

Age last birthday

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Tom	Paul	Michael	Philip	David	Thomas	Walter			
65-66	65-66	65-66	65-66	65-66	65-66				
50	44	13	10	08	08	54			

2384

- 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

Used
Chapter 9
The Rich

PT
April 76

No 34

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	12/14/2		
5801	TBI AH TB AH	FD	BP
40	J J	✓	✓

FB

C.I.C.

Name of Interviewer: g. WorthingtonSERIAL
NUMBER

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

Date(s) of interview(s) 13th + 14th Feb.Length of interview(s) 1 1/2 hours

or contacts

45 minutesTotal actual interviewing time 2 1/2 hours

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 ☒ X ☐ Y 0	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 <u> </u> None <u> </u>	21 <u> </u> 0
2. Information for household — — complete skip to Q. 3 incomplete—answer 2a	11 ☒ X ☐ Y	Informant	13 <u>19</u> (2)	6. Household living on ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify	22 <u> </u> X Y 1 2 3 4 5
(a) Sections Housing incomplete Employment Occupational Income CODE ALL THAT APPLY Assets Health Soc. Services Inc. in kind Style of living	1 2 3 4 5 6 7 8 9	CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice)	14 <u>19</u> (2) 15 <u> </u> 16 <u> </u> 17 <u> </u> 18 <u> </u> 19 <u> </u> 20 <u> </u>	(a) Is there a lift in the building? Yes No	6 7
(b) Reasons if incomplete — — ill/disabled does not know information unwilling to give information other (specify)	12 X Y 0 1	5th 6th Other (specify)	20 <u> </u> 21 <u> </u> 22 <u> </u> 23 <u> </u> 24 <u> </u> 25 <u> </u> 26 <u> </u> 27 <u> </u> 28 <u> </u> 29 <u> </u> 30 <u> </u>	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23 <u> </u> Yes No
		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 <u> </u> 21 <u> </u> 22 <u> </u> 23 <u> </u> 24 <u> </u> 25 <u> </u> 26 <u> </u> 27 <u> </u> 28 <u> </u> 29 <u> </u> 30 <u> </u>		8 9

88

12a. Michael was
given as member of H/H.
He is dependent child
at boarding school

Maria is psychotherapist. She does two
Ante-natal sessions per week. One Tues. afternoon
and one Wednesday night. ^{1 hour} 2 1/2 each per session.

Paula has two weeks paid holidays.

Took furnished house in Queensland for 5 weeks —

paid, colleague to take children during that time

Flavia is employed by local authority — her
inter-natal classes are for 11 mos. whole babies
will be born at home.

Both husband & wife have only ever had one job —
Tom lived articles & qualified at present Company —
Senior Partner died at end of 1946 & he was the only qualified
person with Company. He stayed until ^{decided} ~~he~~ ^{he} became qualified
as architect and then they formed partnership. Company now much
larger. Two Senior partners & 4 Junior. Qualified Staff of architects
& designers numbering 30; also office staff.

Relaxation

Classes are held in Hall hired by local authorities for the purpose. Very few facilities, but she says none of them — she or the "Mums", are there long enough for it to matter.

Hanna is paid her usual rate. If she does
not feel well, I wanted day off, she would
ask another psychotherapist to stand in for her.

Tom is in a "Top Hat" Pension Scheme.

Paid for 9 lessons at \$2.12.68 per lesson

Master only \$10.00 per week. She
did one extra lesson last month. Very
unusual, can't think when it last happened.
Normally if does lesson for friend - friend
pays her. This is cancelled out over year
by friend standing in for her.

H.O.H. does not consider it worth while his wife doing things
It is added to his income after she-tax she receives
only about \$1.00 per lesson! She keeps it up as she does
not want to lose her profession.

M. goes by car to work, but picks up children Tuesday on way home, & does shopping on way to work. She does not consider it costs her anything with maintaining, but to be exact it is 3 miles in each direction 4 times a week — at 6d. per mile this would be 6/-.

Q. 11 is Income or Partnership. Total Income £5,400. Cannot give figures of depreciation & practice expenses. Does not consider this fair to his partner(!). But his own Income from practice £5,700 before tax.

Brian -
estimate for
depreciation etc.
if possible -
thank you!

The note is a bit ambiguous
but I read it as income after
costs deducted (including depreciation)
This is consistent with the summary
on p. 24 A

Enter \$5,700 as
income before tax

In the last 12 months Tom has paid £1,400 in Income
Tax + Sw-tax. His A/cs. are still under dispute? ^{does more -} His
investment income from Stocks & Shares, Tax is ~~deducted~~ deducted
at source, but Sw-tax adjustments are made. He also has Income
from property - houses + garages etc. His Insurance is handled
by a broker & his Tax by accountants - He can not
separate Income Tax from Sw-tax without going to a
Considerable amount of trouble, which, ^{he} is not prepared to
go to.

How rent from houses (inheritance from father — says
individually rents not worth collecting, and rents from
36 Garages. Can only give approx. Income after tax

Outside house painted
but paint supplied free by
M.P.S. (prob. in order that T's firm
would recommend in future)
No inside dec. in past year.
Bed room & furniture purchased
in 1924

Q. 4. Business must be substantial -
 offices in Lancashire & Blackshire. Works only on large projects Ballrooms, pubs etc.
 No houses.

