

MEMBERS OF HOUSEHOLD

Christian name
for reference only

Age last birthday

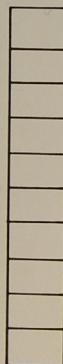
| 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th |
|-------|--------|-------|-------|-------|-------|-----|-----|-----|------|
| Ric | Victor | 6 | | | | | | | |
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51 5315

5/26

1364

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 | CM 22/11/68 | quest 22/11/68 | |
| SBC1 | TS1 ✓ TS2 ✓ | FP ✓ | BP |
| C/C | C C C C C | C C C | C |
| AMAH | AMAH | AMAH | AMAH |

RB
(i)
37-9

Name of Interviewer S. VinesSERIAL
NUMBER

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|---|---|---|---|---|---|---|---|
| 5 | 2 | 6 | 1 | 3 | 6 | 4 | 0 | 1 |

C.I.C.

Date(s) of interview(s) 5/11/63 a.m. or p.m.Length of interview(s) 20 mins.

or contacts

24 hoursTotal actual interviewing time 2 hrs 35 mins

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 <u>X</u> <u>Y</u> 0 | 3. Which sections were answered in whole or in part by which persons on the household? | Write Section 1, 2, 3, etc. | 5. Number of other households at address | 21 None |
| 2. Information for household | 11 <u>X</u> <u>Y</u> | Informant | 13 <u>P</u> (2) <u>I</u> | 6. Household living on | 22 None |
| (a) Sections | 1 | 2nd member | 14 <u>P</u> (2) | Answer 6a | ground basement floor 1st floor 2nd floor 3rd floor 4th floor 5th or above Specify |
| Housing incomplete | 2 | 3rd | 15 <u>P</u> (2) | (a) Is there a lift in the building? | <u>X</u> Yes No |
| Employment | 3 | 4th | 16 <u>P</u> (2) | 6. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance? | <u>Y</u> Yes No |
| Occupational | 4 | 5th | 17 <u>P</u> (2) | | <u>I</u> Yes No |
| Income | 5 | 6th | 18 <u>P</u> (2) | | <u>1</u> Yes No |
| CODE ALL THAT APPLY | 6 | Other (specify) | 19 <u>P</u> (2) | | <u>8</u> <u>9</u> |
| Assets | 7 | 4. Type of Accom. | 20 <u>P</u> (2) | | |
| Health | 8 | 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) | 21 <u>P</u> (2) | | |
| Soc. Services | 9 | | 22 <u>P</u> (2) | | |
| Inc. in kind | | | 23 <u>P</u> (2) | | |
| Style of living | | | | | |
| (b) Reasons if incomplete | 12 <u>X</u> <u>Y</u> 0 1 | | | | |
| — ill/disabled — does not know information — unwilling to give information other (specify) | | | | | |

(i)

B

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.

Date: 28. Nov. 5-7. 8. 6. 30. + Sat.

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

If a person does some kind of job for a different employer or on own behalf in his "spare" time this counts as a second job. Even if it is the 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 time | Finishing time | | | |
|---------------|----------------|-----------|-----------|-----------|
| | 4.30 p.m. | 5.00 p.m. | 5.30 p.m. | 6.00 p.m. |
| 7.00 a.m. | 42½ | 45 | 47½ | 50 |
| 7.30 a.m. | 40 | 42½ | 45 | 47½ |
| 8.00 a.m. | 37½ | 40 | 42½ | 45 |
| 8.30 a.m. | 35 | 37½ | 40 | 42½ |
| 9.00 a.m. | 32½ | 35 | 37½ | 40 |
| 9.30 a.m. | 30 | 32½ | 35 | 35½ |
| 10.00 a.m. | 27½ | 30 | 32½ | 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.

QUESTION 9

Exclude Bank Holidays in counting up holiday entitlement. List number of weeks to nearest week. Do not insert " $\frac{1}{2}$ ".

