

MEMBERS OF HOUSEHOLD

Christian name
for reference only

Age last birthday

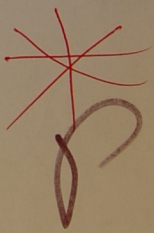
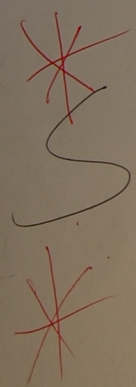
Infant	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
May 1955	James								
65-66	65-66	65-66	65-66	65-66	65-66				
56	56								

9/45
9451253

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

S/E

- 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

FOR OFFICE USE	CH 5/11/68		
SBCI	TSI PH TS2PH	FP	BP
CC	a	c	c
PH PH	9	AI	AI
AI	AI	AI	AI

C PB
(i)
37-9

C.I.C.

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

Name of Interviewer A.H. Bougan

Date(s) of interview(s) 9-10-68
 or contacts 10-10-68
10-10-68
10-10-68
11-10-68

Length of interview(s) 10 minutes
10 minutes
2 hrs 15 mins
1 hr 10 minutes
10 minutes

Total actual interviewing time 2 hrs 55 minutes

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

		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
1. Interview carried out at first call	X	0	Informant		13	None		0
at second call	Y				14			
at third or later call	0				15			
2. Information for household — complete skip to Q. 3 incomplete—answer 2a	X	11	2nd member		16	6. Household living on		22
(a) Sections Housing incomplete	Y				17	ground floor		X
Employment	1		3rd		18	1st floor		Y
Occupational	2				19	2nd floor		1
Income	3		4th		20	3rd floor		2
Assets	4				21	4th floor		3
Health	5		5th		22	5th or above		4
Soc. Services	6				23	Specify		5
Inc. in kind	7		6th		24	(a) Is there a lift in the building?		Yes 6
Style of living	8			25	No 7			
(b) Reasons if incomplete — ill/disabled does not know information unwilling to give information other (specify)	X	12	Other (specify)		26	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?		23
	Y				27			
	0				28			
	1		4. Semi or detached house or bungalow		29	Yes 8		
			Ter. h'se or bungalow		30	No 9		
			Self-con. flat in block		31			
			Self-con. flat in house		32			
			Self-con. flat attached to shop/business		33			
			Room(s): furnished		34			
			Other (specify)		35			

Handwritten initials/signature

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 "O" in all open boxes when the person has had no spell off work for that reason. You may ignore the codes "X" and "Y" under each open box. They are for office use. For easy reference you can record each spell off work alongside the months listed below. (You may in rare instances interview persons, say, who had five or six spells off work through sickness and may need to show some rough working to arrive at the right total. (Please leave any rough working in case of queries.)

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

January.....	July.....
February.....	August.....
March.....	September.....
April.....	October.....
May.....	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.

Please note that the information was given to me by informant both on her own & on Oz's behalf. She would not at this stage counter-avenue the idea of my personally contacting her husband!

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.

*DK
Encouraged by
O's personally
Not by wife (wife)*

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.

*0/5
02
3 years in
Army - from 15-18
Informant insisted this
was free time.
Education - I feel
affected he
leaving age 15.*

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.

*These questions
I was not allowed
to ask OS himself.
I was that "important"
did not immediately
know the answer to -
He found out for
me & told me
at a later time*

*I report the
subsidy - but I
used it to the
maximum in no
other way. I
have reason to
believe that
he did use
it to maximum
the honestly*

QUESTION 10 Personal use

Includes transport to and from work.

QUESTION 10a Normal repairs

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

QUESTION 10d Driver

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

QUESTION 11 Other benefits

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

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

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

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

QUESTION 13 Satisfaction with job

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

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

*Code of Q
or
Reminiscence*

CURRENT MONETARY INCOME

General

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

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

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

Last 12 months

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

QUESTION 1 Last earnings

Remember to check earnings for each member of the household, even those of a wife who had a job for only a few weeks in the year, a young son who works only on Saturdays, and a 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 "0" 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: "Inf." "2nd" "3rd", etc.

National Insurance contributions

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

Graduated pension contributions

The employee contributes $\frac{1}{4}$ per cent of each pound of gross weekly earnings between the ninth and the eighteenth, i.e. approximately 11d. for each of these pounds, plus $\frac{1}{2}$ 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 8s. 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 $\frac{1}{4}$ per cent on each pound of gross earnings between the ninth and the 30th, or a maximum of 2s. 1d.

