helped nor so much by doing but actual things simply by giving times when her was depressive the hood. But she definitely felt of this or helps

# QUESTION 6 Occasional gifts made

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

# 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.

## QUESTION 8 Occasional gifts received

Do not waste time inquiring about gifts of a value of less than  $\pounds 25$ 

## 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 saying 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 Q. 9 but estimates of cost should be written into the column allocated for the housewife.

Onestion 10

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#### QUESTION 7 Food

Actual nutritional levels cannot be established by an interview of this kind, but it is hoped that these questions will show very roughly (i) whether a family member goes short of food occasionally, (ii) whether the family is able to buy relatively expensive foods frequently, (iii) whether any member of the family goes short of food occasionally, and (iv) to what extent patterns of food consumption vary with income.

#### Cooked breakfast

Many women do not eat breakfast. Bacon and eggs is only an example. Others would be boiled or fried egg, haddock, kipper, etc. But not porridge, toast, fried bread or potatoes (the distinction is between carbohydrates and other foods)

## No cooked meal

Stress the whole day. A heavy breakfast but nothing later, or a heavy meal at supper-time will not count as going without a cooked meal during

(c) Fresh meat

This will be difficult for households where children have school dinners, or members of the household eat canteen meals. It would be reasonable to code such persons "Yes" in the absence of any better information. It is highly possible that some housewives may have very little fresh meat (defined to include chicken, chops, frozen meat of any kind but not corned beef, tinner meat, boiled ham or sausages). Care is needed as meateating is probably over-stated, and when there is meat the men in the household and not the women may have it.

#### QUESTION 8 (a) Joint

Accept what the informant understands by a joint.

#### QUESTION 8 (b) and (c) Milk

Do not include school milk (a correction for this will be made in the office). Check for extra milk at weekends. Include sterilised milk ("stera") as fresh. Some houses buy milk in powder or liquid in tins for babies too, but do not attempt to assess the quantities of this. Just make a note that it is bought.

## QUESTION 9 (b) Clothing

Clothing cheques are "Provident" cheques and the like where a cheque for £1, for example, entitles a person to shop at certain shops and repayment is made at 1s. in the £1 for 21 weeks. Clubs include any kind of arrangement through a catalogue, shop, or door-to-door salesman.

## QUESTION 9 (c) and (d) Spending on clothing clubs

Some clubs include coal and furniture as well as clothes; try to get an estimate of the proportion of money spent on clothes. Informants often give a maximum figure, when in fact they miss or only pay something on account.

## QUESTION 11 Adequate footwear

Includes state of repair as well as fit. Plimsolls and sandals in winter are not adequate, nor are boots alone adequate for summer. Plastic sandals are coded not adequate, unless there are other shoes.

# QUESTION 12 Smoking, pools and betting

Smoking is often underestimated in surveys. By asking quantities we hope to be able to work out roughly the expenditure. Note if cigars and not cigarettes. Take care to make betting seem a very common activity (which it is, of course), since information may not readily be forthcoming in the context of all these questions on shortages.

## QUESTION 13 Christmas

Make sure that the sum you have is the extra expense on top of normal housekeeping for the household unit.

7 (b) Question Into and 2" had no The reason Corred weal var an und for the reason that thoy couldn't be bitter for the reason of lask of morey. It was DayWick 3 12 home we wanty of home to the received to her

Question 13 Intr Said that an people knew she was bedly Eff they rended to give her tood els. so that she didn't have to continue to much to extra tood continue continue continue consistent time

# 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. 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.

Question 21 (c) She didnot know What her husbands income was but when he was at home the homeway un better of. She did know that he gave her for a week or houselearny

#### 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 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.

The mother in this homselved was severely handicapped by her depressive illretter. She mentioned that this prevented her from hang a better pond job. She apparently has recurring courses of electric sturk therapy and had just had this treatment. I think her belief that in other circumstances she would have been capable of doing a higher calibre job is circumstances she would have been capable of doing a higher calibre job is military of the conversation with her gare the impression that she has orticate and a poston justified. Conversation with her gare the impression that she has orticate and a poston with a lively mind who had become completely overwhelmed by her personal distinction with a lively mind who had become completely overwhelmed by her personal to and the somewhat hazic circumstances of her life. All these things had combined to and the somewhat hazic circumstances of her life. All these things had combined to bring her into a state of poverty, she kelt, inther than any pentiular fact being responsible. Bring her into a state of poverty, she kelt, inther than any pentiular fact being responsible. The history of disorganization—no alternst and uncomfortable, and there was a general teeling of disorganization—no alternst at tidiness for example and apparently mo feeling of disorganization—no alternst at tidiness for example and apparently mo leave until nearly 130. I couldnot interview the daughter and did not leave until nearly 130. I couldnot interview the daughter and did not leave until nearly 130. I couldnot interview the daughter and did not head shaped in bed. Her mother did living at home as she was feeling ill and had shaped in bed. Her mother did living at home as she was feeling ill and had shaped in bed. Her mother did living at home as she was feeling ill and had shaped in bed. Her mother did living at home as she was feeling ill and had shaped in bed. Her hit was her any quotion of their trans very briefly.