All 5 children have National Savings Certificates family allowances are put into Certificates for them

i.e. One week £4 worth bought for Michael & next week Philip & so on. Michael & Philip about £400 worth

David £250 & twins £200 each. Also gifts from relatives included in National Savings Certificates.

Q. 5 Has property left to him by father. Houses being sold off when they get empty or to letting tenants. Individually worth very little. Code 3. Very loose estimate only possible.

Tom reluctant to name individual amounts apart from Premium Bonds & Savings Certificates. Income from Investments, i.e. Rents, Stocks & Shares & Salary about £7,500 before tax. (that is tax payable direct to Inland Revenue) Stocks & Shares at source

Getting more & more reluctant to specify whole amounts depositary says he cannot be more specific without going to a lot of trouble.

Income from partnership
 £5,400
 From prop. £700
 Investment Income £1,300
 Income taxed at source

All insurance except Income policy taken out by Howe at age 22 —
handled by Bridges. Pays \$860 per annum in Life Insurance
excluding "Top Hat" Pension Scheme which is done through
work. Total sum assured for in beginning of \$20,000 per year profits.
There are complicated policies on ~~which~~ of so much has been
paid money can be borrowed, thus giving Income Tax benefits
on Life Insurance & on Interest charged on money borrowed.
All policies were ~~altered~~ altered after recent amendments to
Married Women's Property Act and he does not know how long
he has been paying individual policies. Will not give further
details.

Howe has presently insured for \$1,500.00.
Tom has Canaries, Rincowlers, Golf Clubs etc. He is not concerned
of value of money & is brief in his replies.

Thomas & Maureen have n/ings
Philip has a chill.



Michael would get free school
meals at State school.

Therap goes to Boarding School in
Leptenke. St. Bedes. Manchester.
All day will go. Maureen prob.
to Larkhill Convent - Redden.
where Maria went.

Wanted cost each child 100. per day
in bus fares — 3/400. per day ^{for} ~~also~~ 4 of them,
not coming home to lunch. Cheaper for Mower
to take them all out in the morning &
pick up at 4 pm.

All very healthy. Mawa has had Tonillitis
in last year, Toms last illness 4 years ago
when he fell off roof which he was
working and was injured. All children
have just had odd colds, as Phil, Phoebe
now, apart from Twins Mumps -

Low younger children have been
School dentist only.

Both Maura & Tom only children (at least surviving
infancy) Both sets of parents dead. Maura has
31 first cousins mostly residing in Eire —
Tom has odd cousin locally, but none seen
weekly. A fact they both seem appreciative of!

Maura had an-pair girl until Christmas —
the last of a succession, but since ~~twine~~ went to school
last September she does not need one now. She has
help ^{in the house} 3- $\frac{1}{2}$ days weekly. Seems extraordinarily capable &
efficient!!

All children receive \$5 ~~at~~ at Christmas
from batchelor friend, plus tips at holidays.
Most of this money is saved for them.

Relatives on visit from
U.S. Stayed 3 weeks
last September

Took bounded house in Guernsey
for 5½ weeks in summer. Tom went for
10 days, flew back for 2 weeks & went
out again for another 10 days to bring
them home. An-pai got sent with them.

Michael has also been on sk-ing holiday with
school party - 15 days. Mausat twins visited Belgium
to home of former An-pai got for 5 days &
Philip has been to relatives in Ireland
with Mausat.

Tom goes to local most evenings for an
hour. Twins too young for paid entertainment.

Dad knows whether Michael has been out from school —
they often go to watch United play Saturday afternoons &
sometimes if suitable film on + teacher (first) available
they are taken, but dad knows what during
last 2 weeks.

Philip and I would party.
Preferred a "heat" visit to film
plus visit to Chinese Restaurant.
with brother + sister. (and Mum + Dad)

18d). Tom considers taxation so great that although he works harder + earns more, he is worse off. He remarked that earlier he said he worked $34\frac{1}{2}$ hours a week, but that was on the ^{hand} ~~lites~~ and in the offices, he works at least 3 hours each night ^{at weekend} over drawings at home. He says he will have to spend capital educating all 5 children privately, but sees no point in saving any money at all.

T. buys all meat — has butcher friend & he
picks it up each Friday & Wednesday on way home
from work. Including Bacon costs about \$4.00. per week.

He also gives children pocket money, pays dinner money &
clothes for self & children. Maursa monthly pay she
keeps for her own expenses — clothes, ^{cup} ~~extra~~ when housekeeping
runs short. ^(too short to provide lunches) She does not put her wages into housekeeping.

The \$15 per week housekeeping is for food & day to day expenses,
only. Everything else 'Phone bill, Rates etc Tom pays.

