

## MEMBERS OF HOUSEHOLD

Christian name  
for reference only

Age last birthday

1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
George	Harriet	Lawrence	Rose						
65-66	65-66	65-66	65-66	65-66	65-66				
39	36	15	10						

475-7639

5/26

2482

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	CH 2/6/68		
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(1) 379



C.I.C.

SERIAL  
NUMBER

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

Name of Interviewer: S. VinesDate(s) of interview(s) 15/5 a.m. & p.m.  
or contacts 26/6Length of interview(s) 1 1/2 hr  
1 hr  
15 minTotal actual interviewing time 2 3/4 hr

## 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="checkbox"/> X <input checked="" type="checkbox"/> Y 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
		Informant	13	None	0
		2nd member	14	6. Household living on	22
2. Information for household — — complete skip to Q. 3 incomplete—answer 2a	11 <input checked="" type="checkbox"/> X Y		15	ground basement floor	<input checked="" type="checkbox"/> X
(a) Sections Housing incomplete Employment	1 2	3rd	16	1st floor	1
Occupational	3	4th	17	2nd floor	2
Income	4	5th	18	3rd floor	3
Assets	5	6th	19	4th floor	4
Health	6	Other (specify)	20	5th or above	5
Soc. Services	7			Specify	
Inc. in kind	8			(a) Is there a lift in the building? Yes No	6 7
Style of living	9				
(b) Reasons if incomplete —	12				
— ill/disabled	X				
does not know	Y				
information	0				
unwilling to give	1				
information					
other (specify)					
		4. Semi or detached house or bungalow		7. Is there an internal or external flight of at least 4 steps or stairs to the dwelling entrance?	23
		Ter. h'se or bungalow	<input checked="" type="checkbox"/> X	Yes No	8 9
		Self-con. flat in block	0		
		Self-con. flat in house	1		
		Self-con. flat attached to shop/business	2		
		Room(s): furnished	3		
		Other (specify)	4		



# QUESTION 8 Work record

Our aim is to trace persons whose work record is not full and to establish both numbers of weeks off work and numbers of weeks in which fewer than 30 hours were worked.

## Weeks off work in year

The procedure is first to ask the general question about numbers of weeks off work. Some informants will be uncertain of the right answer. They can be encouraged by prompts about the last spell off work for unemployment, then sickness and so on down the list. Whenever it is clear they are going back more than 12 months you should move on to the next eventuality on the list. In the appropriate column note the number of weeks for all spells of unemployment, sickness, etc. You must record "O" in all open boxes when the person has had no spell off work for that reason. You may ignore the codes "X" and "Y" under each open box. They are for office use. For easy reference you can record each spell off work alongside the months listed below. (You may in rare instances interview persons, say, who had five or six spells off work through sickness and may need to show some rough working to arrive at the right total. (Please leave any rough working in case of queries.)

## List member of household (informant, 2nd, 3rd) and weeks off work and reason

January.....	July.....
February.....	August.....
March.....	September.....
April.....	October.....
May.....	November.....
June.....	December.....

Some informants may have a quick answer for the first general question (usually because they have a very full or almost empty record of work in the year). You should nonetheless use the same procedure of asking about each type of eventuality and each spell off work as a check. If an informant says he hasn't been off work except for "just odd days because of colds and so on" ASK **How much would it amount to over the past twelve months — one week, two weeks?** AND CODE ACCORDINGLY. For informants (e.g. housewives or students) who have only worked for a few weeks in the year, you may find it quicker to establish first how long they were at work.

As with so many other questions about "the last twelve months" in this questionnaire, informants will often find it helpful if you encourage them to think forwards from a date exactly a year ago.

3 rds working time

Beginning May 6  
beginning August 1967  
= 14 pay days

End of January 1968 with date of interview (1967)

11 pay days

Pay days employed same full but spells of work

3 odd days  
+ 4 bank holiday



**QUESTION 9**

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

**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.

**QUESTION 11 Change of Job**

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

*4 years  
back at work*

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

*Q13. I had a  
big fall in earnings from Jan-Mar  
1964. Motor industry going through bad  
time - almost no production at factory up  
dropped to the guaranteed wage - into*

**QUESTION 12 Training Course**

Our object is to check on men taking a re-training or training course, overtime etc. In fact 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.