QUESTION 3 Highest and lowest

Check the number of weeks worked by turning up the work record. Some people's earnings will have varied only in one or two weeks of the year and it will not be difficult for you to establish an average in (b). Remember Q. 3(b) is very important. Other people's earnings may have varied widely, either because of changes of job or variations in overtime. Do not include variations due to holidays or sickness. If it is difficult to arrive at an average write in the box or in the margins, e.g. 10 weeks @ £15 10s., six weeks @ £13 15s. and 20 weeks @ £24 11s. We will work out the rest. Do not include weeks of holiday or sickness, which are explored later.

QUESTION 4 Bonuses

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

Q2
I was forbidden to ask the question of CH. Informant gave me the information at our last meeting - but she was reluctant to give exact details - e.g. income tax & national insurance

*Again I was
forbidden to ask any
of these questions of a
personally as these
have been answered
on his behalf
by Department!*

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.

Forget that informant either would not or could not, give us any further information. I am inclined to think - she could not. For despite considerable talking "around" the subject, I could get no better answer. Am certain she has only had £5 per week from it in the past year.

Noted by Inf:
Very small business
up to now I've only been
allowed (by my auditor) to
take out £5 per week - the rest
of the money goes back into
the business. I know how
no figures - I know how
to profits which tell me
(A) money back with
small - I know
not how to pay
income tax.
Wool! ~~Wool~~
maybe another
£250!

QUESTION 12 Income tax

The informant will often know the approximate amount because profits or income from business fall under Schedule D. But we ask 12B to check that the informant is not including tax which is allowed for in other questions. For example, elsewhere we establish net income from dividends, but if here the informant adds £100, say, to the figure for tax to take account of tax on dividends deducted at source, we risk deducting the £100 twice by deducting it here as well. You should be warned that for this and other reasons the net income of the self-employed tends to be underestimated.

Weekly National Insurance contribution

Self-employed men pay 21s. per week. Self-employed women pay 17s. 3d. per week. Boys and girls under 18 pay 11s. 10d. and 10s. 1d. respectively.

QUESTION 13 Fluctuation in Income

The self-employed will often have an income that fluctuates throughout the year — especially those on low incomes. For example, the scrap dealer or stall-holder may not do as well in the winter as he does in the summer. The professional architect and the free-lance photographer may be paid at very irregular intervals. We are particularly interested in fluctuations which may produce hardship for a household which is usually prosperous. But remember that though income may fluctuate (e.g. in winter, for a shop-keeper or free-lance interviewer the same amounts per month may be drawn out of the bank or spent. Living standards are not necessarily affected.

The best
estimate that
emerges here
is $\$510$ mean
no mean tree

B.

26. IF HOUSEHOLDER PAYS RENT Does Not Apply

6) How much do you pay a week in rent?
 (b) Do you have a rent holiday?
 yes 1 no of wks rent OFFICE total
 no 2 paid in year USE rent
 52 52 ONLY last year

(c) Do you pay rates in addition?
 IF YES amount general rates last yr yes
 amount water rates last yr no
 DK

(d) Have you had a rates rebate?
 IF YES (i) How much was it? SPECIFY PERIOD yes
 (ii) Did you get it as a lump sum payment DK
 or was it deducted from your rates or deducted from rent
 rent? lump sum payment

(e) Does your rent include:
 lighting 1 other service or commodity 5
 gas 2 electric power 6
 coal 3 none of these 7
 meals 4 DK 8

(f) How much have you spent in the last 12 months for alterations, decorations or repairs (including paint or tools for work by yourself)?
 Total £ 10
 DESCRIBE ITEMS, IF NECESSARY AND COSTS
 Decorations OFFICE total
 USE housing
 ONLY cost

27. IF HOUSEHOLDER RENTS PRIVATELY Does Not Apply SKIP TO Q.28

(a) Is this accommodation owned by your employer?
 Y yes ASK Q.27(a)(i)
 0 no } SKIP TO Q.27(b)
 1 DK }

IF YES (i) Do you pay less than it would cost if you rented it in the ordinary way?
 2 yes ASK Q.27(a)(ii)
 3 no } SKIP TO Q.27(b)
 4 DK }

