MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

Inft.	2nd	2nd 3rd 4th 5th		6th	7th	8th	9th	10th	
HELEN	ARCHIBALD.								
65-66	65-66	65-66	65-66	65-66	65-66				
62	61								

9/48

QUESTIONNAIRE ON HOUSEHOLD RESOURCES

&

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68

SE

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





										I.C.
	SERIAL	1	2	3	4	5	6	7	8	9
Name of Interviewer. E. M. CLULEY.	NUMBER	9	H	8	2	3	H	H.	0	1
Date(s) of interview(s)		Length	of inter	rview(s				Lt,		o.4.
		Total ac	tual int	erviewi	ng time		13/4	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

Section 1, 2, 3, etc 21 1. Interview carried out Which sections were answered 5. Number of other households X Y in whole or in part by which persons on the household? at first call 13 at address at second call at third or later call 0 Informant 14 6. Household living on 11 2. Information for household __ 2nd member (X) ground X — complete skip to Q. 3 incomplete—answer 2a basement floor 1st floor 15 CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) 2345 (a) Sections Housing 3rd 3rd floor incomplete Employment Occupational Income 4th floor 16 5th or above Specify CODE ALL THAT APPLY (a) Is there a lift in the building? Yes No Assets Health 4th 56789 Soc. Services Inc. in kind Style of living 17 67 5th 12 18 (b) Reasons if incomplete_ _ill/disabled 6th 23 X Is there an internal or external does not know flight of at least 4 steps or stairs to the dwelling entrance? 19 information Y unwilling to give information Other (specify) 0 other (specify) 20 Semi or detached house Yes No 8 01 or bungalow Ter. h'se or bungalow Self-con. flat in block Self-con. flat in house Type of Accomm. Self-con. flat attached to shop/business Room(s): furnished Other (specify)

QUESTION 8 Work record

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

Weeks off work in year

Weeks off work in year

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

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

WOIK all	u reasum
January	July
February	August
March	September
April	October
May	
June	December

DID NOT GO OUT TO WORK ENDING . 30/3/68 -ONLY WORKED . 29 who IN PAST YEAR.

REALLY SELF ENPLOYED 02 BEEN EMPLOYED GARDENER AT BIG HOUSE NR BALLINLUIG 4 DAYS A WEEK.

So HAS

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 APRIL 874 HAS this questionnaire, informants will often find it helpful if you encourage them to think forwards from a date exactly a year ago.

QUESTION 9

Exclude Bank Holidays in counting up holiday entitlement. List number weeks to nearest week. Do not insert "\frac{1}{4}".

QUESTION 10 Occupation

See instructions above for Q. 7(b). Start by recording member of household in left-hand box (informant, 2nd, 3rd, etc.) and then carefully note occupation and industry or business. The office will code in the right-hand columns on the basis of your information. Avoid all vague terms, e.g. "engineer". If you find the answer too general or difficult to understand always ask. "What do you do?" and write in the answer. In many households there will be only one or two persons who have been at work in the past twelve months. If necessary you can use all the space in the box just for one or two persons, providing it is clear to which person(s) the information applies.

QUESTION 11 Change of Job

Note that sub-questions (a) - (d) apply only to persons changing their jobs less than five years previously.

02 HAS ALWAYS BEEN A JOSRING GARDENER MOSTLY HIS OWN ENPLOYER IN THE PAST 20 9EACS ALTHOUGH HE WAS EMPLOYED BY VARIOUS PEOPLE IT WAS ALWAYS AT DAILY OR HOURLY RATES APRIL THIS YEAR WHEN HE ANSWERED AN ADVERTISEMENT 4 4 DAYS PER WEEK THE ONE EMPLOYER, I DAY WITH PER WEEK WITH ANOTHER EMPLOYER HE ALSO WORKS EXTRA HOURS TIME DOING GARDENING 9 FRUIT TREES ROSES LONG AS THERE IS DAYLIGHT TO FOR TAX PURPOSES HE ALWAYS BEEN SELF- ENPLOYED. I HAVE TREATED HIM AS SELF - ENPLOYED & PARTLY

PARTLY ENPLOYED AS HE DOES

HAS THIS YEAR RECEIVED 2 WEEKS

KNOW HOW YOU WANT THIS RESP. TREATED, UNDER HIS UNUSUAL CIRCUISTANCES, SO HUST ASK YOU TO ALTER IT IF I HAVE NOT DONE

HOLIDAY PAY.

