

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 WC1



Name of Interviewer. M. A. May 68

Date(s) of interview(s)

Or contacts

Serial No. 199.

C.I.C.

1 2 3 4 5 6 7 8 9

NUMBER Q U Q Q Q 0 1

Length of interview(s)

2 1/2 hrs.

Form of introduction

"My name is X. I'm from Essex/London University. We're preparing a report (writing a book) about standards of living in Britain today and how families manage. We think it's important for the Government and everyone else to know what the facts really are. We're hoping to talk to about 3,000 families throughout the country and I'd be very grateful if you could help us by answering some questions. All our information is, of course, strictly confidential."

SUMMARY: COMPLETE AFTER INTERVIEW

			OMI LETE AFTE	IC INTERCTED		
Interview carried out at first call at second call at third or later call	10 (X) Y 0	3. Which sections in whole or in persons on the	were answered part by which household? Informant	Write Section 1, 2, 3, etc.	5. Number of other households at address None	21
2. Information for household	11 1 2 3 4 5 6 7 8	CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice)	2nd member 3rd 4th 5th	14 15 15 2 16 6 17 3 18	6. Household living on ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify (a) Is there a lift in the building? Yes No	22 X Y 1 3 4 5
— ill/disabled does not know information unwilling to give information other (specify)	X Y O 1	or bu Ter, h's Self-con Self-con Self-con to she Room(s Other (s	detached house ngalow e or bungalow. flat in block flat in house flat attached py/business furnished specify)	19 20 X Y 1	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? Yes No	8 9

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

Television: combined television, radio and record-playing sets may be listed under separate headings.

Central heating: uniform heating throughout dwelling (or part of dwelling) occupied by household.

tears clothes not in use

Parer Brown Interview due May & normal rute shel k Ju. 10: 7 we (possibly law which. (econt) - shale we that assume rate for lup went up fun £3.10 in cot 67? ASSUME Must accept £4 and correspondingly reduced figure for Oct 67

QUESTION 20 Miscellaneous allowances and cash income

The various kinds of income have been laid out as compactly as possible but remember that two or more may need to be coded and you should prompt carefully. Underneath describe the type of allowance (so that we know to which code a particular amount refers) and the amount per week or per month. Ring either "1" or "2" depending on whether the allowance did in fact cover last week and strike out "Before" or "After" tax as appropriate. Make sure that in the case of allowances of husbands temporarily away from home that you have not already written in his earnings earlier as a member of the household. If you have do not write in any amount he pays. All we want here is any income which is not covered by earlier entries.

Some wives receive money direct from their husbands (or via the court). Others have court orders but these are signed over to the Supplementary Benefits Commission, which collects the money and pays the mother a standard weekly allowance. We therefore want to avoid counting the amount in Q. 20 if that amount is already included in the figure for supplementary benefit listed under Q. 15. We also want to be able to sort out irregular payments of both money from court orders and supplementary benefit. Check carefully in all these instances and write a note if anything needs clarification. Fatherless families form a small proportion of the total sample of households. Where money from court orders is paid irregularly and the mother claims weekly from the Supplementary Benefits Office she might not always claim the full amount, or may delay her claim in which case she loses benefit. Check to see if such loss is occurring.

QUESTION 21 Allowances and sums paid to others

This question complements some of the sub-questions in Q. 20. Here we are concerned to find out about all cash payments or allowances amounting to at least 10s. a week or £25 a year. Note that married children frequently pay rent or bills for elderly parents and old people sometimes make considerable cash gifts to their children. Examples are payments for grand-children's clothing or holidays, payment of T.V. rentals and licence, cash gift for car.

QUESTION 22 Tax relief Our object is to gain further evidence about reciprocal aid but also to help us in interpreting the figures for earnings and deductions given earlier. Note that you are not expected to probe for amounts.

QUESTION 23

Property income is considerable for a small percentage of informants and tends to be of two types: income from only one or two houses and income from a range of properties. With a few people considerable time may need to be spent on getting a reliable answer to this question. Net income after tax may not be known so we deliberately seek gross income before tax, then expenses, and only finally income after tax. You may not be able to get the third but make sure you get a figure for the first. It may also be difficult to secure a figure for expenses of rates and repairs but remember that property-owners will often know the total sums entered on their income tax returns. It may even be helpful to remind informants of this: "I mean the total like that in your income tax return — gross income less expenses."
Note that many owner-occupiers and tenants rent rooms and flats to others in their accommodation. Do not count the rent from a boarder living in the household.

