

MEMBERS OF HOUSEHOLD

Christian name
for reference only

Age last birthday

Infant	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
<i>John</i>	<i>Johnnie</i>	<i>Tony</i>	<i>Christina</i>	<i>John</i>					
65-66	65-66	65-66	65-66	65-66	65-66				
34	33	09	07	02					

QUESTIONNAIRE ON HOUSEHOLD RESOURCES
&
STANDARDS OF LIVING IN THE UNITED KINGDOM
1967-68

6311011

- 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

X
P

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

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

FOR OFFICE USE	100-13	Queries	
SBC1	TS1 AH	TS2 AH	BP
9	9	9	9

C
AB (1)

C.I.C.

Name of Interviewer

J. Worthington

SERIAL
NUMBER

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

Date(s) of interview(s)

31/2/69

Length of interview(s)

1 hour

or contacts

25/2/69

Total actual interviewing time

2 1/2 hrs

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

1. Interview carried out at first call at second call at third or later call	10	3. Which sections were answered in whole or in part by which persons on the household?	Write Section 1, 2, 3, etc.	5. Number of other households at address →	21
	X Y 0	Informant	13	None	0
2. Information for household — — complete skip to Q. 3 incomplete—answer 2a	11	2nd member	14	6. Household living on	22
(a) Sections Housing incomplete Employment Occupational Income CODE Assets ALL THAT Health APPLY Soc. Services Inc. in kind Style of living	X Y 1 2 3 4 5 6 7 8 9	3rd	15	ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify	X Y 1 2 3 4 5
(b) Reasons if incomplete — — ill/disabled does not know information unwilling to give information other (specify)	12	4th	16	(a) Is there a lift in the building? Yes No	6 7
	X Y 0 1	5th	17	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23
		6th	18	Yes No	8 9
		Other (specify)	19		
		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		
		Type of Accomm.	X Y 0 1 2 3 4		

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SECTION II EMPLOYMENT

General

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.

QUESTION 3 House or flat

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 time	Finishing time			
	4.30 p.m.	5.00 p.m.	5.30 p.m.	6.00 p.m.
7.00 a.m.	42½	45	47½	50
7.30 a.m.	40	42½	45	47½
8.00 a.m.	37½	40	42½	45
8.30 a.m.	35	37½	40	42½
9.00 a.m.	32½	35	37½	40
9.30 a.m.	30	32½	35	37½
10.00 a.m.	27½	30	32½	35

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.

Unpaid holiday

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.

Both Veronica's occupations are carried on from home. She is a framed machinist, and does machining, childrens dresses at home, and also runs a Mail order Business, (Agency) for Empire Stores Ltd. Worked with over 30 hours a week, from time to time, but only if carried with at home, and would not want to work full-time continuously.

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

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 "0" 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.....	November.....
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.

Informants who rather hard to code here
i.e. does less work in school holidays since
children under feet all day, more other times.
Lenny's self employed over 12 months

Veronica's best job was a previous job, but it was same occupation, machinist in same industry. This is the only job she has ever done although at present (for past few years) she is machining at home. I will continue to do so until children are older - learn at least \$19 per hour old

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.

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.

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

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

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

QUESTION 7b Pensionable age

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

QUESTION 7c Years towards pension

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

QUESTION 7d Amount of pension

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

QUESTION 8 Meal vouchers

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

QUESTION 9 Subsidised meals

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

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 "0" shillings.

He doesn't know what his sick benefit would be now
related earnings are in operation, but he gets full pay
less N.H.I. benefits.
He takes pension at age 65, but is not sure.

$$\begin{aligned} \text{Salary} &= £1575 \\ \frac{40}{80} \times 425 &= 212 \\ \frac{40}{60} \times 1150 &= 766 \\ &= 600 \end{aligned}$$

Q 20 for
 Monica is paid for amount of work she does at home,
 and she pays for 2 per cent. month for hire of electric
 sewing machine, but makes no tax returns, pays no
 income tax and has not claimed for any expenses.
 Elec. etc.

