

MEMBERS OF HOUSEHOLD

Christian name
for reference only

Age last birthday

Inf.	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Thomas	Margaret	Thomas	Pamela	David	Gerald				
65-66	65-66	65-66	65-66	65-66	65-66				
23	22	03	02	00	00				

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

FOR OFFICE USE	2311	Queries	
SBC1	T31 AH T32AH	FP	
etc	C	CCCCC	✓

AH AH ins. AH

(1)
325

Name of Interviewer..... *N. Parsons*

Date(s) of interview(s) November 28th. 1968
or contacts

Length of interview(s) 2 3/4 hrs

Total actual interviewing time 2 1/4 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

1. Interview carried out at first call at second call at third or later call	10 <input checked="" type="radio"/> X Y 0	3. Which sections were answered in whole or in part by which persons on the household?	Write Section 1, 2, 3, etc. 13 1 2 3 4 5 6 7 8 9	5. Number of other households at address → 15 None <input checked="" type="radio"/> 0	21 15 0
2. Information for household — — complete skip to Q. 3 incomplete—answer 2a	11 <input checked="" type="radio"/> X Y	Informant	14 2 4 6 7 8 9	6. Household living on ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify	22 X Y 1 2 3 4 5
(a) Sections Housing incomplete Employment Income CODE ALL THAT APPLY Assets Health SOC. SERVICES Inc. in kind Style of living	1 2 3 4 5 6 7 8 9	CODE ALL THAT APPLY AS LISTED IN Q'AIRE (Some Sections may be listed twice)	15 16 17 18 19 20	Answer 6a { (a) Is there a lift in the building? Yes No	23 X Y 1 2 3 4 5 6 7
(b) Reasons if incomplete — — ill/disabled does not know information unwilling to give information other (specify)	12 X Y 0 1	Other (specify)	20 X Y 1 2 3 4 5	7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? Yes No	23 8 9
		4. Semi or detached house or bungalow Ter. h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attached to shop/business Room(s): furnished Other (specify) <i>Unfurnished room</i>	20 X Y 1 2 3 4 5		

QUESTION 8

Obtain an estimate of total cost by the normal transport used. Some people who drive cars will offer their estimate of real cost but in such cases write in as indicated the average weekly mileage to and from work (not during work). In other instances assume 6d. per mile for all small cars (i.e. under 12 h.p.) and 8d. per mile for larger vehicles.

5 miles @ 6d. = 2s. 6d.	5 miles @ 8d. = 3s. 4d.
10 miles @ 6d. = 5s. 0d.	10 miles @ 8d. = 6s. 8d.
50 miles @ 6d. = 25s. 0d.	50 miles @ 8d. = 33s. 4d.
100 miles @ 6d. = 50s. 0d.	100 miles @ 8d. = 66s. 8d.

QUESTION 9 Holiday pay

Be careful not to include pay received simultaneously with holiday pay for any week of work. Remember that many wage earners only receive the basic wage during holidays, which is usually much lower than average earnings.

* Q 9. Inf. did not take holiday but is entitled to 1/8 per week. He chose to work his holiday.

QUESTION 10 Sick pay

There are several practices. (1) Some employers (e.g. public services) automatically deduct national insurance sickness benefit for the worker and his dependants from pay during sickness (or sometimes expect him to report what sickness benefit he receives so that it may be deducted from later amounts of sick pay or even from the first weeks of earnings after recovery from sickness). (2) Others (mainly smaller private firms) deduct only the sickness benefit for the worker, ignoring what he may get for his dependants. (3) Still others deduct nothing for any sickness benefit for which a worker may be eligible. In the last two cases it might seem that the worker will be better off in sickness than at work. This is true for some, particularly salaried earners, but remember that if any employer pays anything to a wage-earner in sickness rarely does it exceed the basic wage. His average earnings may be much higher. (4) When the level of sick pay is small no deductions may be made for any sickness benefit.

Changes in sick pay after the first weeks

In rare instances of persons who have been sick more than a few weeks the rate of sick pay will have changed. If the average is difficult to estimate write in the amounts thus: 4 weeks @ £10, 4 @ £5 10s., etc. After deductions of tax, etc. Note if only the amount of pay before deductions is known.

QUESTION 11 Income of self-employed

The income of the self-employed is sometimes difficult to ascertain. Four alternative methods of questioning that have been found to be helpful in previous research are listed. Our first aim is to find the figure for annual income before tax. Thus Q. 11 A(iv) is the crucial one and if you can get the answer to this do not press unduly for the answers to the preceding questions, but they are helpful in establishing that (iv) is in fact the figure you want. The alternative aim (if you cannot achieve the first) is to seek the amount obtained from the business, either Method B — net profit including money taken out for own use, or Method C, the sums actually taken out for personal use. Method D should only be tried if all else fails, and frankly, is not of much help. An accurate figure for income is important and you should if necessary take time to establish it. Method D "Turnover" = total receipts from sale of goods and services, less any discount allowed.

