MEMBERS OF HOUSEHOLD

Christian name for reference only

Age last birthday

Inft.	2n	d	3r	d	4t	h	5tl	h	6tl	h	7th	8th	9th	10th		
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65-66	65-	-66	65-	-66	65-66		65-66		65-66		65-	66				
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9/50

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



										<u> </u>	1.0.
		SERIAL	1	2	3	4	5	6	7	8	9
N. C. Vertamianus	A.G. DONALDSON	NUMBER	9	5	0	0	8	1	9	0	1
Name of Interviewer		81									
Date(s) of interview	y(s) 30, 11, 68.		Length	of inter	rview(s)		2	14	hos		
or contacts											
			Total ac	tual int	erviewi	ng time	2	+ 1	~~		

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											
	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	Write Section 1, 2, 3, etc.	5. Number of other households at address None	21					
	2. Information for household complete skip to Q. 3 incomplete—answer 2a (a) Sections Housing incomplete Employment Occupational Income Assets Health Soc. Services Inc. in kind Style of living (b) Reasons if incomplete ill/disabled does not know information unwilling to give information other (specify)	11 (X) Y 1 2 3 4 5 6 7 8 9 12 X Y	2nd member CODE ALL THAT APPLY APPL	14 15 16 17 18 19 19 20	6. Household living on ground basement floor 1st floor 2nd floor 3rd floor 3rd floor 3rd floor 5th or above Specify (a) Is there a lift in the building? Yes No 7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? Yes No	22 X Y 1 1 2 3 4 5					
			Ter. h'se or bungalow Self-con. flat in block Self-con. flat in house Self-con. flat attached to shop/business Rom(s): furnished Other (specify)	X 0 1 2 3 4	*						

CURRENT MONETARY INCOME

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

Income Unit

This is any person aged 15 or over, or if in full-time education any person aged
19 or over, together with wife or husband (if she or he has one) and children under 15
(or aged 16-18 if in the case of the case

Usually amounts of income can be entered in the appropriate column, according to the person receiving it. Do not enter any income twice. Do not, for example, enter a particular amount both for the wife and the husband. Nor need you split up any amount part of which is payable for a dependent wife or child. Thus, do not attempt to divide up the total of family allowances; enter the total in the wife's column. And enter an amount for sickness benefit, say, even if it includes sums for the wife and children, in the husband's column (indeed it is he who receives it).

Gross and Net

bed at time interview. Her uts knew how

much she had nett., but not how she was taxed Gross and Net

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

Last 12 months

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

QUESTION 1 Last earnings

Remember to check earnings for each member of the household, even those of a wife who had a job for only a few weeks in the year, a young son who works only on Saturdays, and a retired man with a part-time job. Second or subsidiary earnings are dealt with in Q. 14. Note that each digit is ruled off from the next. Insert "0" in any column which does not apply. Please note also that we have allowed wider columns on these income pages so that you have enough room to write in figures. But note that you will have to indicate which member of the household received any income if you are obliged to use a fifth or sixth column.

QUESTION 2 Deductions

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: "Int." "2nd" "3rd", is.

National Insurance contributions

National memple continuitions

Analie emplayee contributions

Analie emplayee contributions

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 contributions and the summan scheme pay a higher flat rate insurance contributions and the slip in the summan scheme pay a higher flat rate insurance contributions

The employee contributes 4½ per cent of each pound of gross weekly earnings between the ninth and the eighteenth, i.e. approximately 11½ for each of these pounds, In fact a man with gross weekly earnings of £9 pays nothing, one with £13 pays 4s. 0d., and one with £30, 9s. 9d. About one person in every five, however, is contracted out of the graduated pension scheme, but such persons nonetheless pay 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 @ £18 15s. 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.

2 13 3

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	a	6d. =	5s.	0d.		miles					
50	miles	(a)	6d. = :	25s.	0d.		miles					
100	miles	(a)	6d. = !	50s.	0d.	100	miles	(a)	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.

1 Reter has not been of work un past 12mts 2 NO at most had only 2 days a nech of at one time. Gets Full pay

from Euroloyer when OFFill.

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.

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.

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

			Firs	t child		Third 10s.	Fourth & subsequent 15s.	
up to April 1968				nil	8s.			
after April 1968				nil	15s.	17s.	17s.	
counting children	under	15 or	up to	o 19 if	still in full-tin	ne educa	tion or college	or
apprentice on low	wages.							
CODE 09 Potimor	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.

