MEMBERS OF HOUSEHOLD

Christian name for reference only

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
									1
									1
Hilda	20.5.						33		
Hellace	Rage							-	
65-66	65-66	65-66	65-66	65-66	65-66				
50	19								

Age last birthday

5/26

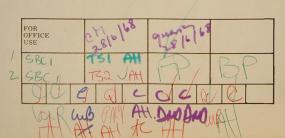
QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

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



C (1)

C.I.C. 5 6 8 Q SERIAL S. Viren 2 NUMBER 0 1 Name of Interviewer 3/4 (45 Date(s) of interview(s) ....! 6. Length of interview(s) 17/6 or contacts 13/6 25/6 Total actual interviewing time

### 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 Write Section 1, 2, 3, etc 10 Which sections were answered in whole or in part by which persons on the household? 21 1. Interview carried out 5. Number of other households at first call at second call at third or later call X W 13 at address -0 None Informant 14 6. Household living on 11 2. Information for household \_ 2nd member XX12345 TIT basement floor 1st floor 2nd floor — complete skip to Q. 3 incomplete—answer 2a X 15 CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) (a) Sections Housing 3rd (4) 3rd floor 1 2 3 4 5 6 **7** incomplete Employment Occupational 4th floor 16 5th or above Income Specify CODE ALL THAT APPLY 4th (0) Assets Health Soc. Services Inc. in kind Style of living 17 (a) Is there a lift in the building? Yes 8 9 6 (3) 5th 12 18 (b) Reasons if incomplete\_ 6th 23 \_ill/disabled X Is there an internal or external does not know information flight of at least 4 steps or stairs to the dwelling entrance? 19 Y unwilling to give Other (specify) information 0 other (specify) (19) 4. 20 Semi or detached house Yes 9 or bungalow X Ter. h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attached 0 Type of Accomm to shop/business Room(s): furnished 234 Other (specify)

### SECTION II EMPLOYMENT

### General

9.30. -4.30 - 26

7.95 die

This section and the next (Occupational Facilities) should normally be asked of each adult earner in the household. If you happen to be interviewing the housewife during the day you should ask these questions as they apply to herself (and also to any children and adult dependants—e.g. elderly widowed mother) and then a separate (shorter) interview with the husband (and any other adult earner who is not available at the time of the first interview) to ask him for answers to this section, to the section on occupational facilities, to the questions on earnings in Section IV and any other questions which cannot be answered by the housewife.

### QUESTION 1 Attended paid employment

All persons working for gain. If a housewife, retired person or even a schoolchild works a few hours for pay each week, he or she should be included. Also count man who is not at his main occupation (and even who may be thought of as unemployable) but who has pay from a minor job. We will be able to check in analysis. Our purpose is not to miss casual earnings and supplementary sources of income.

### QUESTION 2 Two jobs

If a person does some kind of job for a different employer or on own behalf in his "spare" time this counts as a second job. Even if it is the same kind of job but is separately paid for (e.g. decorator working in spare time for himself) it should be counted as second job.

Includes house combined with business premises or farm; but the question has been introduced primarily to cater for women home-workers on piece rates. Note that it refers to any second as well as the principal job.

## QUESTION 4 Starting and finishing work times

The question applies to last week. Ignore variations in working hours from week to week. If working times were the same on at least three days of the week regard them as "usual". If there were two shifts (e.g. morning and evening), list according to starting time of the first and finishing time of the second, and note fact on left.

# QUESTION 5 Aid in calculating hours of work

The table below assumes a 5-day week and 1 hour for lunch. Note that each digit should be put in each separate part of the box (i.e. one digit under No. 29 and the other under No. 30).

