MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

-3	~	· March	194	363					
Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Sh.	Kone for	The state of the s					- Sand		
65-66	65-66	65-66	65-66	65-66	65-66				
67	62	39							

4/25

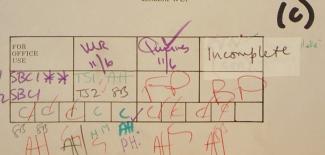
QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68

I	Housing and Living Facilities
II	Employment
III	Occupational Facilities and Fringe Benefits
IV	Current Monetary Income
V	Assets and Savings
VI	Health and Disability
VII	Social Services
VIII	Private Income in Kind
IX	Style of Living

A Survey carried out from the University of Essex and the University of London (L.S.E.)

Queries should be addressed to: Miss Sheila Benson Skepper House 13 Endsleigh Street London WC1



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	SER	RIAL	1	2	. 3	4	5	6	7	8	9	
Name of Interviewer		MBER	4	21	5	1	9	6	9	0	1	
			4	1			.1					
Date(s) of interview	(s) 5.6.65. Intorview obtained	9 1	Length	of inter	view(s)		lhr.					
or contacts												
		7	Fotal ac	tual int	erviewi	ng time	16	our.				

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

Interview carried out at first call at second call at third or later call	10 X Y 0	Which sections were answered in whole or in part by which persons on the household? Informant	Write Section 1, 2, 3, etc.		21
2. Information for household complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing Employment Occupational Income ALL THAT APPLY Assets Health Soc. Services Inc. in kind Style of living	11 1 2 3 6 7 8 9	CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) 5th	15 15 (9) 16 (1)	6. Household living on ground basement floor lst floor Answer 2nd floor 4th floor 5th or above Specify (a) Is there a lift in the building? Yes No	XXX (-) 21 3 4 5
(b) Reasons if incomplete ill/disabled does not know information unwilling to give	12 X Y	6th Other (specify)	18 (6)	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23
information other (specify)	ô	4. Semi or detached house or bungalow Ter, h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attached to shop/business Room(s): furnished Other (specify)	20 X Y 0 1 2 3 4	Yes No	8 9

QUESTION 13(a)

"Marriage": include common law marriage if in fact revealed by informant.

QUESTION 13(b)

Code whereabouts of parents only in terms of the replies so far given (or given later) by the informant. Direct questions might seem to be very offensive and they must be avoided. Indirect questions will be helpful according to the circumstances. For example, it may transpire that one child is the half-sister of another. It would then be very reasonable to ask "How are they related?" Or when it becomes obvious that one parent is not present, it would be reasonable to ask "Does John see his father regularly?"

"Accepted stepfather" or "Accepted stepmother" describes a man or woman not legally married to the natural mother or father of the child(ren) who has been in the household for at least 13 weeks and who is clearly accepted by the informant as the "stepfather" or "stepmother" of the child(ren) living in the household, albeit not accepted by law in this role

QUESTION 14(a) Play within easy reach

This means that the mother can rush to a tearful child within, say, 30 seconds of hearing a wail. A "safe place" could of course include the garden.

Have hed in Love for 36 years.

QUESTION 7(b) Last Occupation

Write in the occupation on the left of the columns. Identify the person to whom the information applies in the little box (i.e. Inf or 2nd or 3rd etc.) This will both allow you to enter information for a second or third person if that proves to be applicable and for the office to code in the right column(s) on the basis of your information.

QUESTION 7(c) Looking for work

You will find yourself asking retired persons as well as unemployed and other persons this question. Sometimes it will be entirely applicable because persons who have been retired by their employers or have automatically ceased employment upon reaching a pensionable age of, say, 60, may in fact be seeking alternative work. It may even be applicable for some persons in their seventies and eighties. But sometimes it will plainly be inapplicable to frail persons of extreme age, especially women. In this case code "NO" and skip to Q. 8. When in doubt, however, you should ask the question.

Before working we collies of the col

QUESTION 9

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.

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

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

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. 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

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.

Please note - lnot was offe do angues eneglisas on 3ds facilities at wort since he liveself worked in some place -I was not able to need 372. e westolethoù 300) would give the no details about his incore. He lived Do not count any years towards another pension in a previous employment unless those years have been accepted by the present employer in his posetts home take as counting towards the pension from his employment. ladge . his life e Morey Doe liscoon & his affairs nothing, to do with poselis.

