

occasional papers on social administration

**THE
ECONOMIC
CIRCUMSTANCES
OF
OLD PEOPLE**

DOROTHY COLE

with *John Utting*

number four

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Old age - Economic problems
(1962 folder)

THE ECONOMIC CIRCUMSTANCES OF OLD PEOPLE

by

DOROTHY COLE

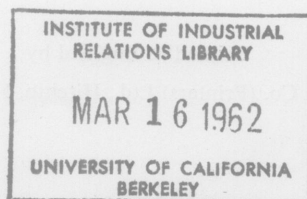
with

J. E. G. UTTING

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FOREWORD

When this series of *Occasional Papers* was started in 1960 it was hoped that it might be of some service to workers in other universities and institutions who were faced with the choice between writing the short article and the full-length book. In the Department of Social Science and Administration at the London School of Economics and Political Science we had been concerned for some time about the need for a medium of publication which fell between these two extremes. We believed too that such a medium, by providing a home for serious and detailed studies in the field of social policy and administration, might strengthen the links between students of the subject and administrators, social workers, committee members and others with responsibilities and interests in the social services.

In the fourth paper in this series we are, therefore, glad to publish the first contribution from another university. We could not have been more fortunate. This study from the Department of Applied Economics at Cambridge by Dorothy Cole with John Utting, made possible by the devoted work of their field staff and the co-operation of more than a thousand old age pensioners, is an outstanding example of concrete empirical social research.

Each generation, if it wishes to order its affairs more by reason than by emotion, has the duty of defining afresh what it means by poverty and need. To do so it must study society and patiently assemble the facts. So far as the economic circumstances of old people are concerned, the present generation has been somewhat tardy in recognising its responsibilities both to society and to the advancement of knowledge. It is over thirty years since any serious and systematic attempt was made to find out the facts about the standards of life of a particular age group living in a diversity of areas marked by different social characteristics.

For this reason alone, we welcome the opportunity to publish this interim report. In commending it, I hope to many readers, I would like to thank the authors for the contribution they have made to a neglected field of study. The research was generously financed by the Nuffield Foundation as part of its general programme of support for studies into various aspects of old age and the living conditions of old people (many of whose results have been published elsewhere).

I would also like to thank Brian Reddaway, Director of the Department of Applied Economics, for his help in many ways and for making available a grant to assist publication at a reasonable price.

The fifth in this series of *Occasional Papers*, *National Assistance and National Prosperity* by Tony Lynes, is published simultaneously. It is in some senses a companion study, for it also is concerned with the problem of redefining in a different context the meaning of poverty.

Richard M. Titmuss

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Preface

This is the interim report of an inquiry into the economic circumstances of old people in Britain. It was carried out by the Department of Applied Economics, University of Cambridge, with the financial assistance of the Nuffield Foundation. The planning and design of the inquiry and of its analysis was undertaken by Dorothy Cole and John Utting with the assistance of Christine Craig. They also directly supervised the field work carried out between July 1959 and March 1960 by twelve specially recruited and trained interviewers. The analysis of the results so far and the writing of this report is the work of Dorothy Cole. Appendices I and II are the work of John Utting.

From the very earliest days of the project requests for results poured in. In view of this it was decided that an interim report (based on about half of the total sample) should be prepared which would deal with the main features of the financial situation of old people. This was a difficult decision to take. Interim reports must always be subject to many qualifications, and this one, it will be seen, is no exception. Time, however, is of the essence of this particular study. It is now fifteen months since the fieldwork was completed and already there has been one increase in Retirement Pensions and two in National Assistance Board scale rates. In order to produce some useful material without undue delay various aspects of our study (e.g. the expenditure patterns of old people) have been left over for investigation in the main report, in which some other relevant, though marginal, topics will also be discussed (e.g. the management of household tasks by old people living alone).

Many people have helped with this undertaking. We would all like to express our thanks to the Nuffield Foundation (and particularly to its Director, Mr. L. Farrer-Brown) for its financial support and general interest in the work; to the National Assistance Board, the Ministry of Pensions and National Insurance and to the officers of the Old People's Welfare Committees and the departments of Local Authorities in the areas in which field work was carried out. None of these bodies, of course, is in any way committed to or by anything that appears in this report. Our warmest thanks go to our staff, Margaret Pearce, Clare Royce, Verna Drake and Primrose Haydon; to our interviewers Miss S. Branch, Mrs. K. Dobson, Miss M. Doughty, Mrs. G. Dub, Mrs. J. Evans, Mrs. R. Fraser, Mrs. A. Harries, Mrs. B. Heddy, Mrs. N. Phillips, Mrs. C. Thomson, Mrs. C. Walcott and Miss P. Wilson; to Brian Jackson, Tony Lynes, Peter Townsend, Bill Wedderburn, Michael Young for their helpful comments and criticism; finally to all those old people who took us into their homes and their lives and without whose help this project could not have been undertaken.

May 1961.

Department of Applied Economics,
Cambridge.

CHAPTER I

The Object and Method of the Survey

In recent years few social problems have received the attention given to retirement and old age. As far back as 1953 the Phillips' committee was appointed by the Government:—"To review the economic and financial problems involved in providing for old age, having regard to the prospective increase in the numbers of the aged and to make recommendations."¹ Since then there have been contributions to the discussion from such diverse quarters as the Fabians and the Bow Group, and from individuals like Mr. Arthur Seldon; and each of the three main political parties has produced its own set of proposals².