	Inft	2nd	3rd	4th
ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY	71	71	71	7
23. * Do you think you could CENUINELY say you are poor now? — X Does Not Apply SKIP TO Q.24  PROMPT AND CODE ONE ONLY  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  A Does Not Apply SKIP TO Q.24  3 at weekends mid-week mid-week at Christmas 4 mid-week at Christmas 4 thin some of your friends with some of your relatives with some of your relatives 4 with some of your relatives 4 with some of the people round here	X 30 - 2 00 00 00 00 00 00 00 00 00 00 00 00 0	X Y O I 2 3 4 5 6 7 8	X Y O I 2 3 4 5 6 7 8	
APPLY 9 other (SPECIFY)	9	9	9	
FOR CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY	72	72	72	
24. (a) There's been a lot of talk about powerty. Do you think there's such a thing as REAL powerty these days? *  (b) What would you describe as poverty?	× O I	Y O I	Y O I	
Not being able to have enough to east or for clothes.  It's not having enough to enjoy life. It you want a description of what it feels like - well-bloodly awful.				
(c) Would you say that if people are in poverty its mainly	73	73	73	
x - their own fault?	X	×	X	
PROMPT   - the Government's fault?  O - the fault of their education?  PROMPT   - the fault of industry not providing the right jobs?  AND CODE 2 - anything else? (SPECIFY) Too hard to Therify it is  ONE ONLY  The creal of a Combination of many large.	0	0 1 2	0 1 2	
3 - a combination of (some of) these? 4 - none of these? 5 DK	3 4 5	3 4 5	3 4 5	
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, ALL AGED  just whether you voted)? *  23 & OVER	74	74	74	
yes, voted no DK	0 1	X Y O	X Y O I	
ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY	75	75	75	
26. If there is poverty what do you think can be done about it?  WRITE IN ANSWER	① × Tb	X	X	
That is a very hard grostion. Perham it & the straid services people used their hourt more and red tape less when I	0			
went to the N.A.B people it is nothing they really made you give They made you	0			
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T know what I wan enlitted to but they				
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	75 0 x y 76 0 TF	X	X	X	75 X Y	X	X	X	X	X

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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
- (b) Household consisting of woman and adult dependants
- (c) 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  $12\ \mathrm{months}$ )
- Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months) (e)
- (f) 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)
- (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
- (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
- (j) Household in which there are persons who are (a) non-white
  - (b) born in Eire





Man alone: aged 60 or over 101 Man alone: aged under 60 102 Woman alone: aged under 60 103 Woman alone: aged under 60 104 Husband and wife: both aged 60 or over 105 Husband and wife: both aged 60 or over 105 Man and woman: otherwise related 108 Man and woman: otherwise related 108 Man and woman: otherwise related 109 Two or more men only: unrelated 110 Two or more men only: related 111 Two or more women only: unrelated 111 Two or more women only: unrelated 111 Two or more women only: unrelated 112 Two or more women only: unrelated 112 Two or more women only: unrelated 112 Two generation  Man, wife: + 1 child under 15 201 Man, wife: + 2 children both under 15 202 Man, wife: + 4 or more children all under 15 204 Man, wife: + 4 or more children all over 15, at least 1 aged 25 or over, none married Man and one children all over 15, at least 1 aged 25 or over, none married Man and one children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 208 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and three or more children under 15 200 Man and children at least one under and one over 15. Nome married 200 Man and children at least one under 300 and children and under 300 and children at least 0 and children and children at least 0 and children and children at least 0 and children and children and children at least 0 and childr	COMPOSITION OF HOUSE	HOLD: CODES (Q. 10, p. 3)
	One generation	Man: and widowed or separated daughter 222 Woman: and widowed or separated son 222 Woman: and widowed or separated son 222 Woman: and widowed or separated daughter 223 Otherwise two generations: at least one person not related to any other 225 Other (SPECIFY) 226  Three generation Man, son and d-in-law, grandchildren: at least one under 15 and one over 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 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 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 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 delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman delipter and son-in-law, grandchildren: at least one under 15 Woman del
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