CUDE 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 3s.) 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 supplementary benefits can be combined in a single payment. You will be prompting for supplementary benefit and wherever possible we should like you to list the amount separately (as well as the fact that it is being received). But whenever the rate given to you exceeds the standard rate below you should check the reason.

Single person (husband)

\$\frac{\pmathcal{2}{2}}{2} \frac{15}{2} \frac{10}{2} \frac{1}{2} \frac{15}{2} \frac{1}{2} \frac{1}{2} \frac{15}{2} \frac{1}{2} \

Note that these are war peissions, not service pensions included under steep repensions 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 11 Maternity Grant
This grant is £22 either for home or hospital confinement.

CODE 14 Single Grant
This is officially described as an exceptional needs grant. The Ministry of Social Security has replaced the former National Assistance Board and you may need to explain "a grant from the Assistance". Probe carefully for this for all incommits 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, eventough 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.

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.

INF. has a little unvalid

car provided of expect by

authorities

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.

ASK CHIEF WAGE EARNER/H.O.H.
23.** Do you think you could GENUINELY say you are poor now? — X Does CODE C.W.E./H.O.H. ONLY X Does Not Apply SKIP TO Q.24 PROMPT AND CODE ONE ONLY (a) Do you feel poor at any of these times 3 at weekends or in any of these situations? 4 mid-week

PROMPT AND 5 at Christmas

CODE ALL THAT 6 with some of your friends
7 with some of your relatives
APPLY 8 with some of the people round here other (SPECIFY) FOR CHIEF WAGE EARNER/H.O.H.

24. (a) There's been a lot of talk about powerty. 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 yes (b) What would you describe as poverty? WRITE IN ANSWER WE ARE PRETTY NEAR TO IT. I DON'T KNOW HOW PEOPLE WITH LESS THAN US (c) Would you say that if people are in poverty its mainly PROMPT | The fault of hoverty its mainly | Y - their own fault? | Y - the Covernment's fault? | O - the fault of their education? | The fault of industry not providing the right jobs? | ONE ONLY | O 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?) ** yes, voted no DK DNA 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 DK WRITE IN ANSWER -I just don't know. We have about benefits but we never seem to be all to get them

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1.11	TY TY	78	78	78	-	18							



INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

		6
(a)	Household in which there is a child, one of whose parents is not resident	2
(b)	Household consisting of woman and adult dependants	2
(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 $12\ \mathrm{months}$)	:
(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	0
	(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	0
(j)	Household in which there are persons who are (a) non-white	6



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 ne generation Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged under 60 Woman alone: aged under 60 Husband and wife: both aged 60 or over Husband and wife: at least one aged under 60 Husband and wife: both under 60 Man and woman: otherwise related Man and woman: unrelated Two or more men only: related Two or more women only: unrelated Other (SPECIFY) wo generation One generation $\begin{array}{c} 225 \\ 226 \end{array}$ Three generation Man, son and di-n-law, grandchildren: all under 15 Man, son and di-n-law, grandchildren: at least one under 15 and one over 15 Man, daughter & son-in-law, grandchildren: all under 15 Man, daughter and son-in-law, grandchildren: all under 18 Moman, son and di-n-law, grandchildren: all under 15 Woman, son and di-n-law, grandchildren: all under 15 Woman, daughter and son-in-law, grandchildren: all under 16 Woman, daughter and son-in-law, grandchildren: all under 18 Moman, daughter and son-in-law, grandchildren: all under 18 Course and son-in-law, grandchildren: all under 18 Agried couple, married child and child-in-law, grandchildren under 15 Otherwise 3-generations: —all persons related, at least one child under 15 —all persons related —at least one child under 15 Three generation 302 303 Mo generation Man, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children all aged 15-24, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or O'ver, none married Man and one child under 15 Man and one child under 15 Man and the children at least one under and one over 15, none married Man and children all aged 15-24, none married Man and children all over 15 at least one 25 or over, none married Woman: and one child under 15 Woman: and two children both under 15 Woman: and two children both under 15 Woman: and children at least one under and one over Moman: and children at least one under and one over Moman: and children, at least one under and one over Moman: and children, at least one under and one over Woman: and children all over 15, at least one 25 or Over, none married Man: and widowed or separated son Two generation 306 307 308 309 310 311 312 213 214 215 216 DESCRIBE COMPOSITION BELOW

(b) born in Eire