The Government's version of graduated contributions and graduated pensions is now law³, and the first departure, in this country, from the principle of flat rate contributions and benefits has been made. But as the debate has grown louder, and at times, more heated the impression has sometimes been given that attention was being paid rather to some distant pensioner of the future than to the pensioner of today. Indeed, very little information is available about how pensioners fare in our society here and now. The Phillips' committee commented: "There has been no systematic analysis of income and expenditure of elderly households in Great Britain. We attach great importance to such an analysis. . . ." What was true in 1953 is still true today. In the arguments about current pension rates⁴ commentators, including Government spokesmen, have frequently stated that no Retirement Pensioner has to live on his pension alone; if there are no other sources of income, such as private pensions from former employers, from savings, or from the family, there is always the National Assistance Board to help out. Others, including critics of the Government, have argued that for one reason or another there are large numbers of the

1. Report of the Committee on the Economic and Financial Problems of the Provision for Old Age. Cmd.9333, HMSO 1954.
2. The following is an arbitrary selection of writings on the subject to illustrate the diversity of contributors and the length of time over which the discussion has been conducted: "New Pensions for the Old" **Brian Abel-Smith and Peter Townsend**, Fabian Research Series No. 171, 1955.
"National Superannuation—Labour's Policy for Security in Old Age" 1957.
"Provision for Old Age: The Future Development of the National Insurance Scheme." Cmd.538, HMSO 1958.
"Security for our Pensioners" Liberal Publications Dept., 1959.
"Pensions for Prosperity" **Arthur Seldon**, Hobart Paper No. 4, 1960.
"Pensions a New Approach" **Christopher Chataway**, Crossbow, Vol. 4, No. 14, 1961.
3. National Insurance Act, 1959.
4. As from 1st April, 1961 the Retirement Pension is £2.17.6 a week for a single person, £4.12.6 for a married couple. There are difficulties in comparing the level of pensions with average earnings. As a rough yardstick, however, the comparison may not be too misleading. The Ministry of Labour's earnings inquiry in October 1960 showed that average earnings for all adult male workers covered by the inquiry were £14.10s. a week. Nearly half of all workers in the week of the survey were receiving more than the average and only 10 per cent. received less than £10 a week. Comparable figures for adult female workers (full time) were £7 8s; 40 per cent. earned more than £8 a week and only 16 per cent. earned less than £6.

retired who, although entitled, do not apply for Assistance, and who in consequence, are to be found eking out a meagre existence on their pensions. An attempt to establish the facts of the situation seems essential if there is to be fruitful discussion, and if wise decisions are to be made about the allocation of resources to the old now as well as in the future.

What follows is an interim report, describing some of the results of work which the Department of Applied Economics, with the support of the Nuffield Foundation, has undertaken to this end. The inquiry aimed primarily at establishing a detailed picture of the sources and levels of income of the aged, and at obtaining information both about their financial assets, and about the expenses which had to be met from them. But because pensions are not the only way in which the community's resources are used to help the old, we tried to put our financial inquiry into a broader social setting. Housing for the old, domiciliary services such as home helps, meals on wheels—all of these are intimately related to both the financial and the social position of old people. So that, whilst practicability demanded that a limited area of inquiry should be chosen for detailed study, the shape of the final investigation was in no sense that of a normal family budget inquiry, but rather that of a sociological study of the economic position of the aged as members both of families and of the wider society.

The only way of gathering the information we wanted was to conduct interviews with the people directly concerned, and ideally we would have wished for interviews with a random sample of people over retirement age throughout the country. There have been a number of interesting local studies¹, which have served to show that there may well be considerable variations in the position of older people from place to place. The framing of national policy, however, demands a national picture. Our resources did not allow the use of a fully random sample design, such as that employed by the Social Survey in their study of the Meals on Wheels service². In order to reduce interviewing costs it was clear that we had to concentrate field work in a few selected areas. Believing that some conception of the diversity which contributes to the average is as important as the average itself, we chose, in the end, seven areas. These we hoped might, when added together, be reasonably representative of the country as a whole. At the same time each in its own way had considerable individual interest.

The criteria which we used to help in the selection of the areas—geographical spread, industrial structure, social class composition and the like—are described in Appendix I. The areas finally chosen were Salisbury, Leicester, Hexham Rural District, Seaton Valley, Glasgow and two London boroughs, Wimbledon and East Ham, altogether an extremely 'mixed bag'. Although in this preliminary report we shall be unable to present very much material about the individual areas, something should be said about their main characteristics. Salisbury is a cathedral city; economically it has close agricultural ties; it also

1. For a bibliography see "Social Surveys of Old Age in Great Britain 1945-58". Peter Townsend, *Bulletin of W.H.O.* 1959, 21, 583-591.

