

## D.M.'s comments on Glossary of Terms.

### 1. N.A. scale rate, basic scale.

~~I used basic allowance plus rent~~ (or mortgage interest) because this is the one sum which can be known easily. Complications arise with allowing for relatives in the house because they are not always assessed by the NAB as contributing fully. Thus, two teenage sons who are not steady workers appear to be assessed at 2/6 each, but are probably a liability. I was trying to get at what the mother was entitled to as the head of a national assistance household, and then I was comparing what she actually received (NA plus relatives' contributions etc) against this.

Complications arise where the rent is paid directly, or where the national assistance fatherless family is lodging with another national assistance family. In both instances the family interviewed received no rent, and <sup>their</sup> all other incomes must appear proportionately larger if the basic scale excluding rent is used for these families.

### 2. Poverty line.

I didn't really use the NA 100% line as a poverty base, but merely to calculate whether my families really lived at the 140% Peter and Brian suggest. Their line appears a bit misleading in one way because most of the families on assistance are old people who do better with allowances than fatherless families at least.

### 3. Regular weekly household income.

My Regular weekly household income was slightly more complicated in that <sup>it was</sup> I corrected not only for relatives giving money, but also for that proportion of money which the household must spend on that relative i.e. if a family on national assistance received a net income of £2 above NA scale rate, then I ~~split~~ <sup>was split</sup> the £2 between the national recipients and the relative (using proportions based on



#### 4 Household income.

Seems to be fair agreement here, except for Hilary's estimate of what food costs. ~~4~~ Says 35/- merely because it makes nicer numbers to split up for individual meals: breakfast 5/-, lunch 10/-, dinner £1. Quite untenable.

#### 5. Assessible Incomes.

Some room for disagreement here since you can either add in those sums which the NAB knows about and ignores (like education maintenance), or you can leave them out as not affecting assessment. It really depends what we want this figure for. Difficult to take account of bus fares, and this is usually done by inference from what the NAB has assessed i.e. the question which assessible income answers is of the type - did the NAB allow for the fact that this mother spends x on bus fares, out of her wage of y.

#### 6. Official income.

Don't know if this is much use. Can't remember now why I worked it out, although it seemed a good idea at the time. It really means, what does the NAB think this family gets, but it's a rather artificial construct since the NAB doesn't issue figures for this, does it?

#### Addenda

There isn't a term for this point, but I know John and I have used different conceptions of certain incomes like welfare benefits, cash given for TV, school clothing grants etc. I'm open to conversion on this since the sums are small, but at the moment we're arguing for different principles and the matter ought to be raised at the meeting on Friday.

D.M. 25/1/66

Beats to be fair government here, except for utility's  
assistance of what food costs. I say 55% - mostly because  
it makes about average to split to for individual needs.  
Breakfast 25%, lunch 15%, dinner 15%, other 45%.

3. Assessable Income

Some room for disagreement here since you can either  
add in those areas which the IRS knows about and ignores (like  
education expenditures, or you can leave them out as not  
affecting assessments. It really depends on what we want this  
figure for. If it's to be a rough account of his needs, and  
this is usually done by insurance companies when they have  
assessed it, the question which assessable income means  
is of course - what is the value for the last year this  
person received of the money he has in the bank.

4. Legal Income

Don't know if this is what you mean. Can't remember now why I  
worked it out, although it seemed a good idea at the time.  
It really isn't, and even now I'm not sure why I got  
but it's a rather artificial calculation since the IRS  
doesn't have figures for this, even for

5. Assets

There isn't a law for this point, but I know John and I  
have had different ways of looking at certain things like  
welfare benefits, cash gifts for TV, school clothing, etc.  
etc. I'm not so conversant on this since the law is small.  
But the question is - what is the different principle and  
the answer might be to say that it is to be on the basis of