IT CORRECTLY.

A FORT NIGHTLY WAGE &

I REALLY DO NOT

11(c). IRU, etc., means Industrial Rehabilitation Unit or any other Government training centre.

QUESTION 12 Training Course

Our object is to check on men taking a re-training or training course, whether or not they changed their job. Some men may have taken a course and gone back to their former job or employers. Others may be unemployed and yet have taken such a course.

QUESTION 13 Fall in Earnings

You may be asked what you mean by "big" fall. Accept whatever the informant thinks is big. Put the information in the box, including the approximate earnings previously as well as the subsequent earnings and code the extent of the fall in the right-hand columns.

QUESTION 14 Best job

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

AE IS APPARENTLY VERY
KEEN ON FLOWERS & SO HE
PREFERRED THE TOB HE HAD
LOCALLY UNTIL 27KS AGO, WHEN
THE GENTLEMAN DIES OF THE HOSSE
WAS SOLD. THIS GENTLEMAN ALSO
LEFT HIM SOME MONEY IN HIS WILL
BUT THAT WAS PAID OVER 18 minuto
AGO SO DOES NOT APPEAR IN THIS
SURVEY.

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 \hat{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.

PLEASE SEE MY REMARKS ON PAGE 9A-I SUPPOSE IT IS WRONG TO PUT HIN IN BOTH CATEGORIES BUT I DID WHAT ELSE TO DO IN VIEW OF HOLIDAY PAY. ETC SO I THOUGHT THE INFORMATION I COULD COLLECT THE BETTER IT WOULD BE FOR YOU, SO I HOPE YOU WILL BE ABLE TO SORT IT ALL OUT AT YOUR

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.

TRANSPORT TO 9 FROM WORK

24 miles DAILY Hodaysa

96 PERWEEK 20 pet week

PERSONAL CAR RUNNING FOR PLEASURE. CAVERAGED ALL THE YEAR ROUND)

2.00 "

CAR IS USED TO GET THIN TO

WORK 9 HONE AGAIN- NOT IN THE ACTUAL COURSE OF EMPLOYMENT

9 TO CARRY HIS TOOLS HE NEEDS

QUESTION 19 Cheap goods and services

You should normally expect positive answers. A garage-owner may be 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".

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 Linit

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 n 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 more counts as four 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; eiter the total in the wife's column. And enter an amount for sickness benefit, say, even if it includes sums for the wife and children, in the husband's column (if indeed it is he who receives it).

Gross and Net

Gross and Net

In the first question you carefully ask for the last pay net of deductions and go
on in the second question to establish what these deductions are. The answers to both
questions effectively give gross and net earnings for the last period for which 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 "O" in any column which does not apply. Please note also that we have allowed wider columns on these income pages so that you have enough room to write in figures. But note that you will have to indicate which member of the household received any income if you are obliged to use a fifth or sixth column.

QUESTION 2 Deductions

Don't forget that a total is better than nothing. If the informant is uncertain say, "I believe it is on your pay slip" and encourage him or her to check. We have asked you to put a tick if in fact you are shown a slip or the informant reads off the amounts. As before, the small boxes on the left are for you to identify the member of the household: "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 women can elect to pay only 7d. per week to cover industrial injuries benefits. Boys under 18 pay 10s. 1d. and girls 8s. 5d. per week. Persons over 18 who are contracted out of the graduated pension scheme pay a higher flat rate insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

flat rate insurance contribution of 18s, 1d. (men), 14s, 8d. (women).