Starting	Finishing time							
time	4.30 p.m.	5.00 p.m.	5.30 p.m.	6.00 p.m.				
7.00 a.m. 7.30 a.m. 8.00 a.m. 8.30 a.m. 9.00 a.m. 9.30 a.m. 10.00 a.m.	$\begin{array}{c} 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \\ 30 \\ 27\frac{1}{2} \end{array}$	45 42½ 40 37½ 35 32½ 30	$\begin{array}{c} 47\frac{1}{2} \\ 45 \\ 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \end{array}$	$\begin{array}{c} 50 \\ 47\frac{1}{2} \\ 45 \\ 42\frac{1}{2} \\ 40 \\ 35\frac{1}{2} \\ 35 \end{array}$				

# QUESTION 6 NOT AT WORK

Note that this question must also be answered for persons working last week for less than 30 hours Unemployed: as distinct from "off sick" or temporarily off work (e.g. on holiday). The replies will be, for example: "I lost my job"; "I'm out of a job"; "There was redundancy at the firm so I'm out of work for the moment". Sometimes a person may say he is both unemployed AND sick or disabled, or it may for other reasons be difficult to specify just one code. Accept the best answer given by the informant even if you observe that someone who says he is unemployed is obviously sick or disabled (and vice-versa). Later questions are designed to establish whether or not he is seeking work and whether or not he is chronically sick or disabled.

Part of our purpose in asking if holidays are unpaid is to ensure that 5 is not coded rather than the underlying reasons coded as 7, 8 or 9. Distinguishing between paid and unpaid holidays introduces complications but may be worthwhile (a) for the opportunity afforded to probe the reasons an unpaid holiday is being taken and (b) later when calculating weeks not at work in previous year.

Other 9th New your

## QUESTION 8 Work record

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

## Weeks off work in year

Weeks off work in year

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

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

January	July
February	August
March	September
April	October
May	
June	December

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

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

### 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.

## QUESTION 14 Best job

If you are asked "What do you mean by 'best'?" you should say "It is up to you to decide" (adding, but only if necessary, "whether it's best because of the money, the people, the job in itself or anything else"). of course there will be people who give a mixture of reasons. Code the one they treat as most important. If they are undecided code DK.

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prepared.

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### QUESTION 15

A few persons — e.g. students — may have worked for part of the last year, or may work every Saturday and still be in full-time education. We will be asking about them later. Code them as still in full-time education.

## QUESTION 15(a) Years of full-time education

The question is worded so that if someone has missed a year's schooling because of illness, say, between the ages of 5 and 14, he can adjust his answer accordingly. You can check (or aid other informants trying to reach an answer) by deducting five years from the leaving age and then asking if the result allows for any absence because of hospitalisation, war evacuation, military service, or any other reason. Note that full-time education can be provided in hospital. Only deduct a year if ALL of it was spent out of school. When writing in leaving age and number of years education remember again to insert each digit.

### QUESTION 16 Manual Workers

If you are in doubt from what you have been told about a man's job whether it is manual ask, "How do you do your work? Is it mostly heavy work, or operating a machine or mostly with your hands?" If he indicates any of these ask Q. 16. If still in doubt ask the question and write a note.

### QUESTION 17(a) Husband's occupation

Follow same procedure as above under Question 10. It will be even more necessary to probe for the exact type of job. Encourage the woman to tell you what her husband did, since the answer is most important for us in classifying occupational status.

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### QUESTION 5

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

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

# 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 mean 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.

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the years.



### QUESTION 10 Personal use

Includes transport to and from work.

## QUESTION 10a Normal repairs

Excludes repairs caused by negligence of informant or family. Make and type—e.g. Vauxhall Cresta, Saloon or Morris 15 cwt. van. The description should be enough for us to look up its second-hand value as a check

### QUESTION 10d Driver

This is a polite way of ascertaining whether the car is chauffeur-driven. Thus Code X includes self, family, friends and other employees driving for pleasure and not because they are paid to drive the respondent around.

## QUESTION 11 Other benefits

Read the prompts slowly: they are carefully drafted to cover the perks of both senior and junior staff. The goods may vary from free or subsidised coal given to miners to discounts on goods bought or free vegetables, seeds or seedlings. Don't hesitate to pursue it further according to occupations of informants. Transport may be free leisure travel given to railway or bus employees or paid holidays given to senior executives. Note this section is supplementary to the use of a vehicle in Q. 10. Medical expenses may be premiums to insurance agencies for private medical care or the direct payment of doctors' bills. Education can range from free tennis lessons or typing lessons to payment of public school fees. Shares in the company can be given free or below market value.

