MEMBERS OF HOUSEHOLD

Christian name for reference only

Inft.	2nd	3rd	4th	5th	6th	7th	8th	9th	10t
DONNA.	ALEX.			14					
65-66	65-66	65-66	65-66	65-66	65-66				
#	+ 7	1773 C	Jan	1	1000			-	-

Age last birthday

9/48

QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

STANDARDS OF LIVING IN THE UNITED KINGDOM 1967-68

I Housing and Living Facilities

II Employment

III Occupational Facilities and Fringe Benefits

IV Current Monetary Income

V Assets and Savings

VI Health and Disability

VII Social Services

VIII Private Income in Kind

IX Style of Living

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

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

FOR OFFICE USE STATE STA

PB 371



Name of Interviewer E. M. CLULEY. SERIAL NUMBER 9 + 8 5 1 1 0 1

Date(s) of interview(s) MCRMESPAT. FEBRUARY, 144. 1968. Length of interview(s) 3 15 pm. TO 5 15 pm. Thrankens Toberham.

Or contacts FRST CONTACT TRADE AT 2pm.

9 Afford TRADE.

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."

Total actual interviewing time 2 has -

SUMMARY: COMPLETE AFTER INTERVIEW

		SUMMARY : COMPLETE AFT	ER INTERVIEW	
Interview carried out at first call at second call at third or later call	10 X Y 0	Which sections were answered in whole or in part by which persons on the household? Informant	13 at address None	21
2. Information for household complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing incomplete Employment Occupational Income ALL THAT APPLY Health Soc. Services Inc. in kind Style of living	11 (X) Y 1 2 3 4 5 6 7 8 9	2nd member CODE 3rd ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice) 5th	14 6. Household living on ground basement floor 1st floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify 17 (a) Is there a lift in the building? Yes No	X Y 1 2 3 4 5
(b) Reasons if incomplete ill/disabled does not know information unwilling to give information	12 X Y	6th Other (specify)	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23
other (specify)	1	4. Semi or detached house or bungalow Ter. h'se or bungalow Self-con. flat in block Self-con. flat attached to shop/business Room(s): furnished Other (specify)	X Y 0	89

WHEN H.O.H. LANE TO THIS

AREA THIS WAS THE ONLY HOSE THEY COULD RENT. SO THEY TOOK IT 4 THEN UNEXTECTEDLY. THE ATHEL ESTATES DECISED THEY REQUIRED IT FOR ONE OF THE SWA WORKERS. SO THEY HAD TO FIND OTHER ALCOMACODATION, AND WIFE SAID IT WAS A "NIGHT THREE" THEY NEARLY WERE LEFT HORILESS.

QUESTION 8(d) — Length of housing problem

Number of years should not include any period before the age of 21.

QUESTION 9 — Structural defects

Note that the need for redecoration and refurnishing is not included. Informants may vary in their interpretation of a "defect" (for example, a woman living in a modern house may complain of small damp spots on the walls) but apart from discouraging people from regarding minor blemishes as defects you should accept what informants say.

QUESTION 9

 $\pmb{Television}:$ combined television, radio and record-playing sets may be listed under separate headings.

 $\begin{array}{c} \textbf{Central heating:} \ uniform \ heating \ throughout \ dwelling \ (or \ part \ of \ dwelling) \ occupied \ by \ household. \end{array}$

SECTION II EMPLOYMENT

General

This section and the next (Occupational Facilities) should normally be asked of each adult earner in the household. If you happen to be interviewing the housewife during the day you should ask these questions as they apply to herself (and also to any children and adult dependants—e.g. elderly widowed mother) and then a separate (shorter) interview with the husband (and any other adult earner who is not available at the time of the first interview) to ask him for answers to this section, to the section on occupational facilities, to the questions on earnings in Section IV and any other questions which cannot be answered by the housewife.

QUESTION 1 Attended paid employment

All persons working for gain. If a housewife, retired person or even a schoolchild works a few hours for pay each week, he or she should be included. Also count man who is not at his main occupation (and even who may be thought of as unemployable) but who has pay from a minor job. We will be able to check in analysis. Our purpose is not to miss casual earnings and supplementary sources of income.