2. "Meals on Wheels for Old People" Amelia I. Harris, The National Corporation for the Care of Old People, London 1961.

possesses a sizeable pocket of railway workers. In terms of background and experience it is a long way from the bungalows for retired clergymen (very much part of the cathedral community) to the interwar council housing estates. In spite of this we were conscious, overall, of a feeling of integration in the area. Wimbledon, on the other hand, was divided by the 'tracks'. On the one side are to be found rows of terraced working class houses; on the other, around the common, large expensive upper middle class houses or streets of prosperous 'semi detached', quite a number of which have been converted into bed-sitters now occupied by retired gentlefolk. Basically, however, it is the middle class who give the area its character. This is in contrast to East Ham which, although something of a mixture, is within the working class pattern of the East End of London. Leicester, on the other hand, is a prosperous and busy city. Families here were difficult to contact because of the many opportunities for women to work in the hosiery and clothing trades, and although our interviewing took us from houses as large and expensive as any in Wimbledon to others as meagre and dilapidated as any in East Ham, our overall impression was of a microcosm of the affluent society.

Glasgow probably calls for little comment. In contrast with, say, Leicester, to visit Glasgow was almost to return to the prewar world of unemployment, poverty and bad housing conditions. Our selection of wards for interviewing did include pleasant new council housing estates on the outskirts of the city, well built prosperous tenements with tiled ('waly') walls in the close, and large six to nine roomed flats. But it also included some of the worst housing we could meet anywhere—worn steps (a nightmare for the infirm), stair lavatories shared by six families, and rat infested 'single ends'. In Seaton Valley outside Newcastle, we found ourselves in a tightly-knit coal community, subject at the time to stresses and strains resulting from the closing of one of the local pits and from the moving of retired miners out of condemned colliery cottages where they had lived rent free to special bungalows with relatively high rents. On the other side of Newcastle, Hexham Rural District was a more static, truly rural community. Here our interviewers trudged or drove miles over tracks to contact isolated tenant farmers, or found themselves working in small villages where, after their first day, who they were and what they wanted was known from one end of the village to the other. These villages also had some of the most stately homes in England.

There are no complete lists of people over retirement age which could be used as a satisfactory sampling frame. So we decided, after testing the method in our pilot inquiry¹, to draw a random sample of addresses from the electoral register for each of our seven areas, and then to interview all people of the appropriate age found to be normally resident at the selected addresses. This method of sampling is described in detail in Appendix I. It means that roughly two out of three addresses are wasted but the extra interviewing effort involved is more than

1. "Report on a Pilot Survey of the Economic Circumstances of Old People in Greenwich and Bedfordshire". Mimeographed, University of Cambridge, Department of Applied Economics, June 1958.

compensated for by the completeness of coverage. The interviews were conducted with all individuals in the appropriate age groups (60 and over for women, 65 and over for men), except that because of the impossibility of interpreting the financial position of married people apart from that of their spouses, married couples were classified according to the age of the husband and treated as a financial 'unit'. We can therefore speak of our sampling unit as an 'income unit', consisting of a man or woman over retirement age, or of a married couple where the husband is over retirement age, the wife's age being immaterial. Strictly speaking therefore our sample is not coterminous with the population over retirement age, for it includes wives under 60 married to men over 65, and it excludes wives over 60 married to men below the age of 65. We shall however refer to it as the 'over-retirement age' group. The sample of addresses included boarding houses and hotels, but excluded special old people's institutions run by either local authorities or private persons. The financial position of old people resident in such institutions was dealt with in a specially designed inquiry which we carried out at a later date and the results of which will be presented in our main report.

Our method of interview was intended to be a compromise between a structured and an unstructured approach. The collection of complicated factual information about income and assets, for example, demanded precise definitions and detailed prompts. We were interviewing people whose memories might be weak, or who might be easily tired by discussing one subject exhaustively. Special problems of this kind demanded a flexibility of approach which is not normally associated with a fully structured interviewing technique. At Appendix III we reproduce a copy of the main interviewing schedule which sets out in detail the questions to be dealt with by the interviewer. The precise order in which topics were discussed and the way in which they were introduced was, however, left to her discretion. An interview could last anything from half an hour to three hours. The lengthier interviews would sometimes take more than one visit to complete if we were not to overtire the persons concerned; and if there was more than one person to be seen at the address more than one call was the rule rather than the exception. In addition to the normal interviews, old people living alone or with their wives only, and with incomes below £8 a week for those alone or £10 for couples, were asked to keep a record of their expenditure for the week following the interview. They were also asked for information about their stock of clothing and household goods. They were paid 10/- for keeping the record. This information has not yet been analysed and will be presented in our later report.

Another aspect of the nature of our study made for greater flexibility and personal rapport between interviewer and interviewed than is usual with sample inquiries of a fact-finding kind. It was clear that our interviewers would encounter some old people whose problems they could help to solve by acting as a liaison with the appropriate authorities. Thus if there seemed a *prima facie* entitlement to National Assistance the interviewer would leave an application form, or call at the local office of the Board; if there was loneliness and the old person

liked the idea of a friendly visitor, contact would be made with any organization supplying such a service. In all this we received much help from officers of the National Assistance Board, local authorities, old people's welfare committees and other voluntary bodies in all our areas. As well as dealing with individual cases they provided us with much invaluable background information. We found that in some areas, despite the general handicap of inadequate resources, extremely close contact was maintained between the different services and imaginative provisions had been made. But elsewhere even old people's clubs appeared to be a novelty and domiciliary services practically non-existent. The wide local variation in the form and extent of provision for the aged has often been remarked upon, and our experience confirms this.