ENCOURAGE THE INFORMANT to add items under the various headings together and give time for this to be done. We are interested to know what it would cost to buy these things privately even though the employee might not have chosen to do so (e.g. the employee might have used the Health Service if his employer did not pay for him to have private medical care).

"How much a year are these things worth altogether?"

'How much a year are these things worth altogether?"

The point here is that some kinds of entries will be money saved, say, on goods and services which the informant would have had to pay for, whereas other entries will involve things he would never have afforded or thought about. Our aim is to discover what equivalent in extra income would be needed if he did the same things but had to bear the full cost

## QUESTION 13 Satisfaction with job

The questions are laid out in a form which equally encourage positive or negative answers. You may shorten the question to "Are you satisfied or dissatisfied with ——" providing the informant seems to be genuinely weighing the alternatives.

Facilities at work means facilities as asked under Q. 3 earlier.

Employers Warning Town 16. Pa (2) ada Tel - 69-0-0-4

d changed jobin 7-9-0

### CURRENT MONETARY INCOME

General

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

This is any person aged 15 or over, or if in full-time education any person aged 19 or over, together with wife or husband (if she or he has one) and children under 15 (or aged 15-18 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-aged withow and count as two income units. A houe-look and the widow with three single count is the country of the count

### 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 ramily allowances; enter the total in the wife's column. And enter an amount for sickness bench, safe, even if it includes sums for the wife and children, in the husband's column (lineed it is he who receives it).

### Gross and Net

Gross and Net

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

### 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 let deal with part-time job. Second or subsidiary earnings are column which does not apply. Please note also that we have allowed wider columns on these income pages so that you have enough room to write in figures. But note that you will have to indicate which member of the household received any income if you are obliged to use a fifth or sixth column.

## 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: "lnf." "2nd" "3nd", etc.

hold: "In!" "2nd" "3rd", etc.

National Insurance contributions

A male employee ordinarily pays 15s. 8d. and a female employee 13s. 2d. per week, although note that a married women can elect to pay only 7d. per week to cover industrial injuries benefits. Boys under 18 pay 10s. 1d. and girls 8s. 5d. per week. Persons over 18 who are contracted out of the graduated pension scheme pay a higher 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 11½ for each of these pounds, plus † 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 £13 pays 4s. 0d., one with £12 pays 9s. 0d., and one with £30, 8s. 9d. About one person in every five, however, is contracted out of the graduated pension scheme, but such persons nonetheless pay ‡ per cent on each pound of gross earnings 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 establish an average in (b). Remember Q. 3(b) is very important. Other people's earnings may have varied widely, either because of changes of job or variations in overtime. Do not include variations due to holidays or sickness. If it is difficult to arrive at an average write in the box or in the margins, e.g. 10 weeks @ £15 10s., six 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 "Refore" or "After "Tax as appropriate."

get rate of pay des not vary, all all all les rate of destructions dess. depending on whether deduction to New Insurance et the month.

### 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	@	6d. =	2s.	6d.	5	miles	@	8d. :	=	3s.	4d.
10	miles	(a)	6d. =	5s.	0d.	10	miles	(a)	8d. :		6s.	8d.
50	miles	(a)	6d. =	25s.	0d.		miles					
100	miles	(a)	6d. =	50s.	0d.	100	miles	(a)	8d. :	$=\epsilon$	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

## QUESTION 10 Sick pay

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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.

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From - Mid July 4-0-0- pay

Q 15 Unte 29/4/68 Syr had he 3 of chied still at solved a dependent on her. Until ched less school steings received \$6-12-6 allower as wishered mother will lost dependent chied. This anout day not tray with to anout given in supplicat note on this page win the supplement sheet, I have been been t check arount will wift a sle is quite certain that Se ag gar \$6-12-6, - Se's in t will to minky of aid senity a cu of the can ger an explanation, printey Se a fulle payment. When he younget

ched ceased t be dependent Tip leve at wishours person 2 4-10-0.