CURRENT MONETARY INCOME

This section asks questions in turn of the employed, the self-employed and then everyone, including those who are not employed. Our object is to obtain reliable estimates of income, before and after tax, for each income unit in the household, both for "last week" and "the last 12 months".

Income Unit

This is any person aged 15 or over, or if in full-time education any person aged 19 or over, together with wife or husband (if she or he has one) and children under 15 (or aged 16-18 if in full-time education), if any. According to this definition a man, wife, and children aged under 15 count as one income unit, but a middle-aged widow and a son who is a university student, or an elderly widow and a single daughter of 40, count as two income units. A household consisting of man and wife with three single children who are all over 15 years of age and who are at work counts as four income units.

Allocating Income

Allocating Income

Usually amounts of income can be entered in the appropriate column, according
to the person receiving it. Do not enter any income twice. Do not, for example, enter a
particular amount both for the wife and the husband. Nor need you split up any
amount part of which is payable for a dependent wife or child. Thus, do not attempt to
divide up the total of family allowances; enter the total in the wife's column. And
enter an amount for sickness benefit, say, even if it includes sums for the wife and
children, in the husband's column (if indeed it is he who receives it).

Gross and Net

In the first question you carefully ask for the last pay net of deductions and go
on in the second question to establish what these deductions are. The answers to both
questions effectively give gross and net earnings for the last period for which pay was
received and you can be the property further information in the questions that follow. You
should be the control of this distinction throughout the section. It will not always be
that if you cannot get an answer for one you may be able to get information both for income after tax and income before tax. Remember
that if you cannot get an answer for one you may be able to get it for the other. Make
a note whenever you can. We can calculate in the office.

Last 12 months

Though you start by finding what was the last amount of pay received it is very important also to find what was the average pay during the previous 12 months and gradually build up the total income received by the income unit and the household in those months. You have already filled in a work-record and this will help you to answer several of the questions in the section.

QUESTION 1 Last earnings

Remember to check earnings for each member of the household, even those of a wife who had a job for only a few weeks in the year, a young son who works only on Saturdays, and a retired man year part-time job. Second or subsidiary earnings are dealt with in Q. 14. Note apply, Please not ealso that we have allowed wider columns on your works only on the property of the property of

QUESTION 2 Deductions

Don't forget that a total is better than nothing. If the informant is uncertain say, "I believe it is on your pay slip" and encourage him or her to check. We have asked you to put a tick if in fact you are shown a slip or the informant reads off the amounts. As before, the small boxes on the left are for you to identify the member of the household: "Inf." "2nd" " "3f", etc.
National Insurance contributions

A male employee ordinarily nave 15s 8d, and a female employee 13s, 2d, per week.

National Insurance contributions

A male employee ordinarily pays 15s. 8d. and a female employee 13s. 2d. per week, although note that a married women can elect to pay only 7d. per week to cover industrial injuries benefits. Boys under 18 pay 10s. 1d. and girls 8s. 5d. per week. Persons over 18 who are contracted out of the graduated pension scheme pay a higher flat rate insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

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

Graduated pension contributions

The employee contributes 4½ per cent of each pound of gross weekly earnings
between the ninth and the eighteenth, i.e. approximately 1½d. for each of these
pounds, plus ½ per cent for each pound between the 19th and the 30th, i.e. rather more
than 1d. for each of these pounds. In fact a man with gross weekly earnings of £9 pays
nothing, one with £19 pays 4s. 0d., one with £21 pays 9s. 0d., and one with £30, 9s. 9d.
About one person in every five, however, is contracted out of the graduated pension
scheme, but such persons nonetheless pay ½ per cent on each pound of gross earnings
between the ninth and the 30th, or a maximum of 2s. 1d.

QUESTION 3 Highest and lowest

Check the number of weeks worked by turning up the work record. Some people's earnings will have varied only in one or two weeks of the year and it will not be difficult for you to restablish an everage in (b). Remember Q. 3(b) is very important. Other people's overtime, but have varied widely, either because of changes of job or variations of vertime. Do not include variations due to holidays or sickness. If it is difficult or arrive at an average write in the box or in the margins, e.g. 10 weeks @ \$15 10s. xi weeks @ \$18 15s. and 23 weeks @ \$24 11s. We will work out the rest. Do not include weeks of holiday or sickness, which are explored later.