Although there were three full time research staff working on the inquiry, the size of the sample at which we aimed meant that we had to recruit a staff of field workers if the inquiry was to be completed within a reasonable time. This we did by advertising in the national press. The final selection was made by written test, which owes much to the methods of the Social Survey¹, and by interview in London. The successful applicants received training from us in Cambridge for a week, and followed this with a period of practice interviews in their home territories, some of which were watched by one of the three research workers. There were twelve interviewers, all women, of ages ranging from 23 to 57 and with the most varied backgrounds.

We started with an initial sample of 4,494 addresses. There were 700 in each of six areas, with an extra 95 in Glasgow, and 199 in Seaton Valley. The field work was spread as evenly as possible over the period July 1959 to March 1960, except in Seaton Valley where all the interviews were conducted after March 1960. This spreading of the field work over time was designed to take some account of the seasonal fluctuations in expenditure, and possibly also in income, for instance, in places where seasonal working, might be important. This sample of addresses yielded 1,445 'old person units' who qualified for interview. Complete cooperation² was obtained from 74 per cent of the units approached so that the final cooperating sample numbered 1,078 units.

The editing, analysis and writing up of information of such complexity with a sample of this size inevitably takes a long time. As has been explained already it was decided to make a preliminary study of the financial data relating to the first half of the sample. This interim report is therefore based primarily upon a study of the first 400 cooperating units to be returned by interviewers. So far as we can see, it is reasonable to assume that these units are representative of the total cooperating sample, except in so far as they include no interviews in the mining area nor in one ward in Glasgow³ and the interviews were

1. See "Documents Used During the Selection and Training of Social Survey Interviewers and Selected Papers on Interviewers and Interviewing". Social Survey, Central Office of Information, London, 1956.

2. The definition of cooperation is discussed in the following chapter on the 'Reliability of the Information'.

3. See Appendix I p. 110 and 111.

completed in the first five of the nine months of field work. Geographical spread between the other six areas and between types of old person unit are closely comparable for the 400 units and for the total sample¹ of old person units, cooperators and non-cooperators alike, as can be seen from the table below.

TABLE 1²
Distribution of the total sample and the sample of 400 units
(i) By area

	Salisbury	Wimbledon	East Ham	Leicester	Hexham	Glasgow	Total
Total sample (excluding Seaton Valley)	16.3	21.8	15.5	15.5	17.7	13.2	100.0
Sample of 400 units	18.0	19.5	14.0	17.0	18.8	12.7	100.0

(ii) By type of old person unit

	Units keeping house alone			Units keeping house with others			Total
	Women alone	Men alone	Couples	Women	Men	Couples	
Total sample (excluding Seaton Valley)	26.6	3.2	19.8	33.2	7.7	9.4	100.0
Sample of 400 units ...	28.0	5.0	17.2	33.5	7.5	8.8	100.0

1. Henceforth we shall refer to:
 'The sample' meaning the 400 cooperating units in this preliminary analysis
 'The total sample' meaning the sample of 1445 units found in the initial sample of addresses; and
 'The total cooperating sample' meaning the sample of 1078 units which cooperated completely.
2. In this and following tables the percentages do not always add to 100.0 because of rounding.

CHAPTER II

The Reliability of the Information

A survey such as ours which from a national point of view is not strictly random, where some people refuse to cooperate, and which relies upon individuals to provide truthful answers to extremely personal questions, may reasonably be subject to close examination on the score of reliability. It is desirable to consider the problem of reliability at this stage so that any major limitations of our material may then be borne in mind when reading what follows. There are three main factors involved: the degree of cooperation obtained and the representativeness of the cooperating sample; the extent to which truthful and accurate answers were supplied to our questions; and the sampling error.

To take cooperation first, with any complex set of questions there is inevitably some problem in deciding what constitutes complete cooperation. If the reader looks at our interviewing schedule he will see the difficulties¹. It would be ridiculous to treat as incomplete a return in which all the financial questions are answered but where the respondent has declined to tell us his or her ailments. This is an extreme case. Less extreme, and more realistic, is the problem whether a return is complete where all the details of income and asset holding are known, but not the change in the asset position in the last year. It is, in fact, at this point that we have chosen to draw the line. We decided that, for any interview to be called complete, full details of income being received and assets held at the time of interview must be available, and be consistent in so far as it was possible for the senior editors to judge. On this basis our achieved response rate was 74 per cent of all old person units approached. In addition we have a considerable amount of information available about a further 10 per cent of units. This is a high response rate for surveys collecting financial data. Our relative success can, we think, be attributed to three main causes. First, the great interest and concern among the public generally, and old people in particular, about pension policies, the standard of living of the retired and allied questions. Second, the ability and intelligence of our interviewers; and third, their devotion to the needs and interests of the old. There is little doubt that our interviewers stood in a special relationship to the respondents in this survey. Most survey interviewers are in the position of having to ask the public for their cooperation but of having little to offer in return. Our interviewers were able to give help where needed, and this we believe to have been of considerable importance in maintaining their morale. It undoubtedly contributed to the tenacity with which they worked to convert initial unfavourable reactions into cooperation by patient explanations, recalls and the like.