Graduated pension contributions

The employee contributes 4½ per cent of each pound of gross weekly earnings

between the ninth and the eighteenth, i.e. approximately 11½d. for each of these
pounds plus ½ 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 59 pays
nothing, one with £15 pays 4s, 0d., one with £21 pays 9s, 0d., and one with £30, 9s, 9d.

scheme, but such persons nonetheless pay ½ 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 @ £8 15 5s. and 23 weeks @ £24 11s. We will work out the rest. Do not include weeks of holiday or sickness, which are explored later.

QUESTION 4 Bonuses

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

HOLIDAY PAY BEFORE SHE WENT ON HOLIBAY. FRON HER ENPLOYERS-SHE PAYS THE 7d STANP, BUT HER EMPLOYERS PAY S.E.T. FOR HER 9 THEIR STAMP CONTRIBUTION .

02 RECEIVED H WEEKS PAY

WEEKS HOLIZAY MONEY ANA PAY AS HE IS PAID FORTNIGHTLY NORNALLY THIS JOB-

STAMP IS PAID FOR HIM- HE PAYS HIS OWN, AS A SELF

EMPLOYED MAN

YEAR FOR I.T. PURPOSES IS IST JAN- BIST DEC. BUT OF NEXT YEAR HIS I. T. BE ROLE, AS HE NOW HAS THIS GRAND JOB AT 12 a w. FOR 4 DAYS OF HIS WEEK

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. = 2	s. 6	6d.		5	miles	@	8d.	=	3s.	4d.
10	miles	(a)	6d. = 5	s. (0d.		10	miles	(a)	8d.	=	6s.	8d.
50	miles	@	6d. = 25	s. (0d.			miles					
100	miles	@	6d. = 50	s. (0d.	10	00	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

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. 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. receipts from sale of goods and services, less any discount allowed.

I SAID HE WAS TAXED ON THESE GLOSS EARNINGS
LAST YEAR.

12 ALSO APPEALS AT Q. 6.

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.

11. (WOULD NOT LIKE TO GO TO COURT ON IT! ALL I CAN RVIEWER: CODE 05, etc, IF 5th, 6th ERS OF HOUSEHOLD METHO SAY IS THAT HE SAID HE MADE A TRUE RETURN TO THE I. T. AUTHORITIES & THEY ARE NOT RENOWNED FOR BEING EAST TO HOODWINK- THIS IS A PREITY POOR HOUSEHOLD REALLY. THEY DUNOT KEEP UP A STYLE AT ALL - CLEAN SAAL HOUSE BUT NOT OUR FORMINES - THE CAR IS THEIR ONLY LUXURY 4 the (Iv) EVEN IT HAS TO BEEN USED FOR HIS BUSINESS TRANSPORF, AND I THINK IT WAS PROBABLY BOUGHT WITH THEIR LITTLE INHERITANCE FRONTHE LOCAL METH GENTLE ARN WHO SIED PLEFT THEN MONEY. I FEEL YOU CHOULD ACCEPT HIS FIGURE AT FACE VALUE IN VIEW OF HIS HOWESTY ABOUT HOW NUCH BETTER 15 OFF HE IS GOING TO BE THIS YEAR. Brian or s Low-wege earner A PENSION - SHE BAS from OUT TO WORK- THEY PLSO HELPED TO GRAND CHILDRENIN HTERS WORKED, SO O EARN A PENSION the · leading -24 21-24 a sleepless night! in t embluly . Et. 15 inches ant fail clumatole 50/- L. we out year (i.e. 50 weeks) weeks (since April)

NATIONAL POVERTY SURVEY

Skepper House 13 Endsleigh-st WC1

Interview Query

Minor queries continue to arise on the majority of returned Qaires Please note any comments and answer as promptly as possible any queries set out below Use this form for reply: and please be sure you have covered each query before returning it to Skepper House

Thank you very much for this coding conundrum which after much mental effort I think I have solved! The information you produced was all very helpful but can I seek further elucidation on one or two aspects of their financial situation to confirm that I have got the coding right.