QUESTION 2 Two jobs

THE MALL SCILE TOLES TO HAVE A WEEK. If a person does some kind of job for a different employer or on own when he is "on call as Relief Sibnalan behalf in his "spare" time this counts as a second job. Even if it is the This entails Reide Avanuable. For 24 hours same kind of job but is separately paid for (e.g. decorator working in spare time for himself) it should be counted as second job.

QUESTION 3 House or flat

Includes house combined with business premises or farm; but the question has been introduced primarily to cater for women home-workers on piece rates. Note that it refers to any second as well as the principal job.

QUESTION 4 Starting and finishing work times

The question applies to last week. Ignore variations in working hours from week to week. If working times were the same on at least three days of the week regard them as "usual". If there were two shifts (e.g. morning and evening), list according to starting time of the first and finishing time of the second, and note fact on left.

QUESTION 5 Aid in calculating hours of work

The table below assumes a 5-day week and 1 hour for lunch. Note that each digit should be put in each separate part of the box (i.e. one digit under No. 29 and the other under No. 30).

Starting	Finishing time						
time	4.30 p.m.	5.00 p.m.	5.30 p.m.	6.00 p.m.			
7.00 a.m. 7.30 a.m. 8.00 a.m. 8.30 a.m. 9.00 a.m. 9.30 a.m. 10.00 a.m.	$\begin{array}{c} 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \\ 30 \\ 27\frac{1}{2} \end{array}$	$ \begin{array}{r} 45 \\ 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2} \\ 30 \end{array} $	$47\frac{1}{2} \\ 45 \\ 42\frac{1}{2} \\ 40 \\ 37\frac{1}{2} \\ 35 \\ 32\frac{1}{2}$	$50 47\frac{1}{2} 45 42\frac{1}{2} 40 35\frac{1}{2} 35$			

QUESTION 6 NOT AT WORK

Note that this question must also be answered for persons working last week for less than 30 hours Unemployed: as distinct from "off sick" or temporarily off work (e.g. on holiday). The replies will be, for example: "I lost my job"; "I'm out of a job"; "There was redundancy at the firm so I'm out of work for the moment". Sometimes a person may say he is both unemployed AND sick or disabled, or it may for other reasons be difficult to specify just one code. Accept the best answer given by the informant even if you observe that someone who says he is unemployed is obviously sick or disabled (and vice-versa). Later questions are designed to establish whether or not he is seeking work and whether or not he is chronically sick or disabled.

Unpaid holiday

Part of our purpose in asking if holidays are unpaid is to ensure that 5 is not coded rather than the underlying reasons coded as 7, 8 or 9. Distinguishing between paid and unpaid holidays introduces complications but may be worthwhile (a) for the opportunity afforded to probe the reasons an unpaid holiday is being taken and (b) later when calculating weeks not at work in previous year.

RAILWAY SIGNALTAN, BUT THIS TIME OF YEAR, HE HAS SOME TIMES TO HAVE A WEEK OF THE DAY, BUT IN ACTUAL FACT LAST WEEK HE WAS ONLY CALLED OUT TWICE ONCE FROM 4 pm - MID MONT, AND ONCE FROM. 10 AM - D. pm. HE IS JUST PAID FOR 40 hours. IN THIS KIND OF A WEEK ONER THE HOLIDAYS START FOR THE OTHER SIGNALTIAN (1.2. FROM APRIL TO OCTOBER) HE WORKS AS A SUBSTTUTE
RALLWAY THAN STEADILY - EMPLOYED FROM
DALWHINNIE TO MURTHLY, PERTH SHIRE.

A. H. U. H. IS NORMALLY ON SHIFT WORK AS A



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
	August
	September
April	
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.

OCCUPATIONAL FACILITIES AND FRINGE BENEFITS

Our intention is to invite anyone who has been working full-time to tell us about working conditions and fringe benefits. This will include anyone currently sick or unemployed who has been in full-time work in the last 12 months.