1. See Appendix III.

Nevertheless we still have to decide whether the sample for which we have information is representative of all old people. Here there are two possible checks. The first comes from comparing our sample with any independent information about the characteristics of the total population over retirement age; the second comes from considering whether there are differences between the responding and non-responding groups. The Registrar-General's estimates of population can only be used for comparison with our sample if the numbers over retirement age are adjusted to exclude women over 60 married to men below retirement age, and to include women under 60 married to men above retirement age. This can only be done by the use of information nearly ten years out of date¹. The element of uncertainty introduced by such an adjustment is, however, hardly likely to account for all the difference, shown in the following table, between the proportions of women in our sample and in the population generally.

TABLE 2
Sex and marital status composition of the sample of people over retirement age* and of the Registrar-General's estimates, as adjusted.

	Great Britain		The Sample	
	% of all individuals	% of all men/women	% of all individuals	% of all men/women
Men:				
Single	2.7	8.2	1.6	5.2
Married	23.0	68.5	20.6	67.5
Widowed & Divorced	7.8	23.2	8.3	27.2
Total	33.5	100.0	30.5	100.0
Women:				
Single	11.1	16.8	12.3	17.7
Married	23.0	34.6	20.6	29.7
Widowed & Divorced	32.3	48.6	36.5	52.6
Total	66.4	100.0	69.4	100.0
	100.0		100.0	

*See text above and p. 10 for definition of 'over-retirement' age.

A comparison of age structure, excluding the women under 60 in both sets of data, suggests that the excess of women in our sample is an excess of older women.

TABLE 3
Age and sex distribution of the sample and of the Registrar-General's estimates, as adjusted

	% of all women		% of all men	
	60-69	70+	65-69	70+
Great Britain	49.2	50.8	38.7	61.3
The sample	46.9	53.1	39.0	61.0

1. The sources for the national population estimates in Tables 2 and 3 are:
 - (i) The Registrar-General's Statistical Review of England and Wales for the year 1959. Part II.
 - (ii) Annual Report of the Registrar-General for Scotland 1959, No. 105.
 - (iii) Census 1951 England and Wales, Fertility Report, Table 2.1 p.xxvi.

79 per cent of the individuals in our sample were drawing a Retirement pension. The Ministry of Pensions¹ gives annually the number of pensions in payment. In 1959 this represented 76 per cent of the population in Great Britain over retirement age, adjusted in the way we have described above. The Ministry also estimates the percentage of Retirement Pensioner units which are receiving National Assistance allowances. At December 1959² it was 22 per cent compared with 26 per cent in our sample. At the same date the total percentage of all old people, Retirement Pensioners or not, receiving Assistance allowances was 21 per cent compared with the sample's 25 per cent. Thus it appears that the sample has a slight excess of Retirement Pensioners and of people receiving National Assistance. We must next investigate whether the differences between refusers and cooperators shed any light on these figures.

Response varied both between areas, and between units of different sex and marital status. Table 4 overleaf, gives the detailed refusal rates for the total sample combining these two factors. It appears that men are more cooperative than women, women than couples; old people keeping house alone or with a spouse are more cooperative than those living in households with other people. Women living with other people over retirement age are the least cooperative of all. The relatively poor response from the couples does help to explain the deficiency of married people in the sample and some of the excess of women (see Table 2).

There are also differences in the degree of cooperation between areas. These appear to be independent of the relative proportions of men, women and couples in them. All kinds of old people were less cooperative than the average in Wimbledon, whilst in East Ham where the refusal rate was also high—34 per cent compared with 26 per cent overall—the couples on their own, and men and women living with others, were particularly reluctant to give information. In fact our data follow the general pattern established by other surveys and show a marked correlation between the degree of urbanisation and response. London shows the lowest response rate and Hexham, the rural area, one of the highest. Because some of our interviewers worked in more than one area and we were able to compare their performance in different conditions with that of interviewers working in only one area, we do know that there was some variation in interviewer ability. There was nothing approaching a controlled experiment and we are inclined to think that area conditions are the most important in explaining the high refusal rate in London. However, interviewers of particularly good quality may well have contributed to the relatively low refusal rate in Leicester and Hexham R.D.

Other characteristics are known for varying proportions of the people who refused. We know the precise age of 95 per cent of them; but whether or not they were Retirement Pensioners or receiving

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1. Ministry of Pensions and National Insurance. Retirement and Contributory Old Age Pensions and Widows' Benefits (excluding Widows' Allowances). Abstract of Statistics.
 2. Report of the National Assistance Board. Cmd. 1085, HMSO, 1960. Appendix III and table on page 12.

TABLE 4
Refusal rates by area and by unit type for the total sample*
(% of units in each group refusing)

Unit Type \ Area		Salisbury	Wimbledon	East Ham	Leicester	Hexham R.D.	Glasgow	All Areas
		No %	No %	No %	No %	No %	No %	No %
Keeping house alone								
Women ...	...	10 20.0	30 28.3	11 18.3	5 8.5	9 16.7	12 29.3	77 20.8
Men ...	...	1 9.1	— —	1 33.3	1 7.1	1 25.0	2 28.6	6 13.3
Couples ...	...	16 35.6	20 34.5	23 46.9	11 22.0	6 13.6	5 17.2	81 29.5
Keeping house with others								
Women with others over retirement age								
...	...	10 37.0	16 66.7	4 26.7	9 33.3	1 4.3	6 42.9	46 35.4
Women with others under retirement age								
...	...	11 16.9	27 40.9	20 38.5	6 15.4	15 25.4	10 19.6	89 26.8
Men ...	...	2 18.2	4 33.3	9 47.4	1 7.1	6 17.6	2 11.8	24 22.4
Couples ...	...	3 16.7	16 51.6	4 23.5	5 38.5	6 21.4	5 20.0	39 29.5
Total		53 23.3	113 37.3	72 33.5	38 17.6	44 17.9	42 22.8	362 26.4

*Excluding Seaton Valley.