- (a) If for the past 27 weeks he has earned £12 a week can you confirm there have been no additional earnings at all? I feel there have probably been odd payments for pruning particularly as summer would offer good opportunities for extra evening work but without your help I cannot estimate the extra amount he might have earned in the past 27 weeks.
- (b) I then went on to make an assessment of his earnings for the remaining 25 weeks of the year and find your entry on p 17 Q 11, Method C £670 earnings in period 1 Jan 1966 to 31 Dec 1967. Now, was it really a two-year period (or perhaps 1 Jan 67-31 Dec 67)? Second, do you think his taxable (declared) earnings are the same as his real earnings?

Sorry to bother you with these two points but we're so near an elegant coding solution with al information present I wouldn't like to miss out or slip up on anything ! And Q 14b on p 18 is not coded!

p 18 Q 15 Retirement pension being anomalous to say the least it is quite probable the house wife is not drawing one: but can you just confirm this is so please?

Rete

24 Kenmore-st ABERFELDY Jobbing gardener + wife

SORRY I SHOULD HAVE INCLUDED THIS

(a)

BUT THOUGHT THAT THESE FEES WOULD BE COVERED BY HIS "SELF ENPLOYED" FIGURES AS FROM HIS I. TAX ASSESSMENT - I DO KNOW THAT HE EARNS 30 - PER WEEK. ALL THE YEAR ROUND FROM OUR LOCAL DOCTOR AND HE LOOKS AFTER ANOTHER OLD LADY'S *GARDEN TOO POSSIBLY 20 - PER WEEK ALL THE YEAR ROUND . YOU SEE WHEN HE STARTED THIS 112 P. WEEK JOB IN APRIL THIS YEAR HE NATURALLY HAS TO GIVE UP MOSTOF HIS CASUAL GARDENING, BUT I THINK THAT YOU WELL BE SATE EMOUSE TO ESTIMATELIKE (ALCUMIA FOR SEASCHAL VARIATION WITH THIS ***
*DAYLIGHT HOURS) SO IN THE PAST 17 WES HE PROBAGLY WOULD ADNITTO EARNING AN EXTRA 18 PER WEEK FRON CASUAL EARNING (ALL SOURCES) AS I KNOW HE SAYS HE IS
HORMS TO SEFAR SETTER OFF THIS YEAR
HORMS STEADY TOSE FROM OFF THIS YEAR
HORSEM HE REALLY ONLY CAN DEPEND ON ALL
TWO STEADY EXTRA TOSE WITH A LITTLE NOW 9 *AGAM FOR PROMING LTC WENTHER PERMITING SO IF THIS IS ANY HELP HE THOUGHT HIS TETAL BATHANS WELL PROBABLY BEHNEHINLE TO ABOUT 1900 P. YEAR (BOTH SELF
RAPLEYED Y EAPLEY HONT) THIS CAME UP IN
*CHECKEL CONSESSATION WITH HIM ABOUT LOW
WALES PAID IN PECTASHIES. 9 HE SAID FEB. PROPLE RARNED 1000 p. A. INTHIS AREA, ? EVEN HE WITH HIS ECANO NEW TOR HE RECEIVED 900 WOULD BE HIS DAXIDUM, & THIS YEAR HE HAD VERY GOLD WEATHER FROM JUNE UNWARDS. TO WORK OUT OF BOOKS, I HOPE THIS HELPS.

SORRY! ONE YR PERIOD - SHPOFPEN!