NORMALLY QUESTIONS SHOULD NOT BE ASKED ON SOMEONE ELSE'S BEHALF: THEY SHOULD BE ADDRESSED TO THE PERSON IN OR RECENTLY IN A PARTICULAR EMPLOYMENT.

But if two brothers, or husband and wife, work in the same factory or if otherwise the informant has good reason for knowing the employment conditions, then the interviewer may exercise discretion.

QUESTION 1 Outdoors

In determining whether mainly outdoors, you should find whether proportion of working time spent outdoors exceeds 50 per cent. Those working outdoors but under cover (e.g. some dock labourers and railway porters) should be counted as outdoors. Where conditions have changed, the question should be applied to the most recent conditions (e.g. last week at work).

QUESTION 2 Facilities

We are interested only in facilities provided by the employer. Disregard provisions and facilities which may happen to be available but which are not provided by the employer (e.g. garage hand who uses W.C. and washing facilities in neighbouring shop, or printer's apprentice who nips into local café for tea). For someone currently sick or unemployed the questions apply to the last job he held during the previous 12 months.

Facilities for washing Note that there must be hot water, soap and towel if "yes" is to be coded. Include liquid soap and paper towels in definition if necessary.

QUESTIONS 2 and 3 Writing in questions which do not apply

Working conditions vary widely and it is impossible to devise questions which fit them all. If you are satisfied that the answer yes or no to a particular question is meaningless or inappropriate DO NOT CODE alongside the item but write in underneath how many of the 8 or 10 items do not apply

QUESTION 3 Sufficient Heating

The test is whether the informant feels cold at his work more often than the occasional instance of there being a heating breakdown or a really big freeze.

Facilities for washing Note that there must be hot water, soap, towel and mirror if "yes" is to be coded. You may count liquid soap as "soap" and paper towels and even a hand drying machine as equivalent to a towel if necessary.

Place for lunch Eating at bench or desk does not count.

Place to keep clothes e.g. cupboard, locker, wardrobe, hook in small room, etc. The wording should make clear that we are interested both in a place where clothes can be kept and one where they will be reasonably safe.

STATED SOME OF THE TO TOILETS - SOME HAVENUT -BUT HE DECIDED" NO" WAS MORE CORRECT THAN "YES"

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 @			5	miles	@	8d. =	3s.	4d.
10 miles @			10	miles	@	8d. =	6s.	8d.
50 miles @			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

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

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.

VARIOUS SIGNAL BOXES TO TAKE THIS WAS DIFFICULT TO WORK OUT, AS SOMETIMES HE IS EAPLOYED IN THE LOCAL SIGNAL BOX 9

GETS NO PAYMENT - OTHER TIMES HE COULD TRAVEL 20 TILES THERE 4. 20 TILES BACK - HE SUGGESTS-NIGHTS PER YEAR WOULD BE THE MOST FOR WHICH HE RECEIVED THIS MONEY DURING THE LAST YEARY 20 MILES (TO 9 FRO) WOULD BE A FAIR AVERAGE. MILEAGE PER NIGHT.

RECEIVED NO SICKNESS PAT OR ANY WALLS FOR 2 WKS OFF

OL HIW ADTITIED THAT DURING JULY & AUGUST, SHE TAKES " BED BREAKFAST " PASSING TRADE- LAST YEAR SHE RECKONS SHE MADE ABOUT \$10 IN THE SENSON OF PROFIT- SHE IS NOT ALLOWED TO PUT UP A BOARD TO ADVERTISE THIS SERVICE AS IT IS AI COUNCIL HOUSE) BUT GETS RECONNENDATIONS FROM FRIENDS IN THE VILLAGE, AND MAKES ALITTLE EXTRA

QUESTION 14 Second job

This will have been established in the earlier section on Employment. Repeat the question because earnings from subsidiary occupations tend to be forgotten. For example, painters and decorators may have done one remunerative weekend job for a few weeks several months earlier in the year. A gardener may have done some intensive paid work for various local people in the evenings and weekends of the summer months. Or a university lecturer may have had a remunerative consultancy or a series of well-paid broadcasts at some point in the year. Remember that extra earnings from a source other than usual employment may not be thought of as a second job. You should probe for all kinds of additional earnings, depending on the nature of the usual employment.