*no piece work, or bonus or  
1 1/2 days overtime a week home for  
the rest of the time. Working from memory wife says  
that he dropped from about £22/25 to about £8-10 a week on guaranteed  
before ~~retraining~~ to about £8-10 a week on guaranteed  
wage. He thinks he could have been better off on £11 a week if  
employed by firm as dependent on unemployment pay & allowances.*

**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.



**QUESTION 14 Best job**

If you are asked "What do you mean by 'best'?" you should say "It is up to you to decide" (adding, but only if necessary, "whether it's best because of the money, the people, the job in itself or anything else"). Of course there will be people who give a mixture of reasons. Code the one they treat as most important. If they are undecided code DK.

**QUESTION 15**

A few persons — e.g. students — may have worked for part of the last year, or may work every Saturday and still be in full-time education. We will be asking about them later. Code them as still in full-time education.

**QUESTION 15(a) Years of full-time education**

The question is worded so that if someone has missed a year's schooling because of illness, say, between the ages of 5 and 14, he can adjust his answer accordingly. You can check (or aid other informants trying to reach an answer) by deducting five years from the leaving age and then asking if the result allows for any absence because of hospitalisation, war evacuation, military service, or any other reason. Note that full-time education can be provided in hospital. Only deduct a year if ALL of it was spent out of school. When writing in leaving age and number of years education remember again to insert each digit.

**QUESTION 16 Manual Workers**

If you are in doubt from what you have been told about a man's job whether it is manual ask, "How do you do your work? Is it mostly heavy work, or operating a machine or mostly with your hands?" If he indicates any of these ask Q. 16. If still in doubt ask the question and write a note.

*Q16 Apprenticeship*  
*Ifr can't remember many details of apprenticeship as he is no longer in business.*  
*Woods. He changed his job & his trade about 3 years ago when he had the chance to join a self help housing scheme run by employees of his motor works. They needed a joiner in the scheme & help with house building, but he had to be busy at his other job. He's finding that there are very few joiner jobs. Ifr didn't change his job & went to his work as a fitter & was very eager to take the chance of getting a house.*

**QUESTION 17(a) Husband's occupation**

Follow same procedure as above under Question 10. It will be even more necessary to probe for the exact type of job. Encourage the woman to tell you what her husband did, since the answer is most important for us in classifying occupational status.



## OCCUPATIONAL FACILITIES AND FRINGE BENEFITS

### General

Our intention is to invite anyone who has been working full-time to tell us about working conditions and fringe benefits. This will include anyone currently sick or unemployed who has been in full-time work in the last 12 months.

NORMALLY QUESTIONS SHOULD NOT BE ASKED ON SOMEONE ELSE'S BEHALF: THEY SHOULD BE ADDRESSED TO THE PERSON IN OR RECENTLY IN A PARTICULAR EMPLOYMENT.

But if two brothers, or husband and wife, work in the same factory or if otherwise the informant has good reason for knowing the employment conditions, then the interviewer may exercise discretion.

### QUESTION 1 Outdoors

In determining whether **mainly** outdoors, you should find whether proportion of working time spent outdoors exceeds 50 per cent. Those working outdoors but under cover (e.g. some dock labourers and railway porters) should be counted as outdoors. Where conditions have changed, the question should be applied to the **most recent** conditions (e.g. last week at work).

### QUESTION 2 Facilities

We are interested only in facilities provided by the employer. **Disregard** provisions and facilities which may happen to be available but which are not provided by the employer (e.g. garage hand who uses W.C. and washing facilities in neighbouring shop, or printer's apprentice who nips into local café for tea). For someone currently sick or unemployed the questions apply to the last job he held during the previous 12 months.

**Facilities for washing** Note that there must be hot water, soap and towel if "yes" is to be coded. Include liquid soap and paper towels in definition if necessary.

### QUESTIONS 2 and 3 Writing in questions which do not apply

Working conditions vary widely and it is impossible to devise questions which fit them all. If you are satisfied that the answer yes or no to a particular question is meaningless or inappropriate **DO NOT CODE** alongside the item but write in underneath how many of the 8 or 10 items do not apply.

### QUESTION 3 Sufficient Heating

The test is whether the informant feels cold at his work more often than the occasional instance of there being a heating breakdown or a really big freeze.

**Facilities for washing** Note that there must be hot water, soap, towel and mirror if "yes" is to be coded. You may count liquid soap as "soap" and paper towels and even a hand drying machine as equivalent to a towel if necessary.

**Place for lunch** Eating at bench or desk does not count.

**Place to keep clothes** e.g. cupboard, locker, wardrobe, hook in small room, etc. The wording should make clear that we are interested **both** in a place where clothes can be kept **and** one where they will be reasonably safe.