*2 weeks holiday
2 weeks
1 week
1 week*

QUESTION 10 Occupation

See instructions above for Q. 7(b). Start by recording member of household in left-hand box (informant, 2nd, 3rd, etc.) and then carefully note occupation and industry or business. The office will code in the right-hand columns on the basis of your information. Avoid all vague terms, e.g. "engineer". If you find the answer too general or difficult to understand always ask "What do you do?" and write in the answer. In many households there will be only one or two persons who have been at work in the past twelve months. If necessary you can use all the space in the box just for one or two persons, providing it is clear to which person(s) the information applies.

Q9
2nd was entitled
to 2 weeks holiday
in 1969, but goes
up to 3 weeks
as from 1st August
1969, so is
now entitled to 3
weeks

QUESTION 11 Change of Job

Note that sub-questions (a) - (d) apply only to persons changing their jobs less than five years previously.

11(c). IRU, etc., means Industrial Rehabilitation Unit or any other Government training centre.

QUESTION 12 Training Course

Our object is to check on men taking a re-training or training course, whether or not they changed their job. Some men may have taken a course and gone back to their former job or employers. Others may be unemployed and yet have taken such a course.

QUESTION 13 Fall in Earnings

You may be asked what you mean by "big" fall. Accept whatever the informant thinks is big. Put the information in the box, including the approximate earnings previously as well as the subsequent earnings and code the extent of the fall in the right-hand columns.

2d.

Situations charged on
Any 1st work on staff

QUESTION 5

Note that the recent Industrial Employment Act gives employers the responsibility of notifying employees about certain terms of service. Many employees will have received some kind of notification.

QUESTION 6 Whether sick pay

Include only when employer pays cash directly to an employee who is sick. Contributions towards medical care costs come under Q. 11. Ideally we would like to have details of sick pay expected and length of time employer is expected to go on paying. (Sometimes a man is paid one proportion of pay for 3 months and then a lower proportion for a further 3 months.) Many informants, however, will not know and you should do your best to get a general idea at least of the starting level for the first month, recording underneath more specific information if known.

*X 24 not
entitled to
Net 3s
booth-*

Sick pay amount What should be entered here is costs paid by employer. Sickness benefit should not be included even though employers contribute towards it. Earnings means earnings before tax.

QUESTION 7 Pension

Include any type of occupational pension, contributory or non-contributory, funded or unfunded.

QUESTION 7a Employee's contribution

Note that we are not attempting to establish what the employer pays, because many informants will not know. We require amount paid (preferably) or per cent of earnings before tax: many schemes are not of the type that the employer pays a fixed proportion of earnings. In these instances, code "None" or "Does not apply", according to the information you are given. When given a percentage note that it may be calculated on basic wages rather than earnings and you should note this so that we can adjust the figure in the office. Estimate the proportion of normal earnings the previous contribution amounts to — correct to nearest percentage point unless respondent names half a percentage point.

QUESTION 7b Pensionable age

That is, the age at which the pension is first payable.

QUESTION 7c Years towards pension

Do not count any years towards another pension in a previous employment unless those years have been accepted by the present employer as counting towards the pension from his employment.

QUESTION 7d Amount of pension

The question refers to the total occupational pension, though part of the cost may be paid by the informant. If the informant knows more details about his entitlement enter information in box (e.g. two-thirds of salary in last 5 years of service).

QUESTION 8 Meal vouchers

You may have to build up towards the average weekly value by asking "How much is each voucher worth?", "How many do you use in an average week?". Generally vouchers are additional to wage or salary but sometimes the employer will include them on a pay slip as part of earnings received. Watch that you do not count their value both here and later under net earnings.

QUESTION 9 Subsidised meals

Meals include drinks that may accompany them though we think it might cause offence to ask this in a formal question. We are interested to learn of anything from subsidised canteen meals to expense account lunches and dinners.

QUESTION 9a Saving on meals

Note that we are seeking an estimate of the difference between the actual cost to the employee and what he would have spent in the ordinary way if there were no subsidised canteen or restaurant available, or if his work did not allow him to charge the cost of outside meals. We are not seeking an estimate of the real value of the meals. Since some employees may not spend more outside on a poorer meal than they spend inside for a subsidised one, some entries may be "0" shillings.