QUESTION 15

This is laid out as concisely as possible on one page and you are asked to ring 01, 02, 03, etc., as appropriate and then to enter the rates per week and amounts below, carefully writing in the code "01" (i.e. Family Allowances) "02" (i.e. Retirement Pension) and so on so that we are clearly aware of the allowances to which the amounts refer.

Amounts will sometimes be joint—e.g. retirement pension for man and wife—or will be for several members of the household—e.g. sickness benefit for man and wife and children. In these instances the amount should be entered (if necessary, after the interview) in one column only, under that member of household receiving the payment. Wherever possible encourage informants (especially when elderly) to show you the allowance or pension book.

CODE 01 Family Allowances

			First c	hild	Second	Third	Fourth & subsequent	
up to April 1968			ni		8s.	10s.	15s.	
after April 1968			ni		15s.	17s.	17s.	
counting children	under	15 or	up to 1	9 if sti	ll in full-tir	me educati	on or college	or an
apprentice on low	wages.							
CODE 02 Retires	ment P	ension						

counting children under 15 or up to 19 if still in full-time education or college or an apprentice on low wages.

CODE 02 Retirement Pension

Note that the actual amounts vary widely. Increased pensions are paid if retirement is deferred. There are now in addition small graduated state pensions (averaging about 38.) and pensions may be reduced because of earnings or a deficient contribution record. Note that some of these points also apply to other benefits. Pensions and for suppliementary henceft and wherever possible the properties of the pensions and state of the pensions and state of the pensions and state of the pension (a).

Single person (husband).

(Bellow 15 od. 15 od. 15 od. 17 od. 18 od. 18

Each subsequent child 17s. 0d.

CODE 06 Supplementary Benefit

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

CODE 07 Industrial Injury Benefit

66 7s. 0d. (with additions for dependants) is payable for the first 26 weeks after
injury after which the injured person goes before a Board to have his injury assessed
for an individual disablement pension.

for an individual disablement pension.

CODES 08 and 09 Industrial and Disablement Pensions

The 100 per cent rate is £7 12s. 0d. (with additions for dependants). CODE 09:
Note that these are war pensions, not service pensions included under occupational pensions later in Q. 19.
CODE 10 Maternity Allowance

The standard rate of maternity allowance is £4 a week. It is paid to women who have been paying full national insurance contributions. It begins 11 weeks before the expected confinement and ends after the sixth week following it.

CODE 14 Sixtle Grant

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

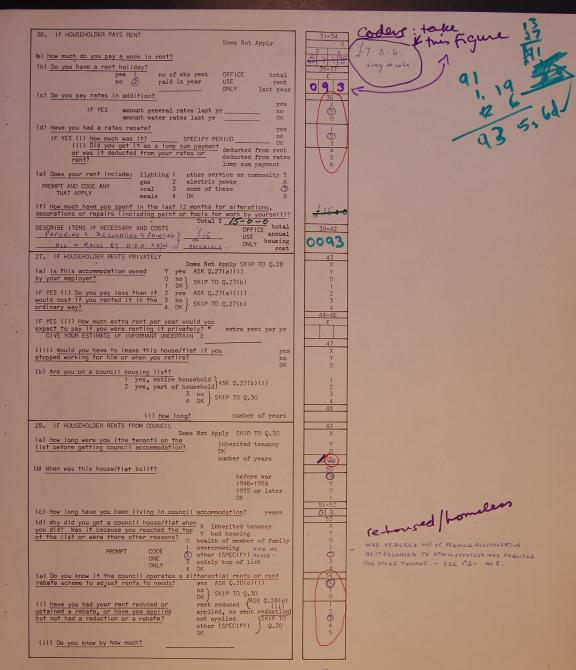
CODE 15 Sixtle Grant

This grant is \$22 either for home or hospital continement.

