

Christian name
for reference only

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
<i>Wang</i>	<i>John</i>	<i>Wyn</i>	<i>Janet</i>	<i>Carol</i>					
65-66	65-66	65-66	65-66	65-66	65-66				
3 2	3 7	0 7	0 5	0 0					

5th = 3½ months Age last birthday

245.
425
1209
AM

- 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

FOR OFFICE USE	CM 7/16/68		
SBC	TS1 AH TS2 PH	FP	BP
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

C 378

190

SERIAL
NUMBER

1	2	3	4	5	6	7	8	9
2	4	5	1	9	0	9	0	1

Length of interview(s) 2 Hrs.

or contacts

Total actual interviewing time..... 2 hrs

"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."

[illegible]

24. Is this house/flat rented or owned (i.e. by the householder)?

X Owner occupied: fully owned } ASK Q.25
 Y paying mortgage }
 0 Rented: from local council } SKIP TO Q.26
 1 privately - furnished }
 2 privately - unfurnished }
 3 privately - with farm, business premises }
 4 Rent free: because of present or previous employment } SKIP
 5 for reasons other than employment } TO Q.28
 6 DK SKIP TO Q.29

25. IF HOUSEHOLDER IS OWNER OCCUPIER

(a) Does the dwelling include business as well as private accommodation? Does Not Apply SKIP TO Q.26
 yes ASK Q.25(a)(i)
 no SKIP TO Q.25(b)

(a)(i) How many rooms are used for business? number

(b) How much ground rent, feu duty (Scotland) chief rent, do you pay? amount £ 0

(c) How much did you pay last year in rates? amount £ 17 included.

(d) How much in water rates (if not included in (c))? amount £

(e) Do you get a reduction under the rates rebate scheme? yes
 no
 DK

IF YES How much is it per year

(f) Have you already deducted this figure from the amount you have just given me for rates? DPA yes
 no

(g) When did you buy this house? 1963

MORTGAGE PAYERS ONLY

(h) What is the total monthly payment? £ s d OFFICE total
 USE annual
 * How much of this is interest? ONLY housing cost

And how much capital repayments? OFFICE
 USE
 Other, if any (e.g. insurance premium on building) SPECIFY ONLY

ASK ALL (i.e. FULLY OWNING AND PAYING MORTGAGE)

(i) How much do you estimate your house (and garden) to be worth at present? SHOW FLASHCARD NO.3 * range
 code

WRITE IN YOUR ESTIMATE informant's estimate £ 1500
 IF DIFFERENT interviewer's estimate £ OFFICE
 AND NOTE REASON USE
 ONLY

Do you pay an insurance premium on the house or flat (not contents)

annual premium £ insured value of house in hundreds of pounds

(j) Has your employer helped you with a loan or grant in purchasing your house? yes
 no

IF YES grant: How much? loan: At what interest rate?

(k) How much have you spent in the last 12 months for alterations, decorations or repairs to your home (not business, and including paint and tools for work by self)? Total £ 1400

DESCRIBE ITEMS IF NECESSARY AND POSTS

Remediated whole House

(l) Are you applying for a mortgage under the Government's new option mortgage scheme? * yes
 no } SKIP TO Q.30
 DK

1st	2nd	3rd	4th	INTERVIEWER: CODE 05, 06, 07, IF 5th, 6th
77	77	77	77	77
9	9	9	9	9
0	0	0	0	0
1	1	1	1	1
2	2	2	2	2
3	3	3	3	3
4	4	4	4	4
5	5	5	5	5
6	6	6	6	6

10
 X
 Y
 0

11
 Y
 0
 1
 2

12-15
 0017

16-19
 20

21-25
 1500

26-28
 000

29
 Y

30
 X
 Y
 0

1 2 3 4 5 6 7 8 9
 4 2 5 1 9 0 9 0 2

IF TOTAL CANNOT BE DIVIDED

ASK:

Source of loan

Term of repayment

Number of years paid

Amount of loan

TICK IF DOCUMENTS SEEN

IF AMOUNTS FOR BUSINESS/FARM AND HOME CANNOT BE SEPARATED

NOTE HERE:

estimated value of house/business

insured value of house/business (building)

insured value of house/business (contents)

* property to be demolished for a motorway. Not doing more improvements & no insurance premium.

Respondents have in fact only spent £1000 of their own money + the £400 improvement grant.

QUESTION 25(a) Private and business accommodation

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

QUESTION 25(e) Rate rebate or reduction

Note that many councils pay rebates twice a year.