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9 20 a) This is the rent for the shop which tather

> has received un last 12

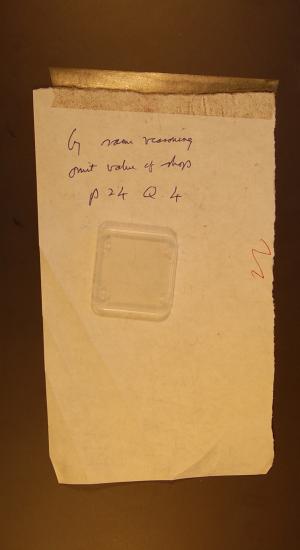
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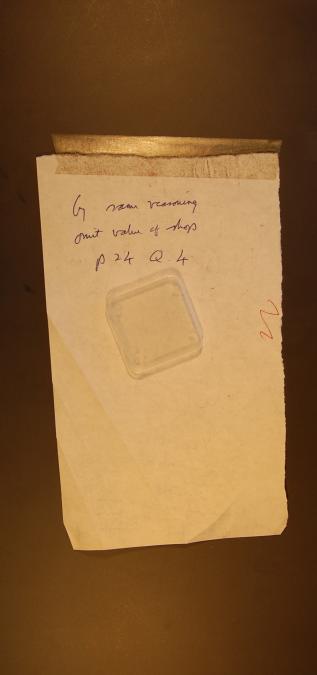
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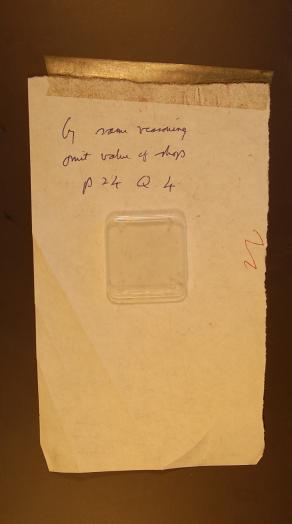
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QUESTION 25(a) Private and business accommodation

Count as "business" accommodation any accommodation which counts 25 b) r for purposes of offsetting tax. This may include a study room for some teachers, for example. INF not sure

QUESTION 25(e) Rate rebate or reduction

Note that many councils pay rebates twice a year.

QUESTION 25(h) Mortgage

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

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

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

QUESTION 25(i) Value of house/flat

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

QUESTION 25(1) Government's Mortgage Scheme Note that, broadly, this is advantageous only to a householder with relatively low income who does not expect to pay tax at the standard rate in the foreseeable future.

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24. Is this house/flat rented or owned (i.e. y me https://www.ne.ne.
X Owner occupied: fully owned paying nortgage
U Rented: from focal council
privately - furnished privately - unfurnished
privately - with farm, business susquist Rent free: because of present or previous impleyment SKIP To reasons other than employment 1000
5 for reasons other than employment 5TO 0.28 6 DK SKIP TO 0.29
25. IF HOUSEHOLDER IS OWNER OCCUPIER
(a) Does the dwelling include business as well as private accommodation? (b) Does Not Apply SKIP TO Q.26 yes ASK Q.25(a)(i) no SKIP TO Q.25(b)
(a)(i) How many rooms are used for business? (b) How much ground rent, feu duty (Scotland) chief rent, do you pay?
(c) How much did you pay last year in rates? amount & 60 -0 -0
(d) How much in water rates (if not included in (c))?
(e) Do you get a reduction under the rates rebate scheme?
IF YES How much is it per year DK
(f) Have you already deducted this figure from the amount yes you have just given me for rates?
(g) When did you buy this house?
MORTGAGE PAYERS ONLY (h) What is the total monthly payment? OFFICE total
* How much of this is interest? USE annual ONLY housing cost
And how much capital repayments? OFFICE
Other, if any (e.g. insurance premium USE on building) SPECIFYONLY
ASK ALL (i.e. FULLY OWNING AND PAYING MORTGAGE) (1) How much do you estimate your house (and garden) to be worth at present? SHOW FLASHCARD NO.3 *
D.K. and
IF DIFFERENT interviewer's estimate £ #00 OFFICE
AND NOTE REASON poor areas no instal N.C no thath USE no that water. Small recover top 10PMLY
Do you pay an insurance premium on the house or flat (not contents)
annual premium f 0 40 insured value of house in hundreds of pounds
(j) Has your employer helped you with a loan or grant in purchasing your house?
IF YES grant: How much? loan: At what interest rate?
(k) How much have you spent in the last 12 months for alterations, decorations or repairs to your home (not business, and including paint and tools for work by self)? Total 1 14,43.
and tools for work by self)? DESCRIBE ITEMS IF NECESSARY AND COSTS Total £ 14, 43.
(i) Are you applying for a mortgage under the Government's new option mortgage scheme? * yes)
no SKIP TO Q.30
ONA
0,011