National Assistance was discovered for only 53 per cent. We have a little information about their income and assets. Sometimes individuals did not so much refuse as find themselves unable to answer the detail of some of the questions about income and assets, but they were at least able to place themselves in a broad income or asset group. In other cases we had picked up scraps of information, such as that one man had recently paid £20,000 for his house, or that another was still a bricklayer. These enabled us to place people in at least a *minimum* income group. Thus we have arrived at an income group for 45 per cent and an asset group for 33 per cent of the refusers. In using these data in the following discussion we have made the assumption that the refusers about whom we know something are representative of the refusing group as a whole. This appeared, on consideration, to be the most reasonable assumption to make¹. Further it must be remembered that we are comparing refusers in the total sample of 1445 units with the sample of 400 cooperating units.

Response varied with age but in different directions according to whether or not the old person or the old couple were living alone or in a household with other people. Among couples and women living alone those who refused tended to be younger than those who cooperated; but where there were younger people in the household both the women and couples who refused tended to be older than those who cooperated. Only in the case of men was there little difference. These tendencies cancelled each other out with the result that the age balance of the total sample (which includes refusals) does not differ markedly from that of the sample of 400 cooperators. These differences cannot therefore help to explain the higher proportion of women over 70 in the sample as compared with Great Britain as a whole.

We have information about the employment status of 40 per cent of the individuals who refused, and this suggests that men who are still working full-time are less likely to cooperate. 37 per cent of those who refused were still working full-time compared with only 21 per cent of the men who cooperated. (There was virtually no difference for the women.) Thus, the sample appears to underestimate the 'true' proportion of men working. If we had an unbiased sample, we would expect to find, on the basis of the figures just given, that about a quarter of all men over retirement age were working full-time.

The converse of this picture is likely to be that the sample overestimates the proportion of Retirement Pensioners; and this is indeed the case, as can be seen in Table 5. Here, too, we find that the proportion of units receiving National Assistance allowances among the refusals is less than half that among the sample. Thus, if we had an unbiased sample, we would expect to find that the percentages of units receiving Retirement Pensions and of units receiving National Assistance would be about 4 or 5 per cent below that found in our sample. In this case, therefore, the differences between cooperators

1. Other assumptions could, of course, be made: e.g. that the refusing group about whom we know nothing was like the average of the cooperators and the refusers about whom we know something. But we know that the two kinds of refusers shared at least one important characteristic—they would not or could not cooperate!

and refusers largely explain the previous difference (page 15) between our estimates and those of the Ministry of Pensions.

TABLE 5
Units with Retirement Pensions and with National Assistance; cooperators and non-cooperators compared
 (% of units in each group)

	With Retirement Pensions	With National Assistance
Cooperators	80.0	24.8
Non-cooperators	62.6	10.1
Rewighted estimate	76.2	20.5

Since, as we have seen, more of the refusers are working and fewer of them receive National Assistance, it is not surprising that more of them fall into the higher income groups. Table 6, overleaf, suggests that our sample may overstate the percentage of units with £4 10s. or less a week income by about 5 percentage points and understate the percentage with more than £10 0s. a week by some 2 percentage points. The same is probably broadly true of assets. The non-cooperators are more often wealthy but the effect on the 'true' distribution of allowing for this is relatively small.

This evidence suggests, then, that the sample of 400 units with which we are working is not wholly representative, largely because of differences between the sort of people who refuse and those who cooperate. We appear to have some excess of older women in the sample, and we probably overestimate the proportion of people over retirement age who are retired and who are in the lower income and asset groups. In none of these cases, however, is the overstatement likely to be more than 4 or 5 per cent of all old people units—not a very serious bias. One other way of verifying our data against independent sources would be to compare them with other surveys and studies in this field. Little has been done on a national scale, however, and the difficulties caused by differences of definition make the task rather unrewarding. It is reasonably clear that many of the findings of the following pages are consistent with the results of a large number of these researches¹.

We must now consider the possibility that those people who have been described as cooperators have in fact given us untruthful or unreliable answers. There are a few internal checks in the schedule itself² but they cannot be numerous, and most of our assessment must be subjective. We have already mentioned that schedules were examined for obvious inconsistencies at the editing stage. Here the editors were helped by detailed case notes supplied by the interviewers. The fact that most units had to be visited more than once provided opportunities

1. See "Social Surveys of Old Age in Gt. Britain," **Peter Townsend**, Bulletin of W.H.O. 1959, 21, 583-591.
2. See for instance Qu.44 and Qu.86 Appendix III. We also checked the balance of estimated annual income plus dissaving against expenditure for those units which were asked to keep expenditure records. This was a very rough check but one which served to reveal any major discrepancies which had no obvious explanation.