Q. 20 Saving through Insurance only. Very high standard
of living as regards food, clothing, holidays etc.

that they are more & more resentful of endless fiddles by the Government to get a bit more money out of all of us. The attitude now is, 'I've paid for it, I'll have all I can get, and they do get all they can'. No idea of doing anything for the country, the country is grabbing all it can, I don't know how it will end; but if I were younger and my business wasn't so involved, I'd be off to New Zealand or Australia, there is no incubus here. If you do well, make some money for your family, you are persecuted for it. It's no use thinking people are any more or less what they've always been, they are not a collection of saints, I know 'No Man is an Island', but basically it's your own children you work for.

ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
 23. * Do you think you could GENUINELY say you are poor now? —

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

(a) Do you feel poor at any of these times or in any of these situations?
 3 at weekends
 4 mid-week
 5 at Christmas
 6 with some of your friends
 7 with some of your relatives
 8 with some of the people round here
 9 other (SPECIFY)

FOR CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
 24. (a) There's been a lot of talk about poverty. Do you think there's such a thing as REAL poverty these days? *

(b) What would you describe as poverty?

WRITE IN ANSWER

Insufficient means to provide basic necessities — food to maintain health, warmth & adequate clothing.

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

PROMPT AND CODE ONE ONLY
 X — their own fault?
 Y — the Government's fault?
 0 — the fault of their education?
 1 — the fault of industry not providing the right jobs?
 2 — anything else? (SPECIFY)
 3 — a combination of (some of) these?
 4 — none of 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, just whether you voted)? *

yes, voted
 no
 DK
 DNA

ASK CHIEF WAGE EARNER/H.O.H. CODE C.W.E./H.O.H. ONLY
 26. If there is poverty what do you think can be done about it?

WRITE IN ANSWER

If I knew that it'd try politics, but I say this sincerely, not because I pay a lot of tax myself, I don't think taxing people to the limit is any use. There must be some incentives for working hard. People basically are concerned with their own lives & families, and by improving that lot, they improve everybody's, but I knew from young men who work for me

1st	2nd	3rd	4th	5th	6th	7	8	9	10
71	71	71	71	71	71	71	71	71	71
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9	9	9
72	72	72	72	72	72	72	72	72	72
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
73	73	73	73	73	73	73	73	73	73
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
74	74	74	74	74	74	74	74	74	74
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
75	75	75	75	75	75	75	75	75	75
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
76	76	76	76	76	76	76	76	76	76
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1
77	77	77	77	77	77	77	77	77	77
X	X	X	X	X	X	X	X	X	X
Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
0	0	0	0	0	0	0	0	0	0
1	1	1	1	1	1	1	1	1	1

FB

INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

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

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

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

One generation		
Man alone: aged 60 or over	101	Man: and widowed or separated daughter
Man alone: aged under 60	102	Woman: and widowed or separated son
Woman alone: aged 60 or over	103	Woman: and widowed or separated daughter
Woman alone: aged under 60	104	Otherwise two generations: all related
Husband and wife: both aged 60 or over	105	Otherwise two generations: at least one person not related to any other
Husband and wife: at least one aged under 60	106	Other (SPECIFY)
Husband and wife: both under 60	107	
Man and woman: otherwise related	108	Three generation
Man and woman: unrelated	109	Man, son and d-in-law, grandchildren: all under 15
Two or more men only: related	110	Man, son and d-in-law, grandchildren: at least one under 15 and one over 15
Two or more men only: unrelated	111	Man, daughter & son-in-law, grandchildren: all under 15
Two or more women only: related	112	Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15
Two or more women only: unrelated	113	Woman, son and d-in-law, grandchildren: all under 15
Other (SPECIFY)	114	Woman, son and d-in-law, grandchildren: at least one under 15, one over 15
Two generation		Woman, daughter and son-in-law, grandchildren: all under 15
Man, wife: + 1 child under 15	201	Woman, daughter and son-in-law, grandchildren: at least one under 15 and one over 15
Man, wife: + 2 children both under 15	202	Woman, son and d-in-law, grandchildren: all under 15
Man, wife: + 3 children all under 15	203	Woman, son and d-in-law, grandchildren: at least one under 15, one over 15
Man, wife: + 4 or more children all under 15	204	Woman, daughter and son-in-law, grandchildren: all under 15
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married	205	Woman, daughter and son-in-law, grandchildren: at least one under 15 and one over 15
Man, wife: + children all aged 15-24, none married	206	Married couple, married child and child-in-law, grandchildren under 15
Man, wife: + children all over 15, at least 1 aged 25 or over, none married	207	Otherwise 3-generations:
Man and one child under 15	208	—at least one child under 15
Man and two children both under 15	209	—all persons related
Man and three or more children under 15	210	—unrelated
Man and children at least one under and one over 15, none married	211	Other (SPECIFY)
Man and children all aged 15-24, none married	212	
Man and children all over 15 at least one 25 or over, none married	213	Four generation
Woman: and one child under 15	214	DESCRIBE COMPOSITION BELOW
Woman: and two children both under 15	215	
Woman: and three or more children under 15	216	
Woman: and children, at least one under and one over 15, none married	217	
Woman: and children, all aged 15-24, none married	218	
Woman: and children all over 15, at least one 25 or over, none married	219	
Man: and widowed or separated son	220	