### QUESTION 14 Second job

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

QUESTION 15

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

Amounts will sometimes be joint—e.g. retirement pension for man and wife—or will be for several members of the household—e.g. sickness benefit for man and wife—the content of the payment. Wherever possible encourage informants (especially when elderly) to show you the allowance or pension book.

CODE 01 Family Allowances

t child	Second	Third	Fourth & subsequent
nil	8s.	10s.	15s.
nil	15s.	17s.	17s.

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up to April 1968 ... nil 8s. 10s. 15s. after April 1968 ... nil 15s. 17s. 17s. 17s. counting children under 15 or up to 19 if still in full-time education or college or an apprentice on low wages.

counting children under 15 or up to 19 if still in full-time education or college or an apprentice on low wages.

CODE 20 Retirement Pension

Note that the actual amounts vary widely. Increased pensions are paid if retirement is deferred. There are now in addition small graduated state pensions (averaging about 3s.) and pensions may be reduced because of earnings or a deficient contribution record. Note that some of these points also apply to other benefits. Pensions and supplementary benefits can be combined in a single payment. You will be prompting for supplementary benefits and wherever possible we should like you to list the amount separately (as well as the fact that it is being received). But whenever the rate given to you exceeds the standard rate below you should check the reason.

Single person (husband)

Wife's income 12 108. 0d.

Wife's income 12 108. 0d.

Wife's income 17 108. 0d.

Wife's income 17 108. 0d.

ODE 03 Standard Widow's Pension
Note: not the widow's allowance which is paid for the first 26 weeks after widowhood.

Widow or widowed mother 11 18. 6d.

Ist dependent child 16 11 18. 6d.

Ist dependent child 17 18. 6d.

Ist dependent child 17 18. 6d.

Ist dependent child 18 11 18. 6d.

ODE 04 and 30 Sickness Benefit and Unemployment Benefit

Sickness benefit is often paid for periods other than a week. Find what was the last payment and for how many days (excluding Sundays). A payment of 6 days, excluding Sunday, makes up a "week's" benefit. Note that an earning-related supplement may be paid in addition to the flat rate benefits listed below. Moreover, these benefit rates dependent child 17 18. 0d.

ODE 06 Supplement hild 17 18. 0d.

ODE 06 Supplement child 17 18. 0d.

CODE 06 Supplement child 17 18. 0d.

CODE 06 Supplement child 17 18. 0d.

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

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 carefully for this ray all all own who are not employed, whether or not they receive supportenities, even enefit. A large
number of people obtain single grants, e.g. for a contenture, even though they
are not normally eligible to lead to the content of the problem of 12 months there will be instances of people now in work
who obtained a grant at an earlier point in the year.

## 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 peyment 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(1) 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

### QUESTION 6a Cars, Vans

Note that in Section II you will have noted any car owned by the business or firm and whether it is also used privately. Do not count this car here also but find out whether there is a second car—e.g. wife's. If informant unable to value a vehicle note instead its make, type and year of manufacture to enable us to look up its value.

### QUESTION 6c Debts on vehicles

Note that the question does not apply only to payments which are overdue but to the total sum still owing. You will usually have difficulty in excluding interest from the amount owed. If the amount owed is estimated at less than £50 record the sum and do not take up time making sure that the interest is deducted. But if the amount owed including the interest element is £50 or more ask for the details listed under (c). We will then make an estimate in the office.

### QUESTION 7 Life Insurance

If there is more than one policy add up the payments and, if necessary, note any difference in frequency or years of payment. Note that our main object is to establish the equivalent current value in cash of policies they hold. The majority of households will hold policies of little current value and you will see that if they pay less than 10s. a week we do not ask for any details. any details.

### QUESTION 8 Value of saleable assets

Please note that we do not envisage that goods in everyday use — beds, blankets, basic furniture, crockery, clothes — need to be valued. We are interested only in items of value that could be sold without serious detriment to the household and its daily life if some ready cash was badly needed. Jewellery, furs, stamp collections, works of art, antiques, and collections of books, might be sold and we need to obtain an approximate estimate of their total current worth. Naturally enough we cannot expect precise valuations and you will find the minimum value of £25 for an article (or a group of articles — e.g. a number of pieces of jewellery) helpful in avoiding protracted discussion of the value of articles used every day in the home. day in the home.