QUESTION 16 Pension

Only include if a pension scheme has been worked out in relation to the business, or is available from an insurance company or another body, because of the nature of the business or self-employment. Note that provision is made in a series of questions on this page for entries to be made in the office (Qs 16a, 16b, 17a, 18c). Much depends, however, on the information you can provide in boxes on the left, leaving us to make necessary calculations.

QUESTION 19 Cheap goods and services

You should normally expect positive answers. A garage-owner may be able to purchase a car and run it well below ordinary retail prices. A grocer will obtain household stores cheaply. An insurance company sometimes reduces certain premiums. A small-holder may receive supplies cheaply in exchange for produce at market costs. There are exchange arrangements between people in different trades. It will, of course, be difficult to explore all these things properly but Q. 19a conveys our object and you should probe carefully whenever possible.

QUESTION 20 Tax savings because of combined home and business

The real incomes of many self-employed persons tend to be underestimated. Their difficulties are not always easy to explain to the tax authorities and in practice low real incomes and insecure incomes are compensated because part of housing and other costs can be offset against tax. Ask the questions openly and straightforwardly.

If informants seem doubtful about answering, say: "We have nothing at all to do with the tax people. We know it is difficult for you to divide costs between the business and yourself. But we also know that even if they have more problems many self-employed persons can live a little more cheaply than people getting a salary. I wonder whether you'd mind guessing how much more cheaply — I mean because of savings of tax".

Obviously Veronica has not really kept any records, but she says that from her machining job (which is most remunerative) she has average \$5 p.w. over the year.

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 @ 6d. = 5s. 0d.	10 miles @ 8d. = 6s. 8d.
50 miles @ 6d. = 25s. 0d.	50 miles @ 8d. = 33s. 4d.
100 miles @ 6d. = 50s. 0d.	100 miles @ 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 earnings.

QUESTION 10 Sick pay

There are several practices. (1) Some employers (e.g. public services) automatically deduct national insurance sickness benefit for the worker and his dependants from pay during sickness (or sometimes expect him to report what sickness benefit he receives so that it may be deducted from later amounts of sick pay or even from the first weeks of earnings after recovery from sickness). (2) Others (mainly smaller private firms) deduct only the sickness benefit for the worker, ignoring what he may get for his dependants. (3) Still others deduct nothing for any sickness benefit for which a worker may be eligible. In the last two cases it might seem that the worker will be better off in sickness than at work. This is true for some, particularly salaried earners, but remember that if any employer pays anything to a wage-earner in sickness rarely does it exceed the basic wage. His average earnings may be much higher. (4) When the level of sick pay is small no deductions may be made for any sickness benefit. Changes in sick pay after the first weeks

In rare instances of persons who have been sick more than a few weeks 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.

QUESTION 14 Second job

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 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 you the allowance or pension book.

CODE 01 Family Allowances

	First child	Second	Third	Fourth & subsequent
up to April 1968	nil	8s.	10s.	15s.
after April 1968	nil	15s.	17s.	17s.

counting children under 15 or up to 19 if still in full-time education or college or an apprentice 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 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 benefit 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)	£4 10s. 0d.
Wife's income	£2 16s. 0d.
1st dependent child	£1 5s. 0d.
2nd dependent child	17s. 0d.

CODE 03 Standard Widow's Pension

Note: the widow's allowance which is paid for the first 26 weeks after widowhood.

Widow or widowed mother	£4 10s. 0d.
1st dependent child	£2 2s. 6d.
2nd child	£1 14s. 6d.
3rd and subsequent child	£1 12s. 6d.

Depending on the circumstances of the death of the husband (armed service and so on) widows' pensions may differ in size. Note that family allowances are received in addition to dependent children's allowances.