930)

Hot pressing -  
temp too hot Ben  
work - too cold when  
not sure heat comes  
away from the process



Q7  
Pension

2yr has no pension -  
but Austin pay towards  
Lawrence scheme for  
lump sum which is given  
on retirement - money  
paid on death & retirement  
£400 - this case - ~~not~~ find  
amount not linked to earnings  
at retirement.

#### 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.

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.

Q6  
2nd  
Not too  
up to normal  
- higher than  
value according  
to service = 2d  
don't really know what  
would happen in his case



**QUESTION 10 Personal use**

Includes transport to and from work.

**QUESTION 10a Normal repairs**

Excludes repairs caused by negligence of informant or family. **Make and type**—e.g. Vauxhall Cresta, Saloon or Morris 15 cwt. van. The description should be enough for us to look up its second-hand value as a check on the value.

**QUESTION 10d Driver**

This is a polite way of ascertaining whether the car is chauffeur-driven. Thus Code X includes self, family, friends and other employees driving for pleasure and not because they are paid to drive the respondent around.

**QUESTION 11 Other benefits**

Read the prompts slowly: they are carefully drafted to cover the perks of both senior and junior staff. The goods may vary from free or subsidised coal given to miners to discounts on goods bought or free vegetables, seeds or seedlings. Don't hesitate to pursue it further according to occupations of informants. **Transport** may be free leisure travel given to railway or bus employees or paid holidays given to senior executives. Note this section is supplementary to the use of a vehicle in Q. 10. **Medical expenses** may be premiums to insurance agencies for private medical care or the direct payment of doctors' bills. **Education** can range from free tennis lessons or typing lessons to payment of public school fees. **Shares in the company** can be given free or below market value.

ENCOURAGE THE INFORMANT to add items under the various headings together and give time for this to be done. We are interested to know what it would cost to buy these things privately even though the employee might not have chosen to do so (e.g. the employee might have used the Health Service if his employer did not pay for him to have private medical care).

"How much a year are these things worth altogether?"

The point here is that some kinds of entries will be money saved, say, on goods and services which the informant would have had to pay for, whereas other entries will involve things he would never have afforded or thought about. Our aim is to discover what equivalent in extra income would be needed if he did the same things but had to bear the full cost himself.

**QUESTION 13 Satisfaction with job**

The questions are laid out in a form which equally encourage positive or negative answers. You may shorten the question to "Are you satisfied or dissatisfied with ——" providing the informant seems to be genuinely weighing the alternatives.

Facilities at work means facilities as asked under Q. 3 earlier.

*Car, budget said  
unit - this  
practical & cheap  
solid design.  
Car. Price 11,00.  
£70 less 16% tax  
17 1/2 % N  
basic price.  
yearly saving 7  
£10 - 0-0  
given a car  
that car will  
stay in family  
7 years.*



## CURRENT MONETARY INCOME

### General

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: "Inf." "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 insurance contribution of 18s. 1d. (men), 14s. 8d. (women).

#### Graduated pension contributions

The employee contributes  $\frac{1}{4}$  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  $\frac{1}{4}$  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. 8d. About one person in every five, however, is contracted out of the graduated pension scheme, but such persons nonetheless pay  $\frac{1}{4}$  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 (3). Remember Q. 3(d) 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 Apr*  
Variations in pay because  
of piece work - 4 Sat  
mornings every 3rd week  
highest take has £26-0-0  
lowest take has £13-0-0

*because of shift system*  
*2 Apr on last 2 days work*  
*with 3 days holiday pay*  
*i.e. Bank holiday*  
*factory closed*  
*2- to sleep cancelled for*  
*4 night sleep this pay hr*  
*then 3 days holiday pay -*  
*(day rate)*  
*then factory started work after*  
*holidays the 8th - 11th*  
*night shifts - 6-2 sleep*  
*cancelled again*

*2nd*  
*Gross wage*  
*13-5-0*  
*6-5-0*  
*= pension fund*



#### 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.

#### 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.



House

Housing Assn scheme -  
Pay rent - but is actually going to buy house  
Rent £2-3-0 this includes all rates - outside decoration - structural  
insurance / structural repairs.  
or loan capital + interest

About 40 years to pay off  
before house is owned.  
about 12 years have been  
paid.

total price of house then  
bought £1050 10000

14-7 rent goes to pay back  
loan - interest & capital.  
Present value of house £4,500.  
It could be sold without  
difficulty from Assn  
Got first for say 12 years  
house approx £20 years.