* Q.24. The property could not really be described as fully owned ^{or being} ~~as being~~ bought on mortgage. The Inf. Contracted with the factor to buy the property - paying at least £6 per month. If he wished, he ~~could~~ ^{can} pay more. If he leaves the flat before he has bought it (i.e. paid £375), he loses all the money he has paid off that sum, and the flat remains the factor's. At the same time, he is not paying any interest, because he has not borrowed any money.

QUESTION 25(a) Private and business accommodation

Count as "business" accommodation any accommodation which counts for purposes of offsetting tax. This may include a study room for some teachers, for example.

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 payment 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(l) 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.

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.

*D. J. Inf. has 5 policies.
He pays 6/- per week on one
(which gives his wife
£2000 in the event of
his death) and 3/- a week
on the other, each of which
gives one child £1000
in the event of his
death.*

QUESTION 11 "Windfalls"

The procedure is the same as in the last question (Q. 10). Remember that for some people an occasional windfall is the only hope they have of getting out of debt, and please make a note if you come across any interesting example.

QUESTION 12 Hire purchase

The informant may know neither the total amounts nor the amounts less interest which are owed. If the total is less than £25 simply write it in and do not waste time asking detailed questions about original price, etc. Otherwise ask each of the questions and tick the box if any documents are seen. Sometimes there may be several large items and you may need to use the margins on the page for any additional notes. Remember that we are concerned to establish the total owed altogether, less interest, and so long as this can be estimated you should not be concerned to take up time with every subsidiary question. If you cannot get the informant to give an estimate of the total owed less interest and succeed only in answering the questions under (a) you can leave to the office the job of estimating and writing in the total.

QUESTION 14 Rent or mortgage arrears

As elsewhere, remember to write in an amount in only one column (not in two columns, e.g. wife and husband). The amount should be debited to the person who normally pays the rent or the mortgage payments. Do not trouble to calculate the exact total amount owed. You have asked about the weekly or monthly payments earlier and so long as you tell us the number of payments (and whether weekly or monthly) we can calculate the figure in the office.

QUESTION 17 Total assets

Like the question at the end of the Income section, this question is designed to be used when an informant does not wish to go into detail or finds great difficulty, either in the first or in a subsequent interview, in answering preceding questions. Encourage him or her to help you gain at least a broad estimate of total assets, but remember this includes the value of any owner-occupied house, a car, the surrender value of any life insurance policy and personal possessions of value, as well as any savings or stocks and shares. Again, try to get a separate estimate for each income unit in the household, and if the informant shows willingness to go back to the preceding detailed questions encourage him to do so. Try if you can to get the informant to give an exact figure rather than a range.

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.

* Q. 19 b. -
Husband pays
all bills - rates,
H.P., coal, etc.
Wife has nothing
to do with this sort
of thing at all.

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.

ASK CHIEF WAGE EARNER/H.O.H.

CODE C.W.E./H.O.H. ONLY

23. * Do you think you could GENUINELY say you are poor now? —

PROMPT AND CODE ONE ONLY

X Does Not Apply SKIP TO Q.24

Y all the time } ASK Q.23(a)

0 sometimes

1 never } SKIP TO Q.24

2 DK

(a) Do you feel poor at any of these times or in any of these situations?

PROMPT AND CODE ALL THAT APPLY

3 at weekends

4 mid-week

5 at Christmas

6 with some of your friends

7 with some of your relatives

8 with some of the people round here

9 other (SPECIFY)

FOR CHIEF WAGE EARNER/H.O.H.

CODE C.W.E./H.O.H. ONLY

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

Does Not Apply SKIP TO Q.25

yes

no

DK

(b) What would you describe as poverty?

WRITE IN ANSWER —

Combination of many things — mispending of money, poor living conditions — resulting in too little money for food, decent clothes, etc.

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

PROMPT AND CODE ONE ONLY

X — their own fault?

Y — the Government's fault?

0 — the fault of their education?

1 — the fault of industry not providing the right jobs?

2 — anything else? (SPECIFY)

3 — a combination of (some of) these?

4 — none of these?

5 DK

ASK CHIEF WAGE EARNER AND HOUSEWIFE ABOUT ALL AGED 23 AND OVER

25. Do you mind telling me if you voted in the last General Election (I don't mean who you voted for, just whether you voted)? *

CODE ALL AGED 23 & OVER

yes, voted

no

DK

DNA

ASK CHIEF WAGE EARNER/H.O.H.