Widow's Allowance: Widow £6 7s. children as for widow's pension

CODE 04 and 05 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 for 6 days, excluding Sunday, makes up a "week's" benefit. Note that an earnings-related supplement may be paid in addition to the flat rate benefits listed below. Moreover, these benefit rates depend on the contribution record.

Single person	£4 10s. 0d.
Married woman	£2 16s. 0d.
1st dependent child	£1 5s. 0d.
Each subsequent child	17s. 0d.

CODE 06 Supplementary Benefit

The former "national assistance". Rent is sometimes paid direct to the landlord by the Supplementary Benefits Commission. There is a check later that the amount is known and counted as income.

CODE 07 Industrial Injury Benefit

£6 7s. 0d. (with additions for dependants) is payable for the first 26 weeks after injury after which the injured person goes before a Board to have his injury assessed 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 11 Maternity Grant

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

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 for all income units who are not employed, whether or not they receive supplementary benefit. A large number of people obtain single grants, e.g. for spectacles or dentures, even though they are not normally eligible to receive supplementary 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.

Uronich says she made 30/- as Agent of Mail Order Co. but this is not an average, as it includes her Christmas trade. Yearly average £1 per week.

Pays mortgage quarterly - £18-0-0d.
 of this £5-5-0d. was interest in the
 present last quarter's payment. The
 payment of £18 also includes £2-2-0d. insurance
 on the ~~structure of the house~~

QUESTION 25(a) Private and business accommodation

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

QUESTION 25(e) Rate rebate or reduction

Note that many councils pay rebates twice a year.

QUESTION 25(h) Mortgage

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

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

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

QUESTION 25(i) Value of house/flat

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

QUESTION 25(l) Government's Mortgage Scheme

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

Technical mortgage is done in ordinary living room, but it is supposed to be used for business, but it is completely unoffical. No expenses claim or tax paid on savings.

Insurance premium of £2-2-0d paid to local authority in mortgage. D.T. what amount house is insured for "that" "backed".

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 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

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 or window cleaner.

QUESTION 5 Other property

Remember that some people use two houses. Others have houses which they rent out 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.

The only money Leslie has is a credit balance in his current A/c. about £100. Will be spent on holiday. Veronica no Bank A/c's at all. Two children at school take money to Lloyds Bank. Also draw out last annual holiday. No interest.

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.

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.

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 £25 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 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 living expenses.

All 3 children + J. have 2/6d. per week
of endowment policies.

VIII INCOME IN KIND

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 alongside 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 household should normally be asked these questions independently 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.

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.

Hours

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.

*Janonica takes her mother's washing to Landwell,
and does some shopping for her whilst it's washing
is in the machine, so it does not take too long.*

QUESTION 7 Food

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

(a) Cooked breakfast

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

(b) No cooked meal

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

(c) Fresh meat

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

QUESTION 8 (a) Joint

Accept what the informant understands by a joint.

QUESTION 8 (b) and (c) Milk

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

QUESTION 9 (b) Clothing

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

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

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

QUESTION 11 Adequate footwear

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

QUESTION 12 Smoking, pools and betting

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

QUESTION 13 Christmas

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

Veronica's 28/- to Clothing Clubs is her own Agency — so she gets 2/- in the £1 Commission. This will be covered in estimated savings for shop job though.

QUESTION 14 Fuel

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

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

That is, the occupation held for most of the time (not necessarily the most recent).

QUESTION 18 Well off

Four comparisons are made in this series of questions—with relatives, with other people (note—of the same age) in locality, with the average in the country and finally in the context of time. Prompt carefully and remember that you might get a different response for one comparison than for another.

Veronica's mother gives Tony & Anthony
1/- per week each + Buyf beam
for Grams. prob. 1/- per week
also.

Think they are better off than
last year, as V. has done
more machining at home
least beam was better
and very little.

Thinks also earning
£5 at home, better than
going out to work.
Children can come home
to lunch. No bus fares
or lunches to buy.
No bus fares.
No bus fares.