CODE 14 Single Grant

This is officially described as an exceptional needs grant. The Ministry of Social

Entity has replaced the former National Assistance Board and you may need to
explain "a grant from the Assistance". Probe carefully for this for all income units
who are not employed, whether or not they receive supplementary benefit. A large
number of people obtain single grants, e.g. for spectacles or dentures, even though they
are not normally eligible to receive supplementary benefit. Note also that since you
are asking about a period of 12 months there will be instances of people now in work
who obtained a grant at an earlier point in the year.



29. IF HOUSEHOLDER LIVES RENT FREE Does Not Apply SKIP TO 0.30 (a) Do you give any services employer owns: no services beyond employment is some extra services relative or friend owns: no services other (SPECIFY) (b) How much do you pay in rates? ant gen, rates last yr fat water rates last yr fat vater rates vater		X Y O O O O O O O O O O O O O O O O O O		X			
		1 2 3	4 5 6	7 8 9			
Lampe byto trade in us "		Inft	2nd	3rd	4th	Of, etc. IF	5th, 6th
30. FOR ALL Do you receive any payments from lodgers or boarders?		10-11	10-11	10-11	10-11	MEMBERS OF I	10-11
yes, lodger(s) ASK 0.30(a)		12	12 X Y	X Y	12 X Y	X Y	X Y
no SKIP TO 0.31		6 4	0	0	0	0	Ö
(a) About how much have you received in the last 12 months before allowing for expenses? per veek OR total in last year* (b) Do you provide any of the following services without additional charge? light I breakfast and one meal 4 laundry 7							
PROMPT - heat 5 other 8 CODE ALL ; breakfast only cleaning 6 none 9 THAT APPLY		13-16 £ s	13-16 £ s	13-16 £ s	13-16 £ s	13-16 £ s	13-16 £ s
(c) Can you say how much income you get each week after allowing for the cost of providing these		17-20	17-20	17-20	17-20	17-20	17-20
services and paying tax? * total last yr bef/		3	£	3	£	3	£
(in E's only) 31. Is there a garage attached to the accommodation or do you own or rent one elsewhere? yes, attached sev. 31(a)		21 X	21 X	21 X	21 X	21 X	21 X
yes, elsewhere) No (2.51/d)		O Y	Ď	Y	Y	Y	Y
DK } SKIF IO Q.32		22-25 £ s	22-25	22-25 £ s	22-25 £ s	22-25 £ s	22-25 £ s
(a) Have you sub-lef the garage separately yes 1 amount last wk in the last 12 months? no 2	1	26-28	26-28	26-28	26-28	26-28	26-28
IF YES How much do you get per week after deducting expenses? total last yr (in £'s only,		£	£	£	£	3	3
32. Do you grow any of your own food or keep poultry either in the garden or yes, own ground/garden ASK		29 (X)	29	29 X	29 X	29 X	29 X
grounds by the home or elsewhere? * yes, allotment, etc elsewhere 32(a)		Y	8	Y	Y	Y	Y
no SKIP TO Q.33 DK SKIP TO Q.33		1	Ī	1	1	1	1
your family by eating or using the things you grow - I mean the price in the shops of the things you use at home, but deducting all		30-33 £ s	30-33 £ s	30-33 £ s	30-33 £ s	30-33 £ s	30-33 £ s
your costs and expenses? NOTE ANY VARIATION IN YEAR FOR U MENTHS OF 10 1 per week		0 0 0 5	34-35	34-35	34-35	34-35	34-35
33. ASK ONLY IF INCOME INFORMATION INCOMPLETE * Does Not Apply Even though it may be difficult to go into details I wonder if you would mind looking at this card (SHOW FLASHCARD NO.2) and indicating the number that best fells us the total income, after deductions of tax and mational insurance, from all sources of yourself and your family in the last year. It is most important for us to have an idea of the total. **Pange code*		8	⊗	X	×	X	X 36-39
PROBE FOR SEPARATE INCOME UNITS * total last year		36-39	36-39	36-39	36-39	36-39	36-39
(f's only)							

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. 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 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. living expenses.

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.

WIFE'S HOTHER Y

STATES FOR ENEXT.

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