TABLE 6
Income and asset distribution of cooperating and non-cooperating units

	Income Group—£ per week						Total
	Up to and incl. £3 0s.	£3 0s.—£4 10s.	£4 10s.—£6 0s.	£6 0s.—£8 0s.	£8 0s.—£10 0s.	£10 0s. +	
Cooperators	19.0	33.5	11.5	12.8	6.7	16.5	100.0
Non-cooperators ...	16.5	15.7	11.3	16.5	15.7	24.3	100.0
Rewighted estimate ...	18.6	28.8	11.4	13.9	9.0	18.2	100.0

	Assets £							Total
	None	Up to and including £50	£50—£100	£100—£250	£250—£500	£500—£2,500	£2,500 +	
Cooperators	29.9	12.9	6.8	10.6	10.4	17.7	11.6	100.0
Non-cooperators ...	27.3	5.2	5.2	5.2	9.1	24.6	23.4	100.0
Rewighted estimate	29.2	10.9	6.4	9.3	10.0	19.5	14.6	100.0

for our interviewers to go over points which they had failed to clarify at their first call and for the old people to check information which they had given. The case notes often contained remarks such as:

“When I went back I saw her daughter and she told me that she and her sister reckoned to help their mother out by taking it in turns to have her for the weekend.”

or “I called to see how she was getting on with keeping the record, and the O.P. said she had now found the Post Office savings book. She had told me that there was £150 in it. There was in fact £157.”

The senior research workers did some interviewing themselves but mostly at the stage of testing the questionnaire and in the earlier pilot inquiry. Once the main body of field work had started we felt it to be most important to maintain contact with those who were bound to be responsible for the bulk of the work, the twelve interviewers. By accompanying them on their calls we got some feel of the different areas as well as of the methods and idiosyncracies of our team of field workers. We hope that this has given us a degree of insight into the real lives and the people who lie behind the figures and tables which is not always evident in surveys of this size and which has, we trust, helped us not only to interpret the results but also to assess their reliability.

We know that we were sometimes told about items of income when the Ministry of Pensions or the tax inspectors were not,—as one wife whispered “I’m surprised he’s told you that; he doesn’t put it on his return, you know.” Our impression is that if people wish to conceal, they will refuse outright to answer the question to which they object. On the whole they do not deliberately give false answers. But what of the problem of memory among the old? This is a difficulty, but we feel it should not be exaggerated. People who have to be careful about money are likely to know how much they have coming in. Bank books, insurance policies, rent books can be, and often were, referred to. The most likely place for errors to occur is in the dating of past events, such as retirement, death of a husband, or the last visit from a child not seen regularly. We do not feel that at the lower income and asset levels, at least, the financial material we have is likely to be very seriously distorted by defective memory. One or two quotations from our interviewers’ own summing up of their experiences during the course of the survey may help to put this discussion in perspective:—

“My general impression was that the vast majority of people would not go to the trouble of cooperating and then give misleading or prevaricating answers. If they did not wish to give correct information they said quite loud and clear that they resented the questions. As far as defective memories were concerned it was often, but not always, easy to see that this was an element to be reckoned with. Sometimes the respondent was himself conscious of it and people often went to considerable trouble to verify the accuracy of the information, making two or three trips upstairs for Post Office books and so on.”

and “I should think 95 per cent of the people who grant us an interview give the true picture of their circumstances. A small number

obviously try and conceal certain facts (although I think they seldom lie about them) instead they simply refuse to answer the questions or are very vague."

Lastly we must say something about statistical tests as applied to our material. If we ignore the non-random element involved in the initial selection of areas we can calculate the expected sampling errors of our estimates. These are likely to be fairly considerable for attributes of some of the subgroups of our population, such as couples keeping house alone, or women still working, because the number of such cases in the sample of 400 is small. Most of the tables in the text will show the number of cases upon which the table is based. At Appendix II we give some examples of the expected sampling error (for various sizes of sample) of estimates of the percentages of the population with particular attributes. The sampling errors shown here are estimated standard errors; that is to say, there is about a 95 per cent probability that our results do not differ from the true 'population' figure by more than twice the sampling error. We have not made use of tests of statistical significance because we feel that as applied to material of this kind they have limited value. The non-statistical errors discussed earlier in this section are of unknown magnitude, and the use of statistical tests can be positively misleading where they lend a false air of reliability to the figures. Equally they may be misleading if, where they show that a difference is not statistically significant, they are taken to imply that such differences do not exist or are necessarily unimportant. It must be one of the jobs of the research worker to present to the reader his own considered judgment on the findings, taking into account all sources of error, and this is what will be attempted in the following pages.

CHAPTER III

Old People and the Way They Keep House

Age, sex and marital status¹

The statutory qualifying age for a government Retirement Pension, 65 for men and 60 for women, is inevitably an arbitrary one. There is no sudden revolution at 60 or 65 which makes people 'old', and to suggest to them that they are, can often cause resentment—as some interviewers found to their cost in the early stages of field work. So our inquiry had to be presented as one concerned with the problems of 'older' people. But who are the older people? The youngest in our sample (apart from a few wives) were just sixty, the oldest a hale and hearty ninety-one. The average age of all women in the sample, including wives younger than sixty married to men over sixty-five, was seventy-one, and of all men was seventy-three. Table 7 shows that 45 per cent of our sample were under seventy, 41 per cent between seventy and eighty and 14 per cent over eighty.