*X 24 not
entitled to
Net 3s
booth-*

*24 from
3s and
X*

*any just
start*

MMMM
2nd - paid for 34 hours cleaning, although
in full-time wages is 40 hours. General in 10 hours.

CURRENT MONETARY INCOME

Basic being with pay
packet for 1st week in

August.

Before less £3-11-0
weekly.

2nd

Change - from August 1st -
first new cheque and.

1st August.

up to July 31st.
weekly pay packet.
£18-10-0. take home.

Very recently below
because no Sat a.m. off this,
Basic weekly rate until
1st August was 9/-
per hour for work of 50 hours
widely some overtime.

2nd. was granted a

1st August to managerial
staff ~~not~~ going from
weekly to monthly pay.
also becoming eligible for
pension & sick pay for
1st time. However he feels
himself to be very slightly
less fit financially following
the change - his weekly
cheque total less than the
old weekly pay would have

totalled for the same period.
The firms are not this is that
the firms are not fit
to continue hours for
management staff were reduced
high this for previous

hours as.
The family also found it difficult
& adjust to monthly pay
& adjust said they were still
hours less by not receive from the

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 full-time education), if any. According to this definition a man, wife, and children aged under 15 count as one income unit, but a middle-aged widow and a son who is a university student, or an elderly widow and a single daughter of 40, count as two income units. A household consisting of man and wife with three single children who are all over 15 years of age and who are at work counts as four income units.

Allocating Income

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 (if indeed it is he who receives it).

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

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: "1st", "2nd", "3rd", etc.

National Insurance contributions

A male employee ordinarily pays 15s. 8d. and a female employee 13s. 2d. per week, although note that a married woman can elect to pay only 7d. per week to cover 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 instead of contribution of 18s. 1d. (men), 14s. 8d. (women).

Graduated pension contributions

The employee contributes 4½ per cent of each pound of gross weekly earnings between the ninth and the eighteenth, i.e. approximately 11½d. for each of these pounds, plus ½ per cent for each pound between the 19th and the 30th, i.e. rather more than 1d. for each of these pounds. In fact a man with gross weekly earnings of £9 pays nothing, one with £13 pays 4s. 0d., one with £21 pays 9s. 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.

strongly to get through August 15th
without a pay packet.

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. |

*Standard
allowance
10-00*

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 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.

Tax allowance
£15-0-0

Life Insurance
allowance £13-0-0

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.

Brandy
£3-0-0
£15-0-0
10-5-0
Shared

QUESTION 20(b) Allowances for separated and divorced wives

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 grandchildren'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.

2nd £2-2-0
Life Insurance
Tax allowance
£13-0-0

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.

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.

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.

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.

1st. has
170 5/- Shares.
in Antis Hole
stocks - has no
idea of current
value - they
are "founder"
shares "

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.

Brian -
can you give
current value
of informant's
shares please?

(Q. 3(a))

I would value at £42. This interprets 'present'
as preference and is consistent with the evidence
stated B.

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.

Formed Trust
Bail Bond

\$100
for certain
bail
4 years

39 always
furnished

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.

VI HEALTH AND DISABILITY

QUESTION 1 Health

Do not probe for the names of disabling illnesses or conditions, unless the informant happens to mention them.

QUESTION 2 Unwell today

Note that the emphasis is on "today" and that you are instructed to complete the questionnaire as if all questions applied to the date when you first made contact with the household. This means that if you have postponed an interview because of illness you should ask all the questions about the day you first called.

QUESTION 2a Off work

Check with the work record (page 8) where weeks off work will have been established. But here the information is needed as the basis for general questions about current illness and disability.

QUESTION 2a (i) & b (i) Number of weeks

If more than a year write "52". If the informant cannot be sure of the exact number and there is uncertainty whether it is less or more than eight weeks seek confirmation of the exact period from the individual concerned at a second call if necessary.

