MEMBERS OF HOUSEHOLD

Christian name for reference only

for reference only

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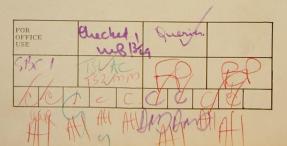
QUESTIONNAIRE ON HOUSEHOLD RESOURCES &

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



P



C.I.C. SERIAL NUMBER Name of Interviewer Awarea Cordani Date(s) of interview(s) 10/1169 - 1730 2 hus Length of interview(s) or contacts

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."

Total actual interviewing time

CHMMADY . COMDITTE AFTED INTEDVIEW

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

* It was 4 yrs ago since Inf.
was employed as a dissimaler and nunt out to

family in come by Doing Driss-

QUESTION 7(b) Last Occupation

Write in the occupation on the left of the columns. Identify the person to whom the information applies in the little box (i.e. Inf. or 2nd or 3rd etc.) This will both allow you to enter information for a second or third person if that proves to be applicable and for the office to code in the right column(s) on the basis of your information.

QUESTION 7(c) Looking for work

You will find yourself asking retired persons as well as unemployed and other persons this question. Sometimes it will be entirely applicable because persons who have been retired by their employers or have automatically ceased employment upon reaching a pensionable age of, say, 60, may in fact be seeking alternative work. It may even be applicable for some persons in their seventies and eighties. But sometimes it will plainly cashed the inapplicable to frail persons of extreme age, especially women. In this case code "NO" and skip to Q. 8. When in doubt, however, you should ask best but the question.

hasut done this for the past 4 when and it is a very haphazan affair. I have not coped her as suf-employed as she downt pay any stamp (or tase) obvious teax dodgo! but Ex outened her carnings under casual varings on may want b la after this to emplor 8/e - but with that she Dusht consider it work wa job at all, just as a same of inhust and pocket money

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 $30\ \text{hours}$ were worked.

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

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

ush p. 7a. have - some homes only 2 km p.w, - and some who not at all. Estimated that had done about 9 mths nuck in the yr. (i.e. about 36 Was when she had Done something honor little.

CURRENT MONETARY INCOME

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

Income Unit

This is any person aged 15 or over, or if in full-time education any person aged 19 or over, together with wife or husband, iff 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 eiderly 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 a ge and who are at work counts as four income

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 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 "O" 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: "Int." "2nd" "3rd", etc.

hold: "Int." "2nd "" srd", etc.

National Insurance contributions

A male employee ordinarily pays 15s. 8d. and a female employee 13s. 2d. per week, although note that a married women 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).

flat rate insurance contribution of 18s. Id. (men), 14s. 8d. (women).

Graduated pension contributions

The employee contributes 4! per cent of each pound of gross weekly earnings between the ninth and the eighteenth, i.e. approximately 114d. for each of these pounds, plus \(\frac{1}{2} \) 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 \(\frac{2}{2} \) pays nothing, one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., are one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) pays 4s. 0d., and one with \(\frac{2}{1} \) p

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 @ £15 10s. 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.

VE * luf: lim not sure what to cure - s/e or chyst. Han enhered rarmings under casual earnings. but work that this is not from 'sound Job' - this is her only work.

QUESTION 14 Second job

This will have been established in the earlier section on Employment. Repeat the question because earnings from subsidiary occupations tend to be forgotten. For example, painters and decorators may have done one remunerative weekend job for a few weeks several months earlier in the year. A gardener may have done some intensive paid work for various local people in the evenings and weekends of the summer months. Or a university lecturer may have had a remunerative consultancy or a series of well-paid broadcasts at some point in the year. Remember that extra earnings from a source other than usual employment may not be thought of as a second job. You should probe for all kinds of additional earnings, depending on the nature of the usual employment.

QUESTION 15

This is laid out as concisely as possible on one page and you are asked to ring 01.

Q. 03, etc., as appropriate and then to enter the rates per week and amounts below, carefully writing in the code "01" (i.e. Family Allowances) "02" (i.e. Retirement Pension) and so on so that we are clearly aware of the allowances to which the amounts refer on will be for several members of the household—e.g. sickness benefit for man and wife and children. In these instances the amount should be entered (if necessary, after the interview) in one column only, under that member of household receiving the payment. Wherever possible encourage informants (especially when elderly) to show you the allowance or pension book.