### QUESTION 9 Other assets

QUESTION 9 Other assets

Rarely will there be any kind of asset not covered by our other questions. But by asking this general question you may be given information that belongs in the answer to another question. The informant may have misunderstood a question. But be careful not to include an item here which is already covered elsewhere.

### QUESTIONS 10 & 11 General assets sold and windfalls

It may be difficult for you to secure an estimate of money raised or spent on "ordinary living expenses" but you will find that our object is fairly clear and once you understand it you can probe for an estimate. We do not want information about sums of money invested in new assets, in replacing old assets (e.g. property, including houses and cars) and in savings, but only information about sums of money spent in the ordinary way on housekeeping, food, clothing, and entertainment. An estimate is better than nothing. Note that we are not asking you to waste time checking small amounts of less than £25.

## QUESTION 10 Assets sold in last 12 months

Some people, especially the elderly, will have sold some of their assets in the last 12 months to bolster a low income. This can be an important contribution to their standard of living. Savings—Note that each item should be prompted carefully, especially to persons who have already told you they have sizeable amounts in savings, stocks and shares, etc. Note that we are not interested in this question in total sums which amount to less than 255 in the 12 months. Nor are we interested in amounts that may have been saved from income and spent in the same year (e.g. savings for Christmas or a holiday).

Partial use of sales or caving for living

Partial use of sales or savings for living expenses—In some cases property might have been sold, say, and part of the money spent but part of it saved. Try to get a total estimate only of the sum spent on ordinary

## QUESTION 11 "Windfalls"

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

## QUESTION 12 Hire purchase

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

## QUESTION 14 Rent or mortgage arrears

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

## QUESTION 17 Total assets

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

## QUESTION 9

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.

## 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. the minimum leaving age

## QUESTION 12 Type of college

Teacher training college			1	600
College of Education			2	9160
Technical college			3	1
University			4	day rele
College or School of Comr	merce		5	Hoppet was
Art college			6	ordina
Domestic Science college			7	Hope put come
Evening Institute			8	The day
Secretarial college			9	dore on
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.

# 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  $\mathfrak{s}_{25}$ 

# 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.

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## STYLE OF LIVING

This section aims to find out some ways in which people spend their time, how they manage on their incomes, what kinds of things they buy and do, and how they feel about their situation. Most of the questions are pre-coded (but interviewers are urged to write any interesting comments on the blank spaces in the questionnaire or on the back). It is hoped that the answers will put some flesh on the income skeleton you have painstakingly built up in the rest of the questionnaire.

### QUESTION 1 Holidays

Note that this question immediately follows Questions 9 and 10 of Section VIII. Question 9 of Section VIII refers only to staying in the homes of relatives and friends or being subsidised by them on a joint holiday. Question 1 in this section applies to all "holidays" (as understood by the informant) which are away from home, excluding only those which were spent actually in the homes of relatives or friends. If there was more than one holiday add together their duration and code accordingly in Question 1 (a) 1 (a)

## QUESTION 2 Meals out

Care should be taken because people may forget meals which were incidental to the visit. By "snack" you should understand something more than a biscuit and cup of tea, say at least a sandwich. Note that in this question and in later questions there are certain persons whom it is not expected you should code. Thus children under the age of 15 should be coded DNA.

## QUESTION 3 Friends to meals

Note that it is possible to code both "Yes, relative" and "Yes, friend".

## QUESTION 4 Friends in to play

There are few simple questions which can be asked about the child's own standard of living and social life. Some homes are too poor for the child to bring his friends in, so stress in the house.

### QUESTION 5 Afternoons and evenings out

The key point is entertainment for which someone spends money (youth clubs require entrance and weekly fees; scouts, guides, etc., require uniform and 'bus fares for outings). Examples of leisure-time activities will vary according to the age of the person to whom the question is addressed and you should probe accordingly. (Note that while we do not ask for amounts of expenditure we try to find the relative frequency of all forms of entertainments so that we can see how it varies with income.)