WITH REGARDS TO TAXABLE CARNINGS BEING SHAE HS REAL EARNINGS, WELL I

WOULD NET LIKE TO GO TO COURT ON IT! ALL I CAN

SAY IS THAT HE SAID HE DADE A TRUE RETURN

TO THE IT. AUTHORITIES THEY ARE NOT RENOWNED

FOR BEIND EASY TO HOODWINK THIS IS A PREST!

POOR HOUSEHOLD REALLY. THEY DANOT KEEP OF A

STYLE AT ALL CLEAN SAALL HOUSE BUT NOT

OURE FORNICHED THE CAR IS THEIR ONLY LUXURY A

EVEN IT HASTOREEM USED FOR HIS BUSINESS

TRANSPART, AND I THINK IT WAS PROBABLY BOUGHT

WITH THEIR LITTLE INHERITABLE FROM THE LOCAL

GENTLE AAN WHO DIED TLEFT THEM TONLY. I FEEL

YOU CHOULD ACCEPT HIS FIGURE AT FAILE VALUE

IN VIEW OF HIS HOWSETY ABOUT HOW DUCK BETTER

OFF HE IS GOING TO BE THIS YEAR.

818 15

WIFE DOES NOT DRAW A PENSION - SHE
HAS ONLY RECENTLY GOVE OUT TO WORK- THEY
HAD A BIG FARILY, "SHE OLSO HELPED TO
LOCK AFTER BONE OF HER CRAND CHILDRENIN
THE PAST, WHILE HER DAVONTERS WORKED, SO
SHE NEVER PAID A STORP TO EARLY A PENSION

Many thento fet ordering this beeding bearundren! Il gave me a slupless right!

embluly.

Brian low-were earner BAS from souther Et. 15 inches and you 12/: Lich is standing facelumetek 50/- h. whe sutyear (i.e. Soweeks) 28 weeks (since April) = \$677

QUESTION 27(a)

Our object is to try to find what rent might be paid in normal circumstances in that area for such accommodation. We have asked you to make an estimate in the light of your knowledge of the area if the informant cannot make such an estimate.

28 01 902 SAID THEY WERE
NEVER ACTUALLY ON COUNCIL
LIST. THEIR PREVIOUS HOUSE
(RENTED) WAS TAKEN OVER BY
THE TOWN COUNCIL FOR DEPOSITION

AND RE GUILDING ON THE SITE &
THEY WERE HOVED INTO THIS
FLAT AT THAT TIME - RECONSTANCTED
I HOLL SALLER ACCOUNTS ATTOM
SOUTH SHE FOR THEM. NOW THEIR
FAMILY MAS ALL LEFT HOME:

THESE HOUSES WERE OCIGINALLY BUILT BEFORE THE WAR. BUT RECONSTRUCTED (ONLY THE STONE WALLS OUTSIDE REMAINING THE SAME) IN 1962.

QUESTION 28(a) Years on list

Sometimes the tenant will have taken on a tenancy from a member of the family who has died or moved away. Code "inherited tenancy" in all instances except that of a woman who has become the tenant through the death or absence of her husband.

QUESTION 28(d) Reason for obtaining council accommodation

Interpret "inheriting tenancy" as above. Although more than one reason may be advanced code what the informant considers to be the chief one.

QUESTION 28(e) Rent reduction or rebate

Broadly three types of scheme have been introduced. Some councils operate an automatic differential rents scheme and some informants may have their rents reduced initially upon the introduction of the scheme. But in this sort of scheme most people will not know whether or not their rents are "reduced". The second scheme is one where the tenant has to apply for a reduction of rent he expects to pay in the future, upon test of means. The third scheme is one where the tenant applies for a rebate of rent paid in the past, on test of means. We are primarily concerned with the second and third schemes here.

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

QUESTION 2 Savings

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

QUESTION 2(c) Interest

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

QUESTION 3 Value of stocks and shares

This question of the value of stocks and shares is crucial and every encouragement should be used to obtain an answer. Some informants simply will not know. Remember that brokers sometimes send an annual valuation. If there is considerable uncertainty, tactfully suggest or imply that it would be very helpful to know and take any opportunity to see the valuation or to leave a note (and s.a.e.) so that a more reliable estimate can be made and either you can pick it up at a second call or ask for it to be sent on.

