MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
,			100						
Ronald	Martin	Bugier	June						
65-66	65-66	65-66	65-66	65-66	65-66				
46	19	1 6	12						3

5/26.

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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





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 Section 1, 2, 3, etc 10 Which sections were answered in whole or in part by which persons on the household? 5. Number of other households 1. Interview carried out at first call 13 at address at second call at third or later call 3 0 120 None Informant 22 14 6. Household living on 11 Information for household __ I XY12345 2nd member 1000 ground basement floor 1st floor 2nd floor 3rd floor complete skip to Q. 3 incomplete—answer 2a 15 Ŷ CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) I 1000 Housing 3rd (a) Sections incomplete Employment Occupational Income Answer 6a 4th floor 5th or above 16 Specify (2 CODE ALL THAT APPLY 4th Assets Health Is there a lift in the building? Yes No 17 Soc. Services Inc. in kind Style of living 67 8 9 5th 18 12 (b) Reasons if incomplete_ (0) 23 6th Is there an internal or external __ ill/disabled X flight of at least 4 steps or stairs to the dwelling entrance? does not know information (le) 19 Y unwilling to give information Other (specify) other (specify) (1) 20)20 It made to give 4 Semi or detached house Yes No 8 X or bungalow or bungalow Ter, h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attache to shop/business Room(s): furnished Other (specify) time toquestion Ô notes et bud 23

Valcabel tes Pay record. 9 4 63 - 9 11 68. £7-18-0 take have 4/1/68-9/4/68. \$ 6 - 18 - 0 talle have

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

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

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 you was
received and you can build up further information in the questions that follows
should be conscious of this distinction throughout the section. It will not always
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 interpretant 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 with a part-time job. Second or subsidiary earnings are dealt with in Q. 14. Note that each digit is ruled off from the next. Insert "O" in any 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: "Int." "2nd" "3rd", etc.

hold: "Inf." "2nd" "3rd", etc. National Insurance contributions

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 grits 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 11¼d. 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 £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 † 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). Hemember (a, yea) of the year in the contraction of the people's earnings may have varied widely, either because of chores. If it is difficult to arrive at an average write in the box or in the margins, e.g. 10 weeks (a) E15 10s., six weeks (a) E18 15s. and 23 weeks (b) E24 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.

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.

nd serva valu rote we not know exertly. Rates - Depr checked

of amount is exact.

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.

In this area I have had 2 w 3 Simla Suray, mad Hen valued rather this man values added the ested £3000 m 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
the foreseeable future.

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 and wife

QUESTION 2 Savings

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

QUESTION 2(c) Interest

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

QUESTION 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

QUESTION 3(b) Interest

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

QUESTION 4

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 business, bank account and stocks are borne in mind when the valuation is made. When the business (e.g. shop or farm) is run from the owner occupier's dwelling, the value of the dwelling will often have been included in the answer to this question (i.e. Q. 25 in Section V). UNDER NO CIRCUMSTANCES MUST THE DWELLING BE COUNTED TWICE. The valuation should be on the assumption that the informant had to sell but was in no great hurry. A year or even more could be taken to find a purchaser. The valuation should NOT be made on the basis of: "What would you take for your business?"—that is, when the informant has to be persuaded to sell. NOTE that vehicles should be included in the valuation of a business—say of a haulage contractor, a cab owner or even a building contractor. of a haulage contractor, a cab owner or even a building contractor or window cleaner.

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.

here are part of share world. Rules of so prevent charge for his

VIII INCOME IN KIND

General

General

This section aims to discover the major exchanges of services and gifts between the household and relatives or friends living elsewhere. One major problem is that people ordinarily take for granted the exchanges between themselves and their closest relatives. When being asked questions about "help" and "gifts" a housewife may not think of her mother, or her husband's mother, who lives nearby. A grandfather may not think of his daily activity of seeing a grandchild home from school. The first question is designed to help overcome this problem. You should remember that most households in the UK have frequent contact with a relative (either of a wife or a husband or of both) living elsewhere in the locality. Remember that independently of his wife a husband may see someone in his family (eg: his mother or a brother at work) every day. It will be very unusual if you make no entry in the box alonside Q. 1, so probe for likely relatives (eg: parents in the case of young and middle-aged people, brothers and sisters in the case of unmarried people, sons and daughters in the case of the elderly). In the remaining questions the contacts with such relatives are a likely indication of a flow of services or small gifts. Note that earning members of the housewife.

QUESTION 1 Relatives seen frequently

The question is designed to establish the existence of the relatives who have the most frequent contact with members of the household. Note that you ask "any of your family or a relative". The alternative wording will help to avoid information about really close relatives — eg: parents and children — who are thought of as "family" or even as members of a common household rather than as "relatives". By "most" days in the week is meant at least four of the seven days. is meant at least four of the seven days.

QUESTION 2 Help given

The unspoken assumption in the question is that these must be unpaid services. Prompt the items in the list carefully, emphasising those which are appropriate to the age or social situation of different members of the household. Make direct reference to the relatives listed in Q. 1, For example: "You say you see your mother every day. Do you do any of these things for her? And what about your sister?" Note that you prompt also for help given to friends and neighbours.

If two or three different services are undertaken, add together the informant's estimates of the time taken. Since the services are unpaid you should not expect informants to be able to give more than an approximate estimate of the time taken (that is, the time spent in the performance of the job, not interruptions for tea and conversations, etc).

QUESTION 3 Help received

The question reverses Q. 2 and proceed as in that question. Check in whatever way seems appropriate to establish the unpaid services being performed for members of the household. Again the question should be repeated for relatives seen frequently. "You've told me you see your mother every day. Does she do any of these things for you?" Two separate people might do the cleaning, for example. Add the hours together.