QUESTION 2c Regularly

That is, at least once a month for the past three months in connection with the present illness or disability.

QUESTION 3 Condition affecting activity

This question is designed to prepare the ground for the all-important Q. 7. You are not asked to trace every conceivable disability or condition from which people may suffer. Many of them, anyway, will not know diagnostic terms even if you ask them. Instead, you ask about conditions which restrict activity, show Flashcard No. 6 (which is nearly the same list as prompted verbally) and code any part of the body or faculty with which "trouble" is reported. You do not explore all possible effects but only a few examples of effects in which we are particularly interested. Remember you are only trying to find out about certain conditions, not every condition.

Nerves

Pay particular attention to the need to prompt for any trouble with "nerves".

Reading ordinary print

Note that you code "No" only if a person cannot read print in a newspaper. Do not code "No" if a person merely has difficulty. For someone who cannot read interpret the question as "seeing" print in newspaper. We are interested at this point in sight not literacy.

Hearing

Note that if an informant does not admit difficulty with hearing but it is observed, you can code accordingly.

*Hubard had
a stroke about
4 years ago. Now
he has a lot of
trouble with his
hearing. He can't hear
clearly every day.
He has to turn up the
radio to hear it.*

FOR ALL

9. Have you stayed overnight with relatives or friends (on holiday or otherwise) in the last year, either without paying or not paying the full cost? Or has anyone taken you on holiday or lent you a house or a cottage of their own in which to stay?

yes, relatives } ASK Q.9(a)
yes, friends }
no }
DK } SKIP TO Q.10

(a) How many nights altogether in the year?

WRITE IN NUMBER

IF STAYING 30 NIGHTS OR MORE

(b) How much a week do you think you saved compared with what you would have spent if you had stopped at home or had to pay the cost of the holiday yourself?

Does Not Apply
nothing
DK

APPROXIMATE SAVINGS IN SHILLINGS PER WEEK

10. Has anyone stayed overnight with you in the last 12 months, either without paying or not paying full costs? Or have you taken anyone on holiday or lent them a place of your own in which to stay?

yes, relatives } ASK Q.10(a)
yes, friends }
no }
DK } SKIP TO NEXT SECTION

(a) How many nights altogether in the year?

WRITE IN NUMBER

IF STAYING 30 NIGHTS OR MORE

(b) How much a week more do you think this cost compared with what you would have usually spent (allowing for anything they may have paid you)?