QUESTION 3(b) Interest

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

QUESTION 4

QUESTION 4

This is to cover any type of business which is owned in part or in whole by the informant. Being a director does not necessarily mean ownership. The answer to this question should not duplicate the answer to the previous question. Shares come under Q. 3. This is to cover such things as shops, professional practices and small businesses of every kind except limited companies. In all cases make sure that money in the business, bank account and stocks are borne in mind when the valuation is made. When the usiness (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.

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.

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6 ALREADY DEALT WITH

HE DOES NOT OWE ANY

ME BOES NOT

QUESTION 4 Special schools & centres

This question is asked only of persons who have been ill and off work or confined to bed or the house for eight weeks or more continuously, and those who are coded for any item in Question 3.

QUESTION 5 Date of onset of sickness or disabling condition

Our object is to establish the year of onset but the question is worded 'first have any condition' so as to allow for the fact that some conditions develop out of others. For persons with a disabling condition you ask, in effect, when all the trouble started.

Previous occupation

STARTED WITH PAININ KNEE-

NOT BEEN TO DOCTOR WITH THIS

NOW HAS PAIN IN SHOULDER BOT

OR OFF HER WORK WITH ETTHER

ARTHRITIS DIAGNOSED

THIS YEAR 9

CONDITION

In the section on Employment you have already asked for the last occupation of everyone not now at work (p. 7). Some people change their occupation because of a disabling condition before finally being obliged to give up work. You should probe for the (previous) occupation which people had before any history of illness or disability started.

QUESTION 6 Mobility

You should code people according to their usual mobility, taking no account of a temporary illness or injury. "Usual mobility" may be interpreted as "for at least eight weeks and unlikely to become more mobile in the immediate future" or "for less than eight weeks but unlikely to become more mobile within at least that total period." Someone who spends most of the time in bed and needs help to get out to sit in a chair is defined as bedfast. Someone who can get out of his bed into a chair or wheelchair and who can walk indoors but not even a few yards outdoors without help is defined as housebound. The test is whether someone can walk on his own (without the assistance or company of any other person — though with or without sticks or crutches).

QUESTION 7 Incapacity

In prompting this series of questions you may find it simplest to ask the question without the variation in brackets, unless it seems appropriate. Remember you are asking whether they have any difficulty in doing X. Sometimes certain questions will not apply to particular people or to particular situations. You will meet people who do not (or say they do not) wash down, negotiate stairs (living in bungalows), go shopping and do housework (especially some men). The question should then be asked in terms of "But would you have any difficulty in doing X if you had to?" The codes 0, 1, 2 are listed in increasing order of difficulty and you should check that you ring one of them for each item.

QUESTION 7e

It would be insensitive and unnecessary to ask questions about the daily activities of the bedfast. They are therefore excluded from this question and the rest of the series. You may encounter other people (e.g. advanced obesity) of whom it is clear that they cannot do certain activities. You may refrain from putting questions to them. The same is true of any situations in which the questions are likely to cause great distress. BUT AS GENERAL RULE QUESTIONS 7 (e) to (i) SHOULD BE ASKED FOR ALL OTHER THAN THE BEDFAST AND CHAIRFAST.

QUESTIONS 8 & 9 Variation in incapacity

These questions explore whether the pattern of answers to Question 7 is permanent. Question 8 seeks any indication of seasonal variations (e.g. bronchitis) and Question 9 day-to-day variations in the effects of disability.

QUESTION 13

NHS means free, wholly paid for by the National Health Service. Private and amenity (paying) beds in NHS hospitals should be coded as private.

QUESTION 13(b) Number of nights

If a person has had two or more spells in hospital add the total number of nights together.