CODE 01 Family Allowances

Fourth &

Third First child Second subsequent 15s. 17s.

CODE 01 Family Allowances

First child Second Third Subsequent

up to April 1968 ... nil 88. 10s. 12s. 15s. 15s. 15s. 16counting children under 15 or up to 19 if still in full-time education or college or an apprentice on low wages.

CODE 02 Retirement Pension

Note that the actual amounts vary widely. Increased pensions are paid if retirement is deferred. There are now in addition small graduated state pensions (averaging about 3s.) and pensions may be reduced because of earnings or a deficient contribution record. Note that some of these points also apply to other benefits. Pensions adupplementary benefit can be combined in a single papid like you to list the amount separately (as well as the fact that it is being received). But whenever the rate given to you exceeds the standard rate below you should check the reason.

Single papid the reason.

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CODE 10 Maternity Allowance

The standard rate of maternity allowance is £4 a week. It is paid to women who have been paying full national insurance contributions. It begins 11 weeks before the expected confinement and ends after the sixth week following it.

expected confinement and ends after the sixth week following it.

CODE 11 Maternity Grant
This grant is £22 either for home or hospital confinement.

CODE 14 Single Grant
This is officially described as an exceptional needs grant. The Ministry of Social
Security has replaced the former National Assistance Board and you may need to
explain "a grant from the Assistance". Probe carefully for this for all income units
who are not employed, whether or not they receive supplementary benefit. A large
number of people obtain single grants, e.g. for spectacles or dentures, even though they
are not normally eligible to receive supplementary benefit. Note also that since you
are asking about a period of 12 months there will be instances of people now in work
who obtained a grant at an earlier point in the year.

but earned

QUESTION 14 Fuel

Everyone forgets to order coal. Stress "through lack of money".

QUESTION 15 Birthday parties

Again the emphasis is on the expense and the experience of bringing the child's friends into the home, so stress that we don't mean just a family

QUESTION 17 (a) Social class

This question requires the views of both chief wage-earner (head of household) and housewife. By "chief wage-earner" we mean the person upon whose earnings the housekeeping income primarily depends. By "Head of Household" we have in mind the alternative person to be questioned if there is no chief wage-earner, e.g. a husband who is a retirement pensioner, or a widowed mother (who may be the tenant) living with her widowed daughter (the housewife) and grandchildren. As far a spossible the views on social class should be sought from each person independently. If both are present take the question stage by stage, making sure both answer before passing on. The question saks first for a self-rating, which must be written down. At this stage avoid putting names of classes into people's heads. People often hesitate awkwardly, so try to get the informant to say what class she thinks she belongs to or "is nearest to". Prompt by repeating the question carefully, and say "It's what you think", implying (which is true) that everyone has their own idea and each equally valid. Do not strain to get an answer if one is not easily forthcoming. Do not assume the informant will pick one class only. Multiple choices of "middle and working" or "professional and working" are allowed.

QUESTION 17 (b) Determinant of class

Code housewife and chief wage-earner only. Next, to give us a clue as to what the informant is using as a reference point and scale we ask, in effect, the informant's idea of what determines "class". Try to get the most important one only.

QUESTION 17 (c) Names of classes

Third, the informant is presented with a flash-card (this is why husband and wife should if possible be interviewed separately, since otherwise the second person may be unduly influenced). Code one item only. If informant wants (again) to say "None", say 'Well, I've got to put something down, which would you think was nearest?" This rating is the most important bit of the question. Do not be puzzled if the wife gives a different answer from the husband. This is quite common.

QUESTION 17 (d) Father's main occupation

That is, the occupation held for most of the time (not necessarily the most recent). $% \label{eq:condition}%$

QUESTION 18 Well off

Four comparisons are made in this series of questions—with relatives, with other people (note—of the same age) in locality, with the average in the country and finally in the context of time. Prompt carefully and remember that you might get a different response for one comparison than

Children don't pocket money

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. The question refers to ALL INCOME RECIPIENTS including pension-

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. from the detailed questions asked earlier.

everything out of the £15 + family allowance. Furd bill about

QUESTION 23 Poor now

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

QUESTION 24 Poverty

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

QUESTION 25 Voting

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

QUESTION 26 Action on poverty

We are interested in what the informant thinks can be done. Give as full an answer as possible. $\label{eq:condition}$

Please write in any additional notes.

be paid to the pensioners instead so they can enjoy life more."