## QUESTION 6 Church

Accept any religious sect or denomination which may be mentioned.

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## 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

## 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.

12 land

### 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.

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ASK CHIEF WAGE EARNER/H.O.H.
23. \*\* Do you think you could GENUINELY say you are poor now? — X Does X Does Not Apply SKIP TO Q.24  $\begin{array}{c} \text{PROMPT AND CODE} \\ \text{ONE ONLY} \end{array} \begin{array}{c} \text{Y} \\ \text{O} \\ \text{I} \\ \text{onever} \\ \text{OK} \end{array} \right\} \text{ASK 0.23(a)} \\ \text{I} \\ \text{NEVEr} \\ \text{OK} \end{array}$ (a) <u>Do you feel poor at any of these times</u>
or in any of these situations?

A mid-week

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A with some of your relatives

With some of the people round here other (SPECIFY) FOR CHIEF MAGE EARNER/H.O.H.
24. (a) There's been a lot of talk about powerty. Do you think there's such a thing as REAL poverty these days? \*

CODE C.W.E./H.O.H. ONLY Does Not Apply SKIP TO yes (b) What would you describe as poverty? - WRITE IN ANSWER -When you are poor and cart approx to have enough heater cart offord to buy clothes & food. I thil teaples standards have sharped a let (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?

AND CODE
ONE ONLY

X - their own fault?
AND CODE
2 - enything else? (SPECIFY) 3 - a combination of (some of) these? 4 - none of these? 5 DK ASK CHIEF WAGE EARNER AND HOUSEWIFE ABOUT ALL AGED 23 AND OVER
25. Do you mind telling me if you voted in the last
General Election (I don't mean who you voted for, A
just whether you voted)? \*
2 CODE ALL AGED 23 & OVER 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? DK WRITE IN ANSWER

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# INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

		67	
(a)	Household in which there is a child, one of whose parents is not resident	X	
(b)	Household consisting of woman and adult dependants	Y	
(c)	Household in which there are five or more dependent children	0	
(d)	Household containing an adult who has been unemployed for eight weeks (consecutively or in last $12\ \mathrm{months}$ )	1	
(e)	Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months)	2	
(f)	Household containing a disabled adult under 65 (a) disabled	3	
	(b) borderline disabled	4	
(g)	Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more)	5	
(h)	Household containing a person aged 65 or over who has been bedfast or ill for eight weeks or more or who is otherwise severely incapacitated	6	
(i)	Household in which there are (a) earners, none earning 112 a week or more (b) adult male earners (aged 21 to 64) earning less than £14 a week	7 8	
(j)	Household in which there are persons who are (a) non-white	68	
	(b) born in Eire	X	
	(b) both in Dife	Y	

Ch

Man alone: aged under 60         1           Woman alone: aged 60 or over         1           Woman alone: aged under 60         1           Husband and wife: both aged 60 or over         1           Husband and wife: at least one aged under 60         1	Otherwise two generations: at least one person not related to any other
Man and woman: otherwise related         11           Man and woman: unrelated         12           Two or more men only: related         1           Two or more men only: unrelated         1           Two or more women only: related         1           Two or more women only: unrelated         1           Other (SPECIFY)         1	Inrec generation  Man, son and d-in-law, grandchildren: all under 15 3  Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 3  Man, daughter & son-in-law, grandchildren: all under 15 3  Man, daughter and son-in-law, grandchildren: at least 4 Man, daughter and son-in-law, grandchildren: at least 5
Man, wife: + 1 child under 15	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, grand- like under 15 Othewise and couple and the solution of the solution
Man and children all aged 15-24, none married Man and children all over 15 at least one 25 or over, none married Woman: and one child under 15 Woman: and two children both under 15 Woman: and three or more children under 15 Woman: and children, at least one under and one over 15, none married Woman: and children, all aged 15-24, none married Woman: and children all over 15, at least one 25 or over, none married Man: and widowed or separated son  22 Man: and widowed or separated son	Four generation 41 DESCRIBE COMPOSITION BELOW For a second