QUESTION 13(c) Name of hospital

This will be used in the office to code type of hospital.

QUESTION 14

Ill in bed means actually in bed for at least half the day.

QUESTION 15

Visits by and to a doctor will include calls when a person is no longer in bed but up and about. The questions are not, therefore, dependent on the answer yes to Q. 14. When the household is large and/or when there have been several visits it may take you a little time to obtain a reliable answer. Remember that in cases of difficulty it is usually best to approach the answer by asking: "When did you last see your doctor?" "And when was the time before that?" "So that means you saw your doctor seven times altogether in the last 12 months?" Remember that we want to count each consultation, even if there are two consultations on one day or on succeeding days. Remember also to include locums and other (alternative) doctor seen in this period.

QUESTION 15(c) Visits paid for

If the informant is a wife who makes a visit to her NHS doctor and pays later for the pill, which he prescribes, this should still be counted as a NHS visit.

QUESTION 16 Spectacles

Most people pay in part for spectacles even under the NHS but some obtain them free by paying and then claiming a refund on test of means (by the SBC).

QUESTION 18 Doctor at hospital

It is the number of occasions we want to know, not the number of doctors seen at the hospital.

Visits to dentist

Remember to ask number of visits, not number of courses of treatment. Home help

We are interested only in the use of a local council's Home Help Service.

Someone from the Welfare

We mean a social worker or officer fro ma Council health, welfare or we mean a social worker of omeer 100 mag content real, when a children's department who is concerned with some aspect of family welfare. Include a health visitor, say, but not an officer from the Supplementary Benefits Commission or someone from a voluntary organisation — like the WVS or Salvation Army.

QUESTION 18(a) Paying a dentist

The point is that very poor people can get free dentures and do not have to pay the £1 for a course of treatment.

QUESTION 18(b) Home help

Some councils charge for a home help's service on test of means.

DOCTOR VISITED AS KNEE WAS TOO PAINFUL TO GO ALONG TO SURGERY

OZ IS IN THE DIDSTOF DENTAL TREATMENT AT

PRESENT. AND HAS NOT YET PAID ANYTHING.

QUESTION 4 Emergency help

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

QUESTION 5 Gifts regularly made

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

QUESTION 6 Occasional gifts made

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

BOUGHT JOINTLY BY 2 DAUGHTERS.

REFRIGERATOR

AS A PRESENT.

QUESTION 9 Staying overnight

The question concentrates on holidays and stays which are directly or indirectly paid for or subsidised by relatives and friends. It may be difficult to obtain an estimate of saving. We have in mind not only the instance of holiday but also an elderly person or a child staying with a member of the family for a lengthy period of the year during a time of loneliness or financial difficulty. Note that space allows only 8 columns on this page. In the unlikely event of interviewing in a household with 9 or 10 persons write in the details for the 9th and 10th persons lower on the page.

QUESTION 9 (b) Saving

Note that there are two alternatives in the question. The saving from saying in a relative's or a friend's home should be estimated in terms of the comparable cost of living at home. The saving from being taken on holiday should be estimated in terms of the cost of going on holiday on one's own.

QUESTION 10 Visitors

This question reverses Q. 9 but estimates of cost should be written into the column allocated for the housewife.

MOSTLY GRAND - CHILDREN

9 FAMILY WHO STAY OCCASIONAL

WEEKENDS? SLEEP ON BED SETTEE.

COULD NOT ESTINATE EXTRA COST.

QUESTION 19 Housekeeping and board

QUESTION 19 Housekeeping and board

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

QUESTION 19 (b) Money back

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

QUESTION 19 (c) Payment of housekeeping bills

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

QUESTION 20 Long-term saving

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

QUESTION 21 Ten years ago

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

FIND THIS DIFFICULT RECORN

THEY STATED THEY NONEY -ROUGHLY ON HAVING ABOUT

TO TANAGE ON-HUSBAND HINSELF FROM "THE TIN" (AS HE DESCRIBE IT.)