WRITE IN AMOUNT IN COLUMN FOR HOUSEWIFE ONLY

Does Not Apply
nothing
DK

APPROXIMATE ADDITIONAL COST IN SHILLINGS PER WK

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10-11 | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | 16-17 | 17-18 | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 25-26 | 26-27 | 27-28 | 28-29 | 29-30 | 30-31 | 31-32 | 32-33 | 33-34 | 34-35 | 35-36 | 36-37 | 37-38 | 38-39 | 39-40 | 40-41 | 41-42 | 42-43 | 43-44 | 44-45 | 45-46 | 46-47 | 47-48 | 48-49 | 49-50 | 50-51 | 51-52 | 52-53 | 53-54 | 54-55 | 55-56 | 56-57 | 57-58 | 58-59 | 59-60 | 60-61 | 61-62 | 62-63 | 63-64 | 64-65 | 65-66 | 66-67 | 67-68 | 68-69 | 69-70 | 70-71 | 71-72 | 72-73 | 73-74 | 74-75 | 75-76 | 76-77 | 77-78 | 78-79 | 79-80 | 80-81 | 81-82 | 82-83 | 83-84 | 84-85 | 85-86 | 86-87 | 87-88 | 88-89 | 89-90 | 90-91 | 91-92 | 92-93 | 93-94 | 94-95 | 95-96 | 96-97 | 97-98 | 98-99 | 99-100 | 100-101 | 101-102 | 102-103 | 103-104 | 104-105 | 105-106 | 106-107 | 107-108 | 108-109 | 109-110 | 110-111 | 111-112 | 112-113 | 113-114 | 114-115 | 115-116 | 116-117 | 117-118 | 118-119 | 119-120 | 120-121 | 121-122 | 122-123 | 123-124 | 124-125 | 125-126 | 126-127 | 127-128 | 128-129 | 129-130 | 130-131 | 131-132 | 132-133 | 133-134 | 134-135 | 135-136 | 136-137 | 137-138 | 138-139 | 139-140 | 140-141 | 141-142 | 142-143 | 143-144 | 144-145 | 145-146 | 146-147 | 147-148 | 148-149 | 149-150 | 150-151 | 151-152 | 152-153 | 153-154 | 154-155 | 155-156 | 156-157 | 157-158 | 158-159 | 159-160 | 160-161 | 161-162 | 162-163 | 163-164 | 164-165 | 165-166 | 166-167 | 167-168 | 168-169 | 169-170 | 170-171 | 171-172 | 172-173 | 173-174 | 174-175 | 175-176 | 176-177 | 177-178 | 178-179 | 179-180 | 180-181 | 181-182 | 182-183 | 183-184 | 184-185 | 185-186 | 186-187 | 187-188 | 188-189 | 189-190 | 190-191 | 191-192 | 192-193 | 193-194 | 194-195 | 195-196 | 196-197 | 197-198 | 198-199 | 199-200 | 200-201 | 201-202 | 202-203 | 203-204 | 204-205 | 205-206 | 206-207 | 207-208 | 208-209 | 209-210 | 210-211 | 211-212 | 212-213 | 213-214 | 214-215 | 215-216 | 216-217 | 217-218 | 218-219 | 219-220 | 220-221 | 221-222 | 222-223 | 223-224 | 224-225 | 225-226 | 226-227 | 227-228 | 228-229 | 229-230 | 230-231 | 231-232 | 232-233 | 233-234 | 234-235 | 235-236 | 236-237 | 237-238 | 238-239 | 239-240 | 240-241 | 241-242 | 242-243 | 243-244 | 244-245 | 245-246 | 246-247 | 247-248 | 248-249 | 249-250 | 250-251 | 251-252 | 252-253 | 253-254 | 254-255 | 255-256 | 256-257 | 257-258 | 258-259 | 259-260 | 260-261 | 261-262 | 262-263 | 263-264 | 264-265 | 265-266 | 266-267 | 267-268 | 268-269 | 269-270 | 270-271 | 271-272 | 272-273 | 273-274 | 274-275 | 275-276 | 276-277 | 277-278 | 278-279 | 279-280 | 280-281 | 281-282 | 282-283 | 283-284 | 284-285 | 285-286 | 286-287 | 287-288 | 288-289 | 289-290 | 290-291 | 291-292 | 292-293 | 293-294 | 294-295 | 295-296 | 296-297 | 297-298 | 298-299 | 299-300 | 300-301 | 301-302 | 302-303 | 303-304 | 304-305 | 305-306 | 306-307 | 307-308 | 308-309 | 309-310 | 310-311 | 311-312 | 312-313 | 313-314 | 314-315 | 315-316 | 316-317 | 317-318 | 318-319 | 319-320 | 320-321 | 321-322 | 322-323 | 323-324 | 324-325 | 325-326 | 326-327 | 327-328 | 328-329 | 329-330 | 330-331 | 331-332 | 332-333 | 333-334 | 334-335 | 335-336 | 336-337 | 337-338 | 338-339 | 339-340 | 340-341 | 341-342 | 342-343 | 343-344 | 344-345 | 345-346 | 346-347 | 347-348 | 348-349 | 349-350 | 350-351 | 351-352 | 352-353 | 353-354 | 354-355 | 355-356 | 356-357 | 357-358 | 358-359 | 359-360 | 360-361 | 361-362 | 362-363 | 363-364 | 364-365 | 365-366 | 366-367 | 367-368 | 368-369 | 369-370 | 370-371 | 371-372 | 372-373 | 373-374 | 374-375 | 375-376 | 376-377 | 377-378 | 378-379 | 379-380 | 380-381 | 381-382 | 382-383 | 383-384 | 384-385 | 385-386 | 386-387 | 387-388 | 388-389 | 389-390 | 390-391 | 391-392 | 392-393 | 393-394 | 394-395 | 395-396 | 396-397 | 397-398 | 398-399 | 399-400 | 400-401 | 401-402 | 402-403 | 403-404 | 404-405 | 405-406 | 406-407 | 407-408 | 408-409 | 409-410 | 410-411 | 411-412 | 412-413 | 413-414 | 414-415 | 415-416 | 416-417 | 417-418 | 418-419 | 419-420 | 420-421 | 421-422 | 422-423 | 423-424 | 424-425 | 425-426 | 426-427 | 427-428 | 428-429 | 429-430 | 430-431 | 431-432 | 432-433 | 433-434 | 434-435 | 435-436 | 436-437 | 437-438 | 438-439 | 439-440 | 440-441 | 441-442 | 442-443 | 443-444 | 444-445 | 445-446 | 446-447 | 447-448 | 448-449 | 449-450 | 450-451 | 451-452 | 452-453 | 453-454 | 454-455 | 455-456 | 456-457 | 457-458 | 458-459 | 459-460 | 460-461 | 461-462 | 462-463 | 463-464 | 464-465 | 465-466 | 466-467 | 467-468 | 468-469 | 469-470 | 470-471 | 471-472 | 472-473 | 473-474 | 474-475 | 475-476 | 476-477 | 477-478 | 478-479 | 479-480 | 480-481 | 481-482 | 482-483 | 483-484 | 484-485 | 485-486 | 486-487 | 487-488 | 488-489 | 489-490 | 490-491 | 491-492 | 492-493 | 493-494 | 494-495 | 495-496 | 496-497 | 497-498 | 498-499 | 499-500 | 500-501 | 501-502 | 502-503 | 503-504 | 504-505 | 505-506 | 506-507 | 507-508 | 508-509 | 509-510 | 510-511 | 511-512 | 512-513 | 513-514 | 514-515 | 515-516 | 516-517 | 517-518 | 518-519 | 519-520 | 520-521 | 521-522 | 522-523 | 523-524 | 524-525 | 525-526 | 526-527 | 527-528 | 528-529 | 529-530 | 530-531 | 531-532 | 532-533 | 533-534 | 534-535 | 535-536 | 536-537 | 537-538 | 538-539 | 539-540 | 540-541 | 541-542 | 542-543 | 543-544 | 544-545 | 545-546 | 546-547 | 547-548 | 548-549 | 549-550 | 550-551 | 551-552 | 552-553 | 553-554 | 554-555 | 555-556 | 556-557 | 557-558 | 558-559 | 559-560 | 560-561 | 561-562 | 562-563 | 563-564 | 564-565 | 565-566 | 566-567 | 567-568 | 568-569 | 569-570 | 570-571 | 571-572 | 572-573 | 573-574 | 574-575 | 575-576 | 576-577 | 577-578 | 578-579 | 579-580 | 580-581 | 581-582 | 582-583 | 583-584 | 584-585 | 585-586 | 586-587 | 587-588 | 588-589 | 589-590 | 590-591 | 591-592 | 592-593 | 593-594 | 594-595 | 595-596 | 596-597 | 597-598 | 598-599 | 599-600 | 600-601 | 601-602 | 602-603 | 603-604 | 604-605 | 605-606 | 606-607 | 607-608 | 608-609 | 609-610 | 610-611 | 611-612 | 612-613 | 613-614 | 614-615 | 615-616 | 616-617 | 617-618 | 618-619 | 619-620 | 620-621 | 621-622 | 622-623 | 623-624 | 624-625 | 625-626 | 626-627 | 627-628 | 628-629 | 629-630 | 630-631 | 631-632 | 632-633 | 633-634 | 634-635 | 635-636 | 636-637 | 637-638 | 638-639 | 639-640 | 640-641 | 641-642 | 642-643 | 643-644 | 644-645 | 645-646 | 646-647 | 647-648 | 648-649 | 649-650 | 650-651 | 651-652 | 652-653 | 653-654 | 654-655 | 655-656 | 656-657 | 657-658 | 658-659 | 659-660 | 660-661 | 661-662 | 662-663 | 663-664 | 664-665 | 665-666 | 666-667 | 667-668 | 668-669 | 669-670 | 670-671 | 671-672 | 672-673 | 673-674 | 674-675 | 675-676 | 676-677 | 677-678 | 678-679 | 679-680 | 680-681 | 681-682 | 682-683 | 683-684 | 684-685 | 685-686 | 686-687 | 687-688 | 688-689 | 689-690 | 690-691 | 691-692 | 692-693 | 693-694 | 694-695 | 695-696 | 696-697 | 697-698 | 698-699 | 699-700 | 700-701 | 701-702 | 702-703 | 703-704 | 704-705 | 705-706 | 706-707 | 707-708 | 708-709 | 709-710 | 710-711 | 711-712 | 712-713 | 713-714 | 714-715 | 715-716 | 716-717 | 717-718 | 718-719 | 719-720 | 720-721 | 721-722 | 722-723 | 723-724 | 724-725 | 725-726 | 726-727 | 727-728 | 728-729 | 729-730 | 730-731 | 731-732 | 732-733 | 733-734 | 734-735 | 735-736 | 736-737 | 737-738 | 738-739 | 739-740 | 740-741 | 741-742 | 742-743 | 743-744 | 744-745 | 745-746 | 746-747 | 747-748 | 748-749 | 749-750 | 750-751 | 751-752 | 752-753 | 753-754 | 754-755 | 755-756 | 756-757 | 757-758 | 758-759 | 759-760 | 760-761 | 761-762 | 762-763 | 763-764 | 764-765 | 765-766 | 766-767 | 767-768 | 768-769 | 769-770 | 770-771 | 771-772 | 772-773 | 773-774 | 774-775 | 775-776 | 776-777 | 777-778 | 778-779 | 779-780 | 780-781 | 781-782 | 782-783 | 783-784 | 784-785 | 785-786 | 786-787 | 787-788 | 788-789 | 789-790 | 790-791 | 791-792 | 792-793 | 793-794 | 794-795 | 795-796 | 796-797 | 797-798 | 798-799 | 799-800 | 800-801 | 801-802 | 802-803 | 803-804 | 804-805 | 805-806 | 806-807 | 807-808 | 808-809 | 809-810 | 810-811 | 811-812 | 812-813 | 813-814 | 814-815 | 815-816 | 816-817 | 817-818 | 818-819 | 819-820 | 820-821 | 821-822 | 822-823 | 823-824 | 824-825 | 825-826 | 826-827 | 827-828 | 828-829 | 829-830 | 830-831 | 831-832 | 832-833 | 833-834 | 834-835 | 835-836 | 836-837 | 837-838 | 838-839 | 839-840 | 840-841 | 841-842 | 842-843 | 843-844 | 844-845 | 845-846 | 846-847 | 847-848 | 848-849 | 849-850 | 850-851 | 851-852 | 852-853 | 853-854 | 854-855 | 855-856 | 856-857 | 857-858 | 858-859 | 859-860 | 860-861 | 861-862 | 862-863 | 863-864 | 864-865 | 865-866 | 866-867 | 867-868 | 868-869 | 869-870 | 870-871 | 871-872 | 872-873 | 873-874 | 874-875 | 875-876 | 876-877 | 877-878 | 878-879 | 879-880 | 880-881 | 881-882 | 882-883 | 883-884 | 884-885 | 885-886 | 886-887 | 887-888 | 888-889 | 889-890 | 890-891 | 891-892 | 892-893 | 893-894 | 894-895 | 895-896 | 896-897 | 897-898 | 898-899 | 899-900 | 900-901 | 901-902 | 902-903 | 903-904 | 904-905 | 905-906 | 906-907 | 907-908 | 908-909 | 909-910 | 910-911 | 911-912 | 912-913 | 913-914 | 914-915 | 915-916 | 916-917 | 917-918 | 918-919 | 919-920 | 920-921 | 921-922 | 922-923 | 923-924 | 924-925 | 925-926 | 926-927 | 927-928 | 928-929 | 929-930 | 930-931 | 931-932 | 932-933 | 933-934 | 934-935 | 935-936 | 936-937 | 937-938 | 938-939 | 939-940 | 940-941 | 941-942 | 942-943 | 943-944 | 944-945 | 945-946 | 946-947 | 947-948 | 948-949 | 949-950 | 950-951 | 951-952 | 952-953 | 953-954 | 954-955 | 955-956 | 956-957 | 957-958 | 958-959 | 959-960 | 960-961 | 961-962 | 962-963 | 963-964 | 964-965 | 965-966 | 966-967 | 967-968 | 968-969 | 969-970 | 970-971 | 971-9 |
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QUESTION 7 Food