QUESTION 25(h) Mortgage

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

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

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

QUESTION 25(i) Value of house/flat

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

QUESTION 25(l) Government's Mortgage Scheme

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

*Gift from a
relative
in 1963*

*including grant
£400*

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.

*£800
Loan from Bank for
modernisation & lower.
Repaid £200
£4 repayment
weekly.*

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.

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.

Someone from the Welfare

We mean a social worker or officer from a 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.

*X the 2 health visitor
for WFT e 5th
or some 2 visits
also uses
HEALTH
VISIT TOP*

QUESTION 4 Emergency help

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

QUESTION 5 Gifts regularly made

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

QUESTION 6 Occasional gifts made

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



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 £25.

*Don't 3 years ago.
not with much then*

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? —

PROMPT AND CODE ONE ONLY
X Does Not Apply SKIP TO Q.24
Y all the time } ASK Q.23(a)
0 sometimes }
1 never } SKIP TO Q.24
2 DK }

(a) Do you feel poor at any of these times or in any of these situations?
3 at weekends
4 mid-week
5 at Christmas
6 with some of your friends
7 with some of your relatives
8 with some of the people round here
9 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 poverty. Do you think there's such a thing as REAL poverty these days? *

(b) What would you describe as poverty?

WRITE IN ANSWER

Some families are badly off, but that is often the fault of either or both parents, as a lot of money is wasted on gambling.

(c) Would you say that if people are in poverty its mainly

PROMPT AND CODE ONE ONLY
X - their own fault?
Y - the Government's fault?
0 - the fault of their education?
1 - the fault of industry not providing the right jobs?
2 - anything else? (SPECIFY)
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)? *

yes, voted
no
DK
DNA

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?

WRITE IN ANSWER

People should help themselves first

1st	2nd	3rd	4th	5th	6th	7	8	9	10
71	71	71	71	71	71	71	71	71	71
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9	9	9
72	72	72	72	72	72	72	72	72	72
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
73	73	73	73	73	73	73	73	73	73
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
74	74	74	74	74	74	74	74	74	74
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
75	75	75	75	75	75	75	75	75	75
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1

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 months)
- (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)
- (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

67
X
Y
0
1
2
3
4
5
6
7
8
68
X
Y

COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3)

One generation

Man alone: aged 60 or over	101
Man alone: aged under 60	102
Woman alone: aged 60 or over	103
Woman alone: aged under 60	104
Husband and wife: both aged 60 or over	105
Husband and wife: at least one aged under 60	106
Husband and wife: both under 60	107
Man and woman: otherwise related	108
Man and woman: unrelated	109
Two or more men only: related	110
Two or more men only: unrelated	111
Two or more women only: related	112
Two or more women only: unrelated	113
Other (SPECIFY)	114

Two generation

Man, wife: + 1 child under 15	201
Man, wife: + 2 children both under 15	202
Man, wife: + 3 children all under 15	203
Man, wife: + 4 or more children all under 15	204
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married	205
Man, wife: + children all aged 15-24, none married	206
Man, wife: + children all over 15, at least 1 aged 25 or over, none married	207
Man and one child under 15	208
Man and two children both under 15	209
Man and three or more children under 15	210
Man and children at least one under and one over 15, none married	211
Man and children all aged 15-24, none married	212
Man and children all over 15 at least one 25 or over, none married	213
Woman: and one child under 15	214
Woman: and two children both under 15	215
Woman: and three or more children under 15	216
Woman: and children, at least one under and one over 15, none married	217
Woman: and children, all aged 15-24, none married	218
Woman: and children all over 15, at least one 25 or over, none married	219
Man: and widowed or separated son	220

Man: and widowed or separated daughter	221
Woman: and widowed or separated son	222
Woman: and widowed or separated daughter	223
Otherwise two generations: all related	224
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: all under 15	301
Man, son and d-in-law, grandchildren: at least one under 15 and one over 15	302
Man, daughter & son-in-law, grandchildren: all under 15	303
Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15	304
Woman, son and d-in-law, grandchildren: all under 15	305
Woman, son and d-in-law, grandchildren: at least one under 15, one over 15	306
Woman, daughter and son-in-law, grandchildren: all under 15	307
Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15	308
Married couple, married child and child-in-law, grandchildren under 15	309
Otherwise 3-generations: —all persons related, at least one child under 15	310
—at least one child under 15	311
—all persons related	312
—unrelated	313
Other (SPECIFY)	314

Four generation

DESCRIBE COMPOSITION BELOW

Handwritten mark: A/H