Inft	2nd	3rd	4th	INTERVIEWER: CODE 05, 06, etc. IF 5th, 6th		
				UO, GIC. IF	otn, otn	
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6	6	6	6	6	6	

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	27	
	*	
	IF TOTAL CANNOT BE DIVIDED	
>	ASK: Source of Toan	
	Term of repayment Number of years paid	
	Amount of Ioan	_
	TICK IF DOCUMENTS SEEN IF AMOUNTS FOR BUSINESS/FARMAND	
5	HOME CANNOT BE SEPARATED NOTE HERE:	
0	estimated value of house/busines insured value of house/business	s(building)
3	" "	(contents)
4		
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QUESTION 29(c) Estimate of market rent

Proceed as for Q. 27(a)

QUESTION 30(a) Income from lodgers or boarders

Be careful not to obtain an inflated total. Amounts may vary according to numbers of boarders and, if necessary, write down separate amounts on this page. If the informant has difficulty in producting an average per week or total in year, obtain last week's GROSS income (taking into account number of boarders) and then work back to get an estimate for the year.

QUESTION 30(c) Net income

Carefully prompt for services and the cost of providing these services so that you can make an estimate of NET income—"profit" as some people will understand it. In some instances you will have to write down figures for gross amount received and an estimate of the cost of different services. If the informant does not know what his net income has been, make an estimate on the basis of what he tells you about gross payments and cost of services and expenses. Try to obtain a figure net of any tax paid. As before, note that if you cannot do this, you can strike out "after" tax in the box provided. We are asking you to provide a figure both for last week and last year. There may be changes in income (due to loss or arrival of boarders) during the year which are revealed in interview. Remember also that costs may be as great or even greater than receipts. In these cases write in "O" and make a note.

QUESTION 32 Value of own food or poultry

Try to obtain a weekly average of the value of using own garden, allotment and farm produce. Do not waste too much time on produce amounting in value to less than 10s. a week. Be careful not to give an inflated estimate of the saving. Husbands sometimes exaggerate the value of what they grow in a large garden. What you want is an estimate of what it would cost in the shops to purchase the kind of produce consumed in the home which is grown by the household, LESS all expenses. For a small-holding or farm this means taking account of purchases of stock or seed, wages, payments of fuel bills, etc., in the same way as earlier you explored the income of the self-employed.

QUESTION 33 Total income last year

In some instances you may have difficulty with an informant who, though willing to answer other questions, is unwilling to answer questions on income, or an informant who is vague or uncertain about details. By adopting a matter of fact approach or by coming back to these questions after dealing with the rest of the questionnaire in an interview, you may overcome the difficulty. If the questions remain unanswered, try the question here as given, adding any other explanation according to your individual style or to the circumstances of the situation. Show the Flashcard and the do your best to arrive at a specific amount. Also do your best to check: "Does that include family allowances, pensions, etc.?" You may be surprised sometimes to find that the informant gradually undends and is prepared to answer many preceding questions. You should also do your best to check whether the total given includes other income units in the household. Try to establish totals for these units in the same way.

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.

* This give was a very nervous girl'and it took a lot of coarage of think anyway on her part to concentrate on this long questionaire

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. of a haulage c 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.

ANF not too saw

The business was sold when father took heart attack They shop mary so only let out at \$6 per Week but this is not really Int money to do as she likes it really show belongs to Father

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 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 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.

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IX STYLE OF LIVING

This section aims to find out some ways in which people spend their time, how they manage on their incomes, what kinds of things they buy and do, and how they feel about their situation. Most of the questions are pre-coded (but interviewers are urged to write any interesting comments on the blank spaces in the questionnaire or on the back). It is hoped that the answers will put some flesh on the income skeleton you have painstakingly built up in the rest of the questionnaire.

QUESTION 1 Holidays

Note that this question immediately follows Questions 9 and 10 of Section VIII. Question 9 of Section VIII refers only to staying in the homes of relatives and friends or being subsidised by them on a joint holiday. Question 1 in this section applies to all "holidays" (as understood by the informant) which are away from home, excluding only those which were spent actually in the homes of relatives or friends. If there was more than one holiday add together their duration and code accordingly in Question 14.0. 1 (a)

QUESTION 2 Meals out

Care should be taken because people may forget meals which were incidental to the visit. By "snack" you should understand something more than a biscuit and cup of tea, say at least a sandwich. Note that in this question and in later questions there are certain persons whom it is not expected you should code. Thus children under the age of 15 should be coded DNA.

QUESTION 3 Friends to meals

Note that it is possible to code both "Yes, relative" and "Yes, friend".