Actual nutritional levels cannot be established by an interview of this kind, but it is hoped that these questions will show very roughly (i) whether a family member goes short of food occasionally, (ii) whether the family is able to buy relatively expensive foods frequently, (iii) whether any member of the family goes short of food occasionally, and (iv) to what extent patterns of food consumption vary with income.

(a) Cooked breakfast

Many women do not eat breakfast. Bacon and eggs is only an example. Others would be boiled or fried egg, haddock, kipper, etc. But not porridge, toast, fried bread or potatoes (the distinction is between carbohydrates and other foods).

(b) No cooked meal

Stress the whole day. A heavy breakfast but nothing later, or a heavy meal at supper-time will not count as going without a cooked meal during the day.

(c) Fresh meat

This will be difficult for households where children have school dinners, or members of the household eat canteen meals. It would be reasonable to code such persons "Yes" in the absence of any better information. It is highly possible that some housewives may have very little fresh meat (defined to include chicken, chops, frozen meat of any kind but not corned beef, tinner meat, boiled ham or sausages). Care is needed as meat-eating is probably over-stated, and when there is meat the men in the household and not the women may have it.

Q7b.
Housewife had
damp cold
meat because she
lets it in the
fridge

QUESTION 8 (a) Joint

Accept what the informant understands by a joint.

QUESTION 8 (b) and (c) Milk

Do not include school milk (a correction for this will be made in the office). Check for extra milk at weekends. Include sterilised milk ("ster-a") as fresh. Some houses buy milk in powder or liquid in tins for babies too, but do not attempt to assess the quantities of this. Just make a note that it is bought.

QUESTION 9 (b) Clothing

Clothing cheques are "Provident" cheques and the like where a cheque for £1, for example, entitles a person to shop at certain shops and repayment is made at 1s. in the £1 for 21 weeks. Clubs include any kind of arrangement through a catalogue, shop, or door-to-door salesman.

QUESTION 9 (c) and (d) Spending on clothing clubs

Some clubs include coal and furniture as well as clothes; try to get an estimate of the proportion of money spent on clothes. Informants often give a maximum figure, when in fact they miss or only pay something on account.

QUESTION 11 Adequate footwear

Includes state of repair as well as fit. Plimsolls and sandals in winter are not adequate, nor are boots alone adequate for summer. Plastic sandals are coded not adequate, unless there are other shoes.

QUESTION 12 Smoking, pools and betting

Smoking is often underestimated in surveys. By asking quantities we hope to be able to work out roughly the expenditure. Note if cigars and not cigarettes. Take care to make betting seem a very common activity (which it is, of course), since information may not readily be forthcoming in the context of all these questions on shortages.

QUESTION 13 Christmas

Make sure that the sum you have is the extra expense on top of normal housekeeping for the household unit.

2-10-0 10-

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.

Q21.
3 adult in
household included

Lips mother
Income was £14-00
pay pocket for C.W.E.
plus his mother-in-laws
State pension

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

Can

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; one aged under 60 | ... | ... | ... | 106 | |
| Husband and wife; 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; + 2 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; all 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 | | | | | |