QUESTION 4 Bonuses

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

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QUESTION 8

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

5	miles	(1)	6d.	=	2s.	6d.	5	miles	@	8d. =	3s.	4d.
10	miles	(i)	6d.	=	5s.	0d.	10	miles	(a)	8d. =	6s.	8d
50	miles	<u>a</u>	6d.	=	25s.	0d.	50	miles				
100	miles	6	6d	=	50s	Od.	100	miles	(a)	8d. =	66s.	8d

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 because information earnings.

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 the write in the control of the payment of the payment in the control of the payment in th

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

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.

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.

102, 03, etc., as appropriate and then to enter the rates per week and amounts below, carefully writing in the code "01" (i.e. Ramily 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 CODE 01 Family Allowances

you the allowance or pension book.

CODE 01 Family Allowances

First child Second Third subsequent and the property of the subsequent and the property of the property of the subsequent and prentice on low wages.

CODE 02 Retirement Pension

Note that the actual amounts vary widely. Increased pensions are paid if retirement is deferred. There are now in additions small graduated state pensions (averaging about record. Note that some of these points also apply to other you will be prompting for supplementary benefit and that it is being received). But whenever the rate given to supplementary benefit and that it is being received. But whenever the rate given to Single person (husband)

Single person (husband)

Wife's income

15 1 5s. 0d.

21 6s. 0d.

Wife's income

15 2 2s. 6d.

21 dependent child

17s. 0d.

Widow or widowed mother

22 2s. 6d.

3rd and subsequent child

11 14s. 6d.

3rd and subsequent child

11 14s. 6d.

3rd and subsequent child

11 2s. 6d.

Depending on the circumstances of the death of the husband (armed service and so on) rethrocard.

Widow or widowed mother

24 10s. 0d.

Widow and subsequent child

25 10s. 0d.

Widow and subsequent child

26 11 2s. 6d.

Depending on the circumstances of the death of the husband (armed service and so on) rethrocard.

Widow and subsequent child

27 16 2 2s. 6d.

Berending on the circumstances of the death of the husband (armed service and so on) rethrocard.

Widow and subsequent child

27 16 2 2s. 6d.

28 2s. 6d.

3rd and subsequent child

28 2 2s. 6d.

3rd and subsequent child

29 2 2s. 6d.

3rd and subsequent child

20 2 2s. 6d.

3rd and subsequent child

21 2s. 6d.

3rd and subsequent child

3rd and subsequent child

4 1 1 2s. 6d.

3rd and subsequent child

21 2s. 6d.

3rd and subsequent child

3rd and subsequent child

4 1 2s. 6d.

3rd and subsequent child

5 1 6s. 6d.

3rd and subsequent child

5 1 6s. 6d.

for an individual disablement pension.

CODES 08 and 09 Industrial and Disablement Pensions
The 100 per cent rate is £7 12s. 0d. (with additions for dependants). CODE 09:
Note that these are war pensions, not service pensions included under occupational 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.

CODE 14 Maternity Grant
This grant is £22 either for home or hospital confinement.

CODE 15 Simple Grant

This grant is £22 either for home or hospital connement.

CODE 14 Single Grant

This is officially described as an exceptional needs grant. The Ministry of Social

Security has replaced the former National Assistance Board and you may need to
explain "a grant from the Assistance". Probe carefull his for all income units
who are not employed, whether or not they explain this for all income units
are not normally eligible for grants, upper expectacles or dentures, even though they
are not normally eligible for grants upplementary 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.

That hat's persion book

QUESTION 16 Supplementary Benefit

It is most important that you should not overlook anyone who may be receiving or who has received supplementary benefit. There are two problems. One is, as noted above, that an informant may neglect to tell you that a standard benefit, like retirement pension and sickness benefit, is in fact supplemented. The other is that the official term "supplementary benefit" is fairly new. You may therefore have to prompt "supplementary assistance?", 'national assistance?" or "public assistance?".

hot and propertiesty

received.

QUESTION 16(c) Rent paid by Supplementary Benefits Commission

If the rent is in fact paid by the S.B.C. we shall be asking later how much that is.

QUESTION 17 Single Grant

A single payment may be made to meet an exceptional need — such as bedding, clothing or household equipment. It may also be made to meet charges for glasses, dentures or dental treatment obtained through the National Health Service.