IF YES (ii) How much extra rent per year would you expect to pay if you were renting it privately? * extra rent per yr
 GIVE YOUR ESTIMATE IF INFORMANT UNCERTAIN £

(iii) Would you have to leave this house/flat if you stopped working for him or when you retire?
 yes
 no
 DK

(b) Are you on a council housing list?
 1 yes, entire household } ASK Q.27(b)(i)
 2 yes, part of household }
 3 no } SKIP TO Q.30
 4 DK }

(i) How long? number of years

28. IF HOUSEHOLDER RENTS FROM COUNCIL Does Not Apply SKIP TO Q.30

(a) How long were you (the tenant) on the list before getting council accommodation?
 inherited tenancy
 DK number of years

(b) When was this house/flat built?
 before war
 1946-1954
 1955 or later
 DK

(c) How long have you been living in council accommodation? years

(d) Why did you get a council house/flat when you did? Was it because you reached the top of the list or were there other reasons?
 X inherited tenancy
 Y bad housing
 0 health of member of family
 1 overcrowding
 2 other (SPECIFY)
 3 solely top of list
 4 DK

(e) Do you know if the council operates a differential rents or rent rebate scheme to adjust rents to needs?
 yes ASK Q.28(e)(i)
 no } SKIP TO Q.30
 DK }
 rent reduced (ASK Q.28(e)
 (ii) applied, no rent reduction
 not applied (SKIP TO
 other (SPECIFY) } Q.30
 DK

(ii) Do you know by how much?

31-34	X
f	s
01113	1-0-6.
35-37	
f	
084	
38	
39	
40	
41	
42	
43	
44-46	
f	
47	
X	
Y	
0	
1	
2	
3	
4	
48	
49	
X	
Y	
0	
1	
2	
3	
4	
49	
X	
Y	
0	
1	
2	
3	
4	
54	
X	
Y	
0	
1	
2	
3	
4	
5	

52
 26
 71
 5

 184

1945.
 when's house then be coded?

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 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.

*OR does not
at present address
to have any money
in savings -
I did not know, when
I got given the
information at Q. 2.
that OR had it
see week before
from wages for
savings. She
stated however that
he did not have
any savings at
present!*

*Share £700
of stock - but
it could be
sold at full
price*

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.

I gathered that the car is in Oz's name & he alone drives - informant greatly surprised to say it - and to keep it on the road!

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.

QUESTION 4 Emergency help

Since this is rather a general question specific acts may be forgotten. Probe as seems appropriate in the light of previous answers. Most people have occasional help from family or friends in the neighbourhood.

QUESTION 5 Gifts regularly made

This is the counterpart of Q. 2, dealing with gifts or commodities rather than services. Again repeat the question in reference to relatives seen often. Note that a meal that is given is distinct from the service of preparing a meal (prompted in Q. 2). Obtain the best total estimate that you can of the worth of these gifts, however rough.

*Ref. regularly
buy food for her
husband which she shares
with her brother -
and which her mother
looks after for her each
weekend day*

QUESTION 6 Occasional gifts made

We do not wish to waste time on occasional gifts of a value of less than £25.

QUESTION 7 Gifts (regularly) received

This is the counterpart of Q. 3. Refer to relatives seen frequently and repeat the question. Note that meals consumed should also be coded in this question. The service (of preparing them) was included under Q. 3. Probe according to the answers made previously.

QUESTION 8 Occasional gifts received

Do not waste time inquiring about gifts of a value of less than £25.

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.

I converted a refusal from the housewife into an interview of sorts. I ^{was assured} ~~assured~~ that her husband had been unwilling to co-operate & that in some sense she had overruled his doubts in allowing me to proceed. This, at any rate is what I was given to understand. I insistently asked to be allowed to ask him personally those questions which are a matter of opinion — and this she eventually allowed me to do late one evening — on condition however that I stick only to those particular questions.

The husband answered those questions I asked him very freely indeed — and I detected no signs of the "oddness" attribute of to him by his wife (either because he was an Englishman or had been in the army!). However I had given my word that I would do as she asked — and did not therefore get much of the factual information on income & savings, etc. from or herself! I got that she reflected his "papers" — — — and who knows — perhaps she had good reason to prevent my questioning him herself!