12 10 PER WEEK FOR CAR EXPENSES. C165 10 POCKET NONEY. 14:10-FOR HUSBAND.

ACTUAL FOOD - ABOUT 29 P. WEEK.

13:101- PER WEEK COAL, LIGHT. RENT

A3K CHIEF WAGE EARNER/H.O.H.
23.** Do you think you could GENUINELY say
you are poor now? — X Does I CODE C.W.E./H.O.H. ONLY X Does Not Apply SKIP TO Q.24 PROMPT AND CODE ONE ONLY | Y all the time one only | 1 never | 5 KIP TO 0.24 (a) Do you feel poor at any of these times 3 at weekends or in any of these situations? 4 mid-week at Christmas PROMPT AND 6 with some of your friends CODE ALL THAT 7 with some of your relatives APPLY 9 other (SPECIFY) FOR CHIEF WAGE EARNER/H.O.H.

24. (a) There's been a lot of talk about poverty. Do you think there's such a thing as REAL poverty these days? *

CODE C.W.E./H.O.H. ONLY Does Not Apply SKIP TO Q.25 CODE C.W.E./H.O.H. ONLY yes no DK (b) What would you describe as poverty? - WRITE IN ANSWER -NOT HAVING ENOUGH TO EAT, OR ENOUGH FIRE TO HEAT YOU, AND NO WART CLETHES. TO WERE, BUT NOW A DAYS THIS NEVER SHOULD BE- EVERYONE CAN GET STATE HELP IF THEY NEED IT UNLESS OF COURSE THEY GARRIE X - their own fault?
Y - the Covernment's fault?
O - the fault of their education?
AND CODE 2 - anything else? (SPECIFY) (c) Would you say that if people are in poverty its mainly 3 - a combination of (some of) these? 4 - none of these? 5 DK ASK CHIEF WAGE EARNER AND HOUSEWIFE ABOUT ALL AGED 25 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)? ** 2 CODE ALL AGED 23 & OVER ASK CHIEF WAGE EARNER/H.O.H.
26. If there is poverty what do you think can be done about it? CODE C.W.E./H.O.H. ONLY nothing WRITE IN ANSWER -ALL HAS BEEN DONE THAT CAN BE DONE .

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INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

(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)

(a) Household in which there is a child, one of whose parents is not resident

Household containing an adult under 65 years of age who has been ill or injured for eight weeks (consecutively or in last 12 months)

Household containing a disabled adult under 65 (a) disabled

(b) borderline disabled

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

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

Household in which there are persons who are (a) non-white

(b) born in Eire





COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3) Man: and widowed or separated daughter Woman: and widowed or separated son ... Woman: and widowed or separated daughter ... Otherwise two generations: all related ... Otherwise two generations: at least one person not related to any other Other (SPECIFY) One generation Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged 00 or over Woman alone: aged 60 or over Woman alone: aged 60 or over Husband and wife: both aged 60 or over Husband and wife: both aged 60 or over Husband and wife: both under 60 Man and woman: otherwise related Man and woman: otherwise related Two or more men only: related Two or more men only: unrelated Two or more women only: related Two or more women only: unrelated Other (SPECIFY) 101 102 103 Three generation Man, son and d-in-law, grandchildren: all under 15 ... Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 ... Man, daughter & son-in-law, grandchildren: all under 15 111 112 113 114 302 Man, daughter & son-in-law, grandchildren: all under 15 men under 15 and one over 15 men under 15 and one over 15 men under 15 and one over 15 men under 16 men under 17 men under 16 men under 17 men under 17 men under 18 men und under 18 men under 18 men und und 303 Two generation 306 307 308 309 207 208 209 210 310 311 312 313 314 Other (SPECIFY) 401 Four generation 213 214 215 DESCRIBE COMPOSITION BELOW