QUESTION 4 Friends in to play

There are few simple questions which can be asked about the child's own standard of living and social life. Some homes are too poor for the child to bring his friends in, so stress in the house.

QUESTION 5 Afternoons and evenings out

The key point is entertainment for which someone spends money (youth clubs require entrance and weekly fees; scouts, guides, etc., require uniform and 'bus fares for outings). Examples of leisure-time activities will vary according to the age of the person to whom the question is addressed and you should probe accordingly. (Note that while we do not ask for amounts of expenditure we try to find the relative frequency of all forms of entertainments so that we can see how it varies with income.)

QUESTION 6 Church

Accept any religious sect or denomination which may be mentioned.

Nent bo Wedding Ho was ago.

QUESTION 19 Housekeeping and board

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

QUESTION 19 (b) Money back

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

QUESTION 19 (c) Payment of housekeeping bills

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

QUESTION 20 Long-term saving

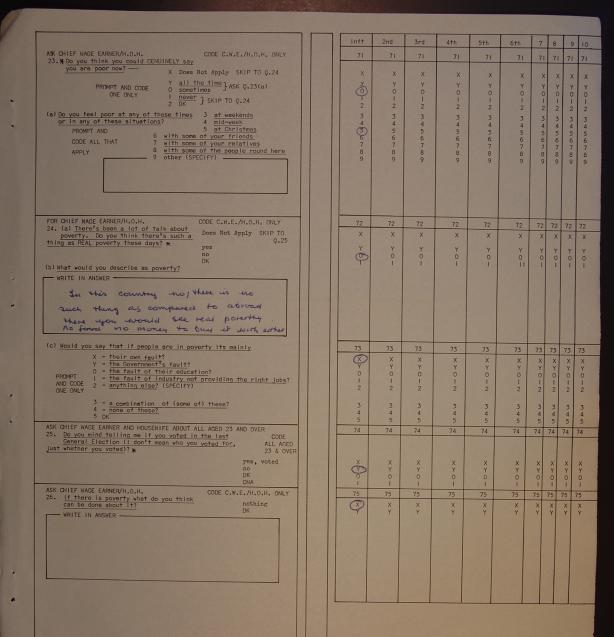
We are not interested in asking here whether the informant has savings (that was asked in Section V). Nor are we interested here in asking for short-term saving. Instead the question explores whether at the present time the informant manages to put aside savings for a long-term objective.

QUESTION 21 Ten years ago

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

Int. doesn't I can phone at end of May and find out if Father home yet

* Counting all money Commung in at that time about £25.



INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

- (a) Household in which there is a child, one of whose parents is not resident
- Household consisting of woman and adult dependants
- 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
- 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



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

Man alone: aged 60 or over	Woman: and widowed or separated son
	Woman: and widowed or separated daughter
Woman alone: aged 60 or over 10	Otherwise two generations: all related
Woman alone: aged under 60	Otherwise two generations: at least one person not
Husband and wife: both aged 60 or over	related to any other
Husband and wife: at least one aged under 60 10	Other (SPECIFY)
Husband and wife: both under 60	7
Man and woman; otherwise related	
Man and woman: unrelated 10	
Two or more men only: related	
Two or more men only: unrelated 11	
Two or more women only: related 11	Man, daughter & son-in-law, grandchildren: all under
Two or more women only: unrelated 11	3 15
Other (SPECIFY) 11	
	one under 15 and one over 15
Two generation	Woman, son and d-in-law, grandchildren; all under 15
Man, wife: + 1 child under 15 20	Woman, son and d-in-law, grandchildren: all under 15
Man, wife: + 1 child under 15 20 Man, wife: + 2 children both under 15 20	Woman, son and d-in-law, grandchildren: at least one
Man, wife: + 2 children both under 15 20	under 15, one over 15
Man, wife: + 3 children all under 15 20	Woman, daughter and son-in-law, grandchildren: all
Man, wife: + 4 or more children all under 15 20	under 15
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married	Woman, daughter and son-in-law, grandchildren: at
1 over 15, none married 20	
Man, wife: + children all aged 15-24, none married 20	Married couple, married child and child-in-law, grand-
Man, wife: + children all over 15, at least 1 aged 25 or	children under 15
over, none married	
Man and one child under 15 20	—all persons related, at least one child under 15
	—at least one child under 15
Man and three or more children under 15 21	—all persons related
Man and children at least one under and one over 15,	—unrelated
none married 21	
Man and children all aged 15-24 none married	
Man and children all over 15 at least one 25 or over,	Four generation
none married	
Wollian: and two children both under 15	
woman: and three or more children under 15	
Wollian; and children, at least one under and one over	
15, none married	
Woman; and children all over 15 at least one 25 or	
Man: and widowed or separated son 220	