QUESTION 18 Income in last year at work

Note that you have already asked how many years it is since such a man last worked (in Section II). Now you are asking for the actual year when last at work, and, if it is 1955 or a later year, for the wage and household income. Do not neglect to find the composition of the household at that time (for example, write: man, wife and adult single son, or, man, wife and wife's widowed mother). We realise memories may be faulty but most people remember the last occasion they were at work and we are anxious (for retired and disabled persons, for example) to get a rough estimate of their fall in income upon giving up work. In the office we shall of course allow for average wage increases in the intervening years in interpreting the information you collect.

QUESTION 19 Employer's pension

The question is in a form which allows for the possibility of an expoliceman, ex-serviceman or ex-civil servant drawing a pension though still holding a subsequent job. Service pensions should be included here but not war pensions, which have been covered in Q. 15. As before: Strike out Before or After Tax as appropriate.

		Inft	2nd	3rd	4th	INTERVIEWER 06, etc. IF	t: CODE 05, 5th, 6th
24. Is this house/flat rented or owned (i.e. by the householder)?		77	77	77	77	77	77
24. Is fair soussortal relates of owner cit. by the medical state of the provided of the paying nortgage and the privately from local council privately - unfurnished privately - unfurnished and privately - unfurnished and privately - uth farm, business premises are provided for reasons other than employment are provided for previous captographs.		77 X 0 1 2 3 4 5 6	X Y O 1 2 3 4 5 6	X Y O 1 2 3 4 5 6	77 X Y O I 2 3 4 5 6	X Y O I 2 3 4 5 6	X Y O I 2 3 4 5 6
25. IF HOUSEHOLDER IS OWNER OCCUPIER (a) Does the dwelling include business as well as private accommodation? well as private accommodation? no SKIP TO Q.256 yes ASK Q.25(a)(1) no SKIP TO Q.25(b)	10 × •	1 2 4 2	2 3 4 5	6 7 8	9 2	33	4
(a)(1) How many rooms are used for business? (b) How much ground rent, feu duty (Scotland) chief rent, do you pay? FREEHOL (c) How much did you pay last year in rates? (d) How much in water rates (1f not included in (c))? (e) Do you get a reduction under the rates rebate schere? FYES How much is it per year DK	== ×(\$)0 -	108 00 10 10 10 10 10 10 10 10 10 10 10 10	est present in our app	over a	o. Bris.	ive rebel	ne huihas
(f) Have you already deducted this figure from the amount yes you have just given me for rates? (g) When did you buy this house? MORTGAGE PAYERS ONLY (h) What is the total monthly payment?	12-15		IF TOTAL CANNO	•			
* How much of this is interest? And how much capital repayments? Other, if any (e.g. insurance prenium on building) SPECIFY USE ONLY ONLY	0053	<u> </u>	Source of loar Term of repayr Number of year	yment 15	5 years.		
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 FLASHGARD NO.3 * range code WRITE IN YOUR ESTIMATE informant's estimate £ 1000 code IF DIFFERENT interviewer's estimate £ 55E OWNLY	21-25 £	T I H	Amount of loss TICK IF DOCUME IF AMOUNTS FOR HOME CANNOT BE NOTE HERE: estimated value insured value	MENTS SEEN DOR BUSINESS/F	FARMAND /business _ usiness (buil	lding)	
Do you pay an insurance premium on the house or flat (not contents) annual premium : 1 5	26-28 O 1 C		Value Value	33.	2	33.26 9.86	36
in purchasing your house? 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	Ŷ	3	2333	0166	03	23:3	4510
DESCRIBE ITEMS IF NECESSARY AND COSTS				49	S AS E	8-10-	9
(1) Are you applying for a mortgage under the Government's new option mortgage scheme? * yes of OK	30		cotes.	E951	98	6	
PHO	9.	ler qc	orger- o	epotaté		poten h	o_Concil e & co wose by
	9023 0023	3 6 Gara	der frech	1111 d.610d.	= to	who hou	ses 5 -

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

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

QUESTION 2(c) Interest

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

QUESTION 3 Value of stocks and shares

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

QUESTION 3(b) Interest

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

QUESTION 4

This is to cover any type of business which is owned in part or in whole by the informant. Being a director does not necessarily mean ownership. The answer to this question should not duplicate the answer to the previous question. Shares come under Q. 3. This is to cover such things as shops, professional practices and small businesses of every kind except limited companies. In all cases make sure that money in the businesss, 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.