Grand Rent - 15-10-0  
Rent - £56-0-0  
Water rate 3-0-0

~~House, the pool~~

#### 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.

House

#### QUESTION 25(e) Rate rebate or reduction

Note that many councils pay rebates twice a year.

Being bought through local  
bought housing assn.

Rent of 2-3-0 weekly

#### 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

- source of loan or mortgage;
- term of repayment;
- number of years paid;
- 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.

cases  
Repayment of capital  
or interest about 14-15%  
2-3% each  
2) Rates £56-0-0 p.a.  
water rate £3-0-0  
3) Grand Rent £15-10-0 p.a.

Rent also cases.  
insurance of house  
structural, outside  
decoration & structural  
repairs.

#### 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.

House ~~cost~~ cost  
£1050 the first occupied  
12 years ago. 12 years

payment on capital  
has been made -  
about 40 more years  
payment is needed to buy house.  
Present value £4,500.

If this house could be sold without legal  
difficulty arising from membership of housing assn.



#### 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.

Q12  
2nd Card not  
give accurate details  
for H.P. on T.V. set  
as her answers are  
clearly very confused.  
She didn't have her H.P. book as  
recently it had been returned + returned because  
he had not filled in original price  
paid for T.V.

#### 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.



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? —

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 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  
 APPLY 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? \*

yes  
 no  
 DK

(b) What would you describe as poverty?

WRITE IN ANSWER

Well you do read of these cases in Ho-papers - Hotel  
 paper - but it looks a bit of looking out between  
 poverty & welfare. I think.

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

X - their own fault? - I mean there are jobs if you're  
 Y - the Government's fault? - really nothing to work  
 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 those?  
 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 CODE  
 General Election (I don't mean who you voted for, ALL AGED  
 just whether you voted)? \* 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?

WRITE IN ANSWER

Well I think there's a great deal of waste in the  
 country - (the social security, immigrants - I  
 think there's a great deal of waste in tax payers  
 are paying for it.

1st	2nd	3rd	4th	5th	6th	7	8	9	10
71	71	71	71	71	71	71	71	71	71
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
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	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
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
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
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
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
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
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
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

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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

Com

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

<b>One generation</b>			Man: and widowed or separated daughter ... ..	221
Man alone: aged 60 or over ... ..		101	Woman: and widowed or separated son ... ..	222
Man alone: aged under 60 ... ..		102	Woman: and widowed or separated daughter ... ..	223
Woman alone: aged 60 or over ... ..		103	Otherwise two generations: all related ... ..	224
Woman alone: aged under 60 ... ..		104	Otherwise two generations: at least one person not related to any other ... ..	225
Husband and wife: both aged 60 or over ... ..		105	Other (SPECIFY) ... ..	226
Husband and wife: at least one aged under 60 ... ..		106		
Husband and wife: both under 60 ... ..		107	<b>Three generation</b>	
Man and woman: otherwise related ... ..		108	Man, son and d-in-law, grandchildren: all under 15 ... ..	301
Man and woman: unrelated ... ..		109	Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 ... ..	302
Two or more men only: related ... ..		110	Man, daughter & son-in-law, grandchildren: all under 15 ... ..	303
Two or more men only: unrelated ... ..		111	Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15 ... ..	304
Two or more women only: related ... ..		112	Woman, son and d-in-law, grandchildren: all under 15 ... ..	305
Two or more women only: unrelated ... ..		113	Woman, son and d-in-law, grandchildren: at least one under 15, one over 15 ... ..	306
Other (SPECIFY) ... ..		114	Woman, daughter and son-in-law, grandchildren: all under 15 ... ..	307
<b>Two generation</b>			Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15 ... ..	308
Man, wife: + 1 child under 15 ... ..		201	Married couple, married child and child-in-law, grandchildren under 15 ... ..	309
Man, wife: + 2 children both under 15 ... ..		202	Otherwise 3-generations:	
Man, wife: + 3 children all under 15 ... ..		203	—all persons related, at least one child under 15 ... ..	310
Man, wife: + 4 or more children all under 15 ... ..		204	—all persons related ... ..	311
Man, wife: + children, at least 1 under 15 and at least 1 over 15, none married ... ..		205	—unrelated ... ..	312
Man, wife: + children all aged 15-24, none married ... ..		206	Other (SPECIFY) ... ..	313
Man, wife: + children all over 15, at least 1 aged 25 or over, none married ... ..		207		314
Man and one child under 15 ... ..		208	<b>Four generation</b>	401
Man and two children both under 15 ... ..		209	DESCRIBE COMPOSITION BELOW	
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		