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C.W. E blo is also male houselife hes nipay of \$20 bestey +\$2-10-0 board mony from electron He devides his our moray into \$12-0-0 feel beatery spending the from short time saving - pour by for type of bee listed or 19(c) f 12-00 weekey speeding many + \$2-1000 from his eldest son cours both house leeping , his our expuses - he first it difficult + separate to tood bill and othe weeky Expuses come to at least f3-00 (This includes dos dura mony a faces for 4th To othe & 6-10-0 cars his lunchs, faces, aigasetts ete + probably fuelter dens I have keeping. 3 rd has not been able to give any morey for board yet

as his pay is very small

QUESTION 19 Housekeeping and board

The question refers to ALL INCOME RECIPIENTS including pensioners, as well as earners, who contribute to the housekeeping expenses. Be careful that you probe for everyone in the house, including adolescent earners. Sometimes the actual sum available for housekeeping will be quite different from that suggested by the total income of the household. The husband or teenagers may retain quite large sums not only for their own use but because the pattern of responsibility in one household for expenditure may be different from that in another household which has the same composition. Housekeeping can be a touchy point if both husband and wife are present, and it is perhaps best dealt with by interviewing one of them on their own (the housewife preferably) and, if possible, checking later with the other (the husband). If both husband and wife are present avoid expressing any surprise or criticism if you think the housekeeping is small. Also avoid indicating any opinion on the question of whether wage-earners should pay bills. Try to imply that all arrangements are equally possible. We have listed the common ones, but there will be others. REMEMBER TO CODE EACH INCOME RECIPIENT. The question refers to ALL INCOME RECIPIENTS including pension-

OUESTION 19 (b) Money back

This can be daily fares, insurances or clubs paid, dinner money, or simply "spending money". Some teenagers hand over their wages but get clothing bought. Usually this question will apply to teenagers, but some husbands may get money from the housekeeping for their cigarettes and beer mid-week.

QUESTION 19 (c) Payment of housekeeping bills

Often the husband will pay some larger bills, but alternatively he may pay housekeeping but expect to "help out" if a heavy bill comes in. We realise that an estimate may be rough but try to get an average contribution. Teenage children may buy food as "treats" for the household from the money they retain. Again try for an average.

QUESTION 20 Long-term saving

We are not interested in asking here whether the informant has savings (that was asked in Section V). Nor are we interested here in asking for short-term saving. Instead the question explores whether at the present time the informant manages to put aside savings for a long-term objective.

QUESTION 21 Ten years ago

To give us some idea of fluctuating fortunes we ask what things were like ten years ago. Some persons aged 35 or over will have been at home in their parents' households ten years ago and therefore we have to find what was the composition of the household. In any case, we require an estimate of the total money flowing into the household, and the number of adults and children that were supported at that time. Give the informant time to recollect. And check that income includes pensions, family allowances, etc. Fortunately, the informant will already have some idea of what you are after from the detailed questions asked earlier.

hear free 90

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

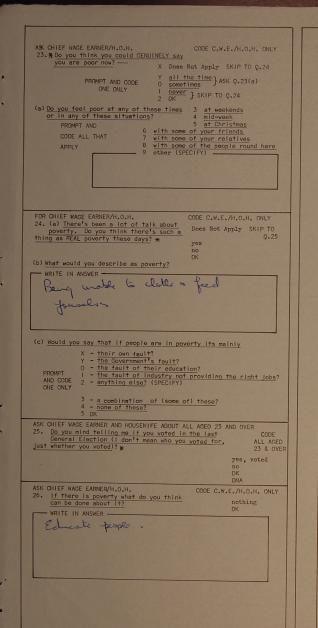
Ask for those old enough to have voted in the last election (March 1965). We are not concerned who they voted for (although they will probably say) but would like to know if they are sufficiently involved to vote at all. Be careful to reassure people that this is confidential and as far as you are concerned 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.

Doft it is e.W.E and a hadowed male househeld her very brog title house coul at the line of my first visit and out at the laundwette at my second each. He was at first whileling to assess spend time on the question air, but eventually agreed asking that I did not lab too long. The the reason I consultabled on the financial Sections and Some of the theoretical and the financial Sections and Some of He alte sections are irrapplete. The 2nd member of the household has only in for a short line during each visit and there are also gays in the delah I can able to get for him.



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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 £12 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	68
	(a) non-white	X

Cen

COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3)								
One generation Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged under 60 Woman alone: aged under 60 Husband and wife: both aged 60 or over Husband and wife: both aged 60 or over Husband and wife: both under 60 Husband woman: otherwise related Man and woman: unrelated Two or more men only: related Two or more women only: unrelated Other (SPECIFY)	101 102 103 104 105 106 107 108 109 110 111 112 113	Man: and widowed or separated daughter Woman: and widowed or separated son Woman: and widowed or separated son Otherwise two generations: all related Otherwise two generations: all related Otherwise two generations: al least one person not related to any other Other (SPECIFY) Three generation 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 Man, daughter and son-in-law, grandchildren: at least	221 222 223 224 225 226 301 302 303					
Two generation Man, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or over, none married Man and one child under 15 Man and two children both under 15 Man and thildren at least one under and one over 15, none married Man and children at least one under and one over 15, none married Man and children at laged 15-24, none married Man and children all over 15 at least one 25 or over.	201 202 203 204 205 206 207 208 209 210 211	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 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- children under 15 Otherwise 3-generations: —all persons related, at least one child under 15 —at least one child under 15 —at least one child under 15 —all persons related —unrelated Other (SPECIFY) Four generation	304 305 306 307 308 309 310 311 312 313 314					
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 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	213 214 215 216 217 218 219 220	DESCRIBE COMPOSITION BELOW						

(b) born in Eire