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.

Documents of the or who of the or his

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.

Daughter staying at present -about 2 weeks may stay tolling B. Forther 2 weeks but returned freed

				-					-	
		Inft	2nd	3rd	4th	5th	6th	7	8	9 10
FOR ALL 7. Now could I ask a few questions about food? (a) Do you have a		35	35	35	35	35	35	35	35	35 35
cooked breakfast most days? I mean four or		1	Š	8	×	X	×	X	X	XX
more days a week - things like bacon and eng. (not porridge or toast)? * DK Dees Not Aprily		10-	90-	0	0	0	0	0	0	0 0
(b) During the last two weeks was there a day yes		2	2	2	2	2	2	2	2	2 2
when you are no cooked meal at all (I mean no from getting up to going to bed)?*		3 4	3	3	3 4	3 4	3 4	3 4	3 4	3 3 4 4
Does not apply		5	5	5	5	5	5	5	5	5 5
(c) Do you have fresh meat most days, I mean yes four or more days a week (not sausages, no bacon or bolled ham) - either here or in your DK		67/8	7	\ 3 /	7 8	7 8	7 8	7 8	7 8	7 7 8 8
meals out? CHECK ANSWER ESPECIALLY CAREFULLY FOR Does Not Apply		9	9	9	9	9	9	9	9	9 9
ASK HOUSEWIFE ONLY CODE HOUSEHOLD ONLY	50	10 >			. [.]					
8. (a) Do you normally have a Sunday joint (i.e. 3 weeks out of 4)?	X	Mear.	once u	peek r	NY.					
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(b) How many pints do you usually take for the family no.of pints (everyone in the household) in a whole week, in week	07.	At predaugh	sen)	takine	7 14	bis or	n con	atin	Shi	9
including any extra at weekends and fresh milk bought from a shop? * OFFICE	53-54	40 ho	use te	eping	- 0/110					,
USE ONLY	55									
(c) And do you buy finned or powdered milk as well? yes	W W	- But	one o	ccas.	hally					
DK CODE HOUSEHOLD ONLY	56									
9. (a) Do you ever buy second-hand clothing CODE often	X									
from a shop or a stall, for yourself or ONE sometimes others in the household? ONLY never DK	0									
(b) Do you buy any of your clothing or shoes yes ASK Q.9(c)	(3)	2						1		
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(c) About how much do you spend on clothing WRITE IN AMOUNT IN	57-58	- f2	lat.	-	ta	rain o	· Goo	ice	7	
clubs per week? SHILLINGS	40									
	59									
(d) Do you ever miss payments or pay less than regularly the full amount?	X									
The full amount? not often no OK A9K HOUSEWIFE ONLY CODE HOUSEWIFE ONLY	×(x) 0	36	36	36	36	36	36	36	36	36 36
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QUESTION 14 Fuel

Atthough in B. worked in collies y do 28 years he

theretaped his job and

Everyone forgets to order coal. Stress "through lack of money".

QUESTION 15 Birthday parties

Again the emphasis is on the expense and the experience of bringing the child's friends into the home, so stress that we don't mean just a family party.

QUESTION 17 (a) Social class

elea P coal . They have gos installed in the heated with a 2nd room is heated with a 2nd room. Ho coal partition and read This question requires the views of both chief wage-earner (head of household) and housewife. By "chief wage-earner" we mean the person upon whose earnings the housekeeping income primarily depends. By "Head of Household" we have in mind the alternative person to be questioned if there is no chief wage-earner, e.g. a husband who is a retirement pensioner, or a widowed mother (who may be the tenant) living with her widowed daughter (the housewife) and grandchildren. As far as possible the views on social class should be sought from each person independently. If both are present take the question stage by stage, making sure both answer before passing on. The question asks first for a self-rating, which must be written down. At this stage avoid putting names of classes into people's heads. People often hesitate awkwardly, so try to get the informant to say what class she thinks she belongs to or "is nearest to". Prompt by repeating the question carefully, and say "It's what you think", implying (which is true) that everyone has their own idea and each is equally valid. Do not strain to get an answer if one is not easily forthcoming. Do not assume the informant will pick one class only. Multiple choices of "middle and working" or "professional and working" are allowed.