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 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.

Leslies \$6 at 19 includes \$1-10-00

per week for mortgage

J. pay all money into housekeeping fund. \$2-10 on own ex penses

Spent each year. Purses, + holiday spending. Have only through friends source

CODE C.W.E./H.O.H. ONLY

X Does Not Apply SKIP TO Q.24

Y all the time } ASK Q.23(a)
 O sometimes
 I never } SKIP TO Q.24
 2 DK

3 at weekends
4 mid-week

7 with some of your relatives

8 with some of the people round here
9 other (SPECIFY) _____

Towards end of month. I decide
to save so much towards holidays
and I have to be very determined
not to touch it sometimes.

CODE C.W.E./H.O.H. ONLY

Does Not Apply SKIP TO Q.25

yes
no
DK

WRITE IN ANSWER

WRITE IN ANSWER

I don't know, it's really relative I suppose.
But I think a generally accepted
standard of living these days would
cost at least \$10 per week for one
person. I would say that if people are in poverty it's mainly

PROMPT
AND CODE
ONE ONLY

X - their own fault? *person living alone*
Y - the Government's fault? *after sent for*
0 - the fault of their education?
1 - the fault of industry not providing the right jobs?
2 - anything else? (SPECIFY)
3 - a combination of (some of) these?
4 - none of these? *like must be*
5 DK

CODE
ALL AGED
23 & OVER

yes, voted
no
DK
DNA

CODE C.W.F./H.O.H. ONLY

nothing
DK

- WRITE IN ANSWER

No idea at all. Fantastic problem, but getting rid of all dead weight on Massachussetts would be a good start.

Growing old and not be able to work.
When perhaps there has been no
opportunity, or inclination to do anything.

[illegible]

INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

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

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

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

One generation		Man: and widowed or separated daughter ...	221
Man alone: aged 60 or over ...		Woman: and widowed or separated son ...	222
Man alone: aged under 60 ...		Woman: and widowed or separated daughter ...	223
Woman alone: aged 60 or over ...		Otherwise two generations: all related ...	224
Woman alone: aged under 60 ...		Otherwise two generations: at least one person not related to any other ...	225
Husband and wife: both aged 60 or over ...		Other (SPECIFY) ...	226
Husband and wife: at least one aged under 60 ...		Three generation	
Husband and wife: both under 60 ...		Man, son and d-in-law, grandchildren: all under 15 ...	301
Man and woman: otherwise related ...		Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 ...	302
Man and woman: unrelated ...		Man, daughter & son-in-law, grandchildren: all under 15 ...	303
Two or more men only: related ...		Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15 ...	304
Two or more men only: unrelated ...		Woman, son and d-in-law, grandchildren: all under 15 ...	305
Two or more women only: related ...		Woman, son and d-in-law, grandchildren: at least one under 15, one over 15 ...	306
Two or more women only: unrelated ...		Woman, daughter and son-in-law, grandchildren: all under 15 ...	307
Other (SPECIFY) ...		Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15 ...	308
Two generation		Married couple, married child and child-in-law, grandchildren under 15 ...	309
Man, wife: + 1 child under 15 ...		Otherwise 3-generations: —all persons related, at least one child under 15 ...	310
Man, wife: + 2 children both under 15 ...		—at least one child under 15 ...	311
Man, wife: + 3 children all under 15 ...		—all persons related ...	312
Man, wife: + 4 or more children all under 15 ...		—unrelated ...	313
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married ...		Other (SPECIFY) ...	314
Man, wife: + children all aged 15-24, none married ...		Four generation	
Man, wife: + children all over 15, at least 1 aged 25 or over, none married ...		DESCRIBE COMPOSITION BELOW	
Man and one child under 15 ...			
Man and two children both under 15 ...			
Man and three or more children under 15 ...			
Man and children at least one under and one over 15, none married ...			
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 ...			