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

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

PROMPT AND CODE ONE ONLY

(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)

PROMPT AND CODE ALL THAT APPLY

We never go foreign holidays — much as we'd like to —

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? *

Does Not Apply SKIP TO Q.25
 yes
 no
 DK

(b) What would you describe as poverty?

WRITE IN ANSWER

Insufficient money coming in to cover meals and rent — (P). The fact that they have to get rid of furniture etc in order to live. Especially folk who have never had national health stamps — these must be

(c) Would you say that if people are in poverty its mainly a few of these?

X — their own fault?
 Y — The Government's fault?
 0 — the fault of their education? (P) widows.
 1 — The fault of industry not providing the right jobs?
 2 — anything else? (SPECIFY)

PROMPT AND CODE ONE ONLY

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)? *

CODE ALL AGED 23 & OVER

yes, voted
 no
 DK
 DNA

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

nothing
 DK

WRITE IN ANSWER

There are some folk who must accept help! (P). Children should support their parents more in old age. (P) I think somebody should visit people over 70 — maybe health visitors

Inft	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
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

78	78
X	Y

SFB

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

Ch

COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3)	
<p>One generation</p> <p>Man alone: aged 60 or over 101</p> <p>Man alone: aged under 60 102</p> <p>Woman alone: aged 60 or over 103</p> <p>Woman alone: aged under 60 104</p> <p>Husband and wife: both aged 60 or over 105</p> <p>Husband and wife: at least one aged under 60 106</p> <p>Husband and wife: both under 60 108</p> <p>Man and woman: otherwise related 109</p> <p>Man and woman: unrelated 110</p> <p>Two or more men only: related 111</p> <p>Two or more men only: unrelated 112</p> <p>Two or more women only: related 113</p> <p>Two or more women only: unrelated 114</p> <p>Other (SPECIFY) 114</p> <p>Two generation</p> <p>Man, wife: + 1 child under 15 201</p> <p>Man, wife: + 2 children both under 15 202</p> <p>Man, wife: + 3 children all under 15 203</p> <p>Man, wife: + 4 or more children all under 15 204</p> <p>Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married 205</p> <p>Man, wife: + children all aged 15-24, none married 206</p> <p>Man, wife: + children all over 15, at least 1 aged 25 or over, none married 207</p> <p>Man and one child under 15 208</p> <p>Man and two children both under 15 209</p> <p>Man and three or more children under 15 210</p> <p>Man and children at least one under and one over 15, none married 211</p> <p>Man and children all aged 15-24, none married 212</p> <p>Man and children all over 15 at least one 25 or over, none married 213</p> <p>Woman: and one child under 15 214</p> <p>Woman: and two children both under 15 215</p> <p>Woman: and three or more children under 15 216</p> <p>Woman: and children, at least one under and one over 15, none married 217</p> <p>Woman: and children, all aged 15-24, none married 218</p> <p>Woman: and children all over 15, at least one 25 or over, none married 219</p> <p>Man: and widowed or separated son 220</p>	<p>Man: and widowed or separated daughter 221</p> <p>Woman: and widowed or separated son 222</p> <p>Woman: and widowed or separated daughter 223</p> <p>Otherwise two generations: all related 224</p> <p>Otherwise two generations: at least one person not related to any other 225</p> <p>Other (SPECIFY) 226</p> <p>Three generation</p> <p>Man, son and d-in-law, grandchildren: all under 15 301</p> <p>Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 302</p> <p>Man, daughter & son-in-law, grandchildren: all under 15 303</p> <p>Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15 304</p> <p>Woman, son and d-in-law, grandchildren: all under 15 305</p> <p>Woman, son and d-in-law, grandchildren: at least one under 15, one over 15 306</p> <p>Woman, daughter and son-in-law, grandchildren: all under 15 307</p> <p>Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15 308</p> <p>Married couple, married child and child-in-law, grandchildren under 15 309</p> <p>Otherwise 3-generations:</p> <p>—all persons related, at least one child under 15 310</p> <p>—at least one child under 15 311</p> <p>—all persons related 312</p> <p>—unrelated 313</p> <p>Other (SPECIFY) 314</p> <p>Four generation 401</p> <p style="text-align: center;">DESCRIBE COMPOSITION BELOW</p>