QUESTION 17 (b) Determinant of class

Code housewife and chief wage-earner only. Next, to give us a clue as to what the informant is using as a reference point and scale we ask, in effect, the informant's idea of what determines "class". Try to get the most important one only

QUESTION 17 (c) Names of classes

Third, the informant is presented with a flash-card (this is why husband and wife should if possible be interviewed separately, since otherwise the second person may be unduly influenced). Code one item only. If informant wants (again) to say "None", say 'Well, I've got to put something down, which would you think was nearest? "This rating is the most important bit of the question. Do not be puzzled if the wife gives a different answer from the husband. This is quite common.

QUESTION 17 (d) Father's main occupation

QUESTION 18 Well off

Four comparisons are made in this series of questions—with relatives, for a control of the same age) in locality, with the average in seem to have been the country and finally in the context of time. Prompt carefully and the context of time are for another.

Makes ed. One with the average in seem to have been the country and finally in the context of time. Prompt carefully and to context of time are for another.

37a

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.

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 was trained all thousekeeping for their cigarettes and was trained and that we think the think

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.

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Total : [13.8.6

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3 now married.

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 asyou 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.

This house hold was screened out for "Household containing an colutt order 65 - who has been ill or injured for eight weeks in the last toolde moths." A year ago last claighnes the Inst. had been it for a long time - but that is over 12 months. Although 2nd (wide) is nor healthy she has nor been really ill for eight weeks at a interch in the best 12 norths. The so, is perfectly fire well.

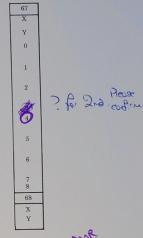
* Pensions should be increased

ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY	
23. * Do you think you could GENUINELY say you are poor now? — X Does Not Apply SKIP TO Q.24	
PROMPT AND CODE 0 sometimes ASK Q.23(a)	
ONE ONLY I never 3 SKIP TO Q.24	
(a) Do you feel poor at any of these times 3 at weekends	
or in any of these situations? 4 mid-week	
PROMPI AND 6 with some of your friends	
CODE ALL THAT 7 with some of your relatives 8 with some of the people round here	
APPLY 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 poverty. Do you think there's such a Q.25	
thing as REAL poverty these days? * yes	
no DK	
(b) What would you describe as poverty?	
WRITE IN ANSWER -	1
Not enough to hive or.	
0001 0331	
(c) Would you say that if people are in poverty its mainly	
X - their own fault?	
Y - the Government's fault? O - the fault of their education?	
PROMPT - the fault of industry not providing the right jobs	
The radii of industry not providing the right jobs	?
AND CODE 2 - anything else? (SPECIFY)	?
ONE ONLY	?
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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
- 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) (d)
- Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months)
- Household containing a disabled adult under 65 (a) disabled
 - (b) borderline disabled
- Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more)
- 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



MR

COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3) Man: and widowed or separated daughter Woman: and widowed or separated son ... Woman: and widowed or separated daughter ... Otherwise two generations: all related ... Otherwise two generations: at least one person not related to any other Other (SPECIFY) ... One generation me 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 60 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) 223 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 Three generation 301 302 303 15 Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15. Woman, son and d-in-law, grandchildren: all under 15 Woman, son and d-in-law, grandchildren: at least one under 15, one over 15 Woman, daughter and son-in-law, grandchildren: all 304 305 Man, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children all aged 15-24, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or over, none married Man and one child mder 15 Man and one child mder 15 Man and three or more children under 15 Man and children all aged 15-24, none married Man and children all over 15 at least no ever 16, none married Man and children all over 15 at least no 25 or over, none married Woman: and one child under 15 Woman: and three or more children under 15 Woman: and three or more children under 15 Woman: and three or more children under 15 Woman: and thildren at least one under and one over 15, none married. Woman: and children, all aged 15-24, none married Woman: and children, all aged 15-24, none married Woman: and children, all aged 15-24, none married Woman: and children all over 15, at least one 25 or over, over of the second of the second of the second one over 15, and children, all aged 15-24, none married Man: and widowed or separated son Two generation 306 under 15, one over 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 —all persons related —unrelated Other (SPECIFY) 307 308 $\frac{205}{206}$ 309 207 310 $\begin{array}{c} 209 \\ 210 \end{array}$ Four generation DESCRIBE COMPOSITION BELOW 219 220