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 0.24
you are poor now? — X Does Not Apply SKIP TO Q.24
PROMPT AND CODE O Sometimes ASK Q.23(a) ONE ONLY I never SKIP TO Q.24
(a) Do you feel poor at any of these times 3 at weekends or in any of these situations? 4 mid-week PROMPT AND 6 with some of your friends. CODE ALL THAT 7 with some of your relatives APPLY 8 with some of the people round here 9 other (SPECIFY)
FOR CHIEF WAGE EARNER/H.O.H. 24. (a) There's been a lot of talk about powerty. Do you think there's such a thing as REAL powerty these days? * OCODE C.W.E./H.O.H. ONLY Does Not Apply SKIP TO yes
no DK
(b) What would you describe as poverty? WRITE IN ANSWER
not being able to work through being ill or old.
(c) Would you say that if people are in poverty its mainly
X - their own fault? Y - the Covernment fault? O - the fault of their education? PROMPT - the fault of their education? AND CODE 2 - anything else? (SPECIFY)
3 - a combination of (some of) these? 4 - none of those? (reprunt) the about)
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)?
yes, voted no DK DNA
ASK CHIEF WAGE EARNER/H.O.H. 26. If there is poverty what do you think can be done about it? CODE C.W.E./H.O.H. ONLY nothing
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to go to work. It would be better
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INTERVIEWER PLEASE CODE ALL THAT APPLY AFTER INTERVIEW

		67
(a)	Household in which there is a child, one of whose parents is not resident	X
(b)	Household consisting of woman and adult dependants	Y
(c)	Household in which there are five or more dependent children	0
(d)	Household containing an adult who has been unemployed for eight weeks (consecutively or in last $12\ \mathrm{months}$)	1
(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)	2
(f)	Household containing a disabled adult under 65 (a) disabled	3
	(b) borderline disabled	4
(g)	Household containing a disabled or handicapped child (including child ill or injured for eight weeks or more)	5
(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	6
(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	7 8
(i)	Household in which there are persons who are	68
-	(a) non-white	X

AH

One commention	Many and widowed an amounted describes
Man alone: aged 60 or over Man alone: aged under 60 Woman alone: aged under 60 Husband and wife: both aged 60 or over Husband and wife: both aged 60 Wo generation Two or more men only: related Two or more women only: unrelated Two and, wife: + 1 child under 15 Man, wife: + 2 children both under 15 Man, wife: + 3 children all under 15 Man, wife: + 4 or more children all under 15 Man, wife: + children all aged 15-24, none married Man, wife: + children all over 15, at least 1 aged 25 or over, none married Man and children both under 15 Man and three or more children under 15 Man and three or more children under 15 Man and children all aged 15-24, none married Man and children all over 15 at least one 25 or over, woman: and three or more children under 15 Woman: and three or more or wore under and one over 15, mone married Woman: and children, at least one under and one over 15, mone married Woman: and children, all aged 15-24, none married Woman: and children, all aged 15-24, none married Woman: and children all over 15, at least one 25 or over, none married Man: and widowed or separated son	Woman: and widowed or separated daugnter Otherwise two generations: all related Otherwise two generations: all related Other (SPECIFY) Three generation Man, son and d-in-law, grandchildren: all under 15 Man, son and d-in-law, grandchildren: at least one under 15 and one over 15 Man, daughter and son-in-law, grandchildren: all under 15 Man, daughter and son-in-law, grandchildren: at least one under 15 and one over 15 Woman, son and d-in-law, grandchildren: at least one under 15 and one over 15. Woman, son and d-in-law, grandchildren: at least one under 15, one over 15 Woman, son add-in-law, grandchildren: all under 15. Woman, daughter and son-in-law, grandchildren: all under 15. Woman, daughter and son-in-law, grandchildren: at least one under 15, one over 15 Woman, daughter and son-in-law, grandchildren: all least one under 15, one over 15 Married couple, married child and child-in-law, grandchildren under 15 Otherwise 3-generations: —all persons related, at least one child under 15 —at least one CMPOSITION BELOW

(b) born in Eire