CODE C.W.E./H.O.H. ONLY

26. If there is poverty what do you think can be done about it?

nothing

DK

WRITE IN ANSWER —

If individual can't or won't help himself, it depends on Govt. & higher authorities to provide help — where there is real need.

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

QUESTION 23 Poor now

Stress genuinely and try to avoid facetiousness at this point. Question 23 (a) explores what the informant understands by feeling "poor". If the word "poor" seems inappropriate use the alternative "very hard up".

QUESTION 24 Poverty

Stress the word "poverty". Do not explain what you think it means if you are asked. Seek from the informant his definition and write it in the box as clearly as you can.

QUESTION 25 Voting

Ask for those old enough to have voted in the last election (March 1965). We are not concerned who they voted for (although they will probably say) but would like to know if they are sufficiently involved to vote at all. Be careful to reassure people that this is confidential and as far as you are concerned non-voting is blameless—many people consider that voting is legally compulsory or morally obligatory and so voting figures are over-estimated. Try to get a clear recollection by fixing the incident (time of day, who they went with) if necessary. Stress **National**, not local elections.

QUESTION 26 Action on poverty

We are interested in what the informant thinks can be done. Give as full an answer as possible.

Please write in any additional notes.

I had occasion to call back at the address to clear up one small point, and learned that one of the twins had died the previous night very suddenly (probably from racing pneumonia). Both husband and wife are exceptionally cooperative - they approached every question with great frankness, and their replies can be taken as absolutely honest. If there are any points which remain vague, I think that, in the circumstances, it would be kinder to abandon further inquiries.

INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

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

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

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

COMPOSITION OF HOUSEHOLD: CODES (Q. 10, p. 3)			
One generation			
Man alone: aged 60 or over	...	...	101
Man alone: aged under 60	...	...	102
Woman alone: aged 60 or over	...	...	103
Woman alone: aged under 60	...	...	104
Husband and wife: both aged 60 or over	...	...	105
Husband and wife: at least one aged under 60	...	...	106
Man and woman: both under 60	...	...	107
Man and woman: otherwise related	...	...	108
Man and woman: unrelated	...	...	109
Two or more men only: related	...	...	110
Two or more men only: unrelated	...	...	111
Two or more women only: related	...	...	112
Two or more women only: unrelated	...	...	113
Other (SPECIFY)	...	...	114
Two generation			
Man, wife: + 1 child under 15	...	...	201
Man, wife: + children both under 15	...	...	202
Man, wife: + 3 children all under 15	...	...	203
Man, wife: + 4 or more children all under 15	...	...	204
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married	...	...	205
Man, wife: + children all aged 15-24, none married	...	...	206
Man, wife: + children all over 15, at least 1 aged 25 or over, none married	...	...	207
Man and one child under 15	...	...	208
Man and two children both under 15	...	...	209
Man and three or more children under 15	...	...	210
Man and children at least one under and one over 15, none married	...	...	211
Man and children all aged 15-24, none married	...	...	212
Man and children all over 15 at least one 25 or over, none married	...	...	213
Woman: and one child under 15	...	...	214
Woman: and two children both under 15	...	...	215
Woman: and three or more children under 15	...	...	216
Woman and children, at least one under and one over 15, none married	...	...	217
Woman and children, all aged 15-24, none married	...	...	218
Woman and children all over 15, at least one 25 or over, none married	...	...	219
Man: and widowed or separated son	...	...	220
Man: and widowed or separated daughter	...	...	221
Woman: and widowed or separated son	...	...	222
Woman: and widowed or separated daughter	...	...	223
Otherwise two generations: all related	...	...	224
Otherwise two generations: at least one person not related to any other	...	...	225
Other (SPECIFY)	...	...	226
Three generation			
Man, son and d-in-law, grandchildren: all under 15	...	...	301
Man, son and d-in-law, grandchildren: at least one under 15 and one over 15	...	...	302
Man, daughter & son-in-law, grandchildren: all under 15	...	...	303
Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15	...	...	304
Woman, son and d-in-law, grandchildren: all under 15	...	...	305
Woman, son and d-in-law, grandchildren: at least one under 15, one over 15	...	...	306
Woman, daughter and son-in-law, grandchildren: all under 15	...	...	307
Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15	...	...	308
Married couple, married child and child-in-law, grandchildren under 15	...	...	309
Otherwise 3-generations:	...	...
—all persons related, at least one child under 15	...	...	310
—at least one child under 15	...	...	311
—all persons related	...	...	312
—unrelated	...	...	313
Other (SPECIFY)	...	...	314
Four generation			401
DESCRIBE COMPOSITION BELOW			