TABLE 7
Age distribution and average age of men and women in the sample

		Below 60	60- 64	65- 69	70- 74	75- 79	80- 84	85+	No. of indi- viduals	%
Women	%	2.0	22.6	23.4	21.4	16.3	9.7	4.6	350	100.0
	Average Age	55	62	67	72	76	82	87		71
Men	%	—	—	39.0	21.4	26.0	11.0	2.6	154	100.0
	Average Age	—	—	67	72	77	81	89		73
All	%	1.4	15.7	28.2	21.4	19.2	10.1	4.0	504	100.0
	Average Age	55	62	67	72	77	82	88		71

This wide age span of more than 30 years, must be borne in mind when reading our findings. There are surely few other age groups of such breadth about which so many generalisations are made and in which the members are considered to share so many characteristics as this one. We may well find it is misleading to indulge this habit.

A feature of some importance is the predominance of women in this group of the population. Well over two-thirds of our sample were women, and of these women 70 per cent were single or widowed². We saw in Table 2 that in contrast to the women, over two thirds of the men were living with their wives, only 5 per cent were single compared with 18 per cent of the women, 27 per cent were widowers, compared with over half the women.

1. In this chapter we shall be primarily concerned with **individuals** as distinct from **income units**. Our sample of 400 units contained 504 individuals.

2. Or not living with their husbands in a few cases.

TABLE 8
Number of years widowed; men and women

	Up to 2	Over 2-5	Over 5-10	Over 10	No. of in- dividuals	%
Men	21.4	16.7	28.6	33.3	32	100.0
Women	10.9	12.0	17.5	59.6	184	100.0

Widows and widowers differed considerably in the length of time since they were bereaved. A very high proportion, 60 per cent, of the women had been widowed for more than 10 years; but only one third of the men had been widowers for so long. On the other hand a fifth of the men in our sample had lost their spouse within the last two years, but only 11 per cent of the women. In fact 30 per cent of the widowed women in the sample had lost their husbands before they were fifty, and another 30 per cent between fifty and sixty. Thus the majority of the widows arrived at retirement age having already lost their husbands. This we shall suggest later, is a feature of considerable importance for their current economic position.

Do old people live alone?

The stereotype of the problem of old age is a man or woman over 70, with failing health and difficulty in getting about, struggling to manage with an inadequate income, living in an unsuitably large house and lonely and cut off from the world. We met such people. There was, for example, an old man of 73 with severe arthritis in his legs. Widowed three years ago and childless, he kept his house going as best he could, but now because he could no longer manage the strain his bed was downstairs and he lived virtually in the one room, littered with rubbish, and badly in need of redecoration. He was very self-conscious:

"I do my best—but I can't get about as I'd like. The neighbour's good to me; does my shopping, but she can't look after me as well as her own kids—she's got four little 'uns. One day my legs gave way and I just lay here until the insurance man came. Sometimes I can't seem to get to the front door to get the milk. It takes me hours. I'm glad the wife can't see me—she wouldn't like it like this, always a one for it spick and span," he added nodding round the room. "And it's lonely too," he added, "I miss her still. I go to bed early—there's nothing to do and it saves the coal and light. They're big things out of the pension."

(We managed to help with some of his problems by putting him in touch with a well organised and helpful welfare department, who provided a home help and a friendly visitor.)

But apart from all his other difficulties, the central one was his "aloneness" and one of the first questions we want to try to answer is how many old people are in fact alone. Unfortunately we are caught in the dilemma of needing a different definition of 'alone' for the study of each of many problems. It was not uncommon to find old ladies

who occupied rooms in their children's house, paid rent for that room, bought and cooked their own food, did their own housework and washing. Yet others who were sole tenants of houses or flats spent all their time elsewhere. It took eight calls to contact one lady who spent every day at her daughter's cottage at the other end of the village and who came home to sleep only after the television programmes had finished. People cannot reasonably be described as alone in either of these two situations if we are concerned with the availability of help in an emergency, or loneliness and isolation. On the other hand, if we are interested in meeting the expenses of rent and fuel out of a limited income, or entitlement to National Assistance the answer is probably that anyone living in either of the two situations is alone. Since we are primarily concerned with financial problems we have decided that anyone keeping house on their own or with a spouse only—(by which is meant: buying and preparing their own food and meeting all main household expenses)—is, for us 'alone'. Major groups to be distinguished in the analysis henceforth will be men, women and couples *keeping house*¹ alone, and men, women and couples *keeping house* with

TABLE 9
Type of household in which individuals were living

	Men		Women		All Individuals	
	No.	%	No.	%	No.	%
1. One person keeping house alone in unshared accommodation	19	12.4	78	22.3	97	19.2
2. One person keeping house alone in accommodation shared:						
(i) with child	—	—	10	2.8	10	2.0
(ii) with others	1	0.6	24	6.9	25	5.0
3. With spouse keeping house alone	69	44.8	69	19.7	138	27.4
4. With spouse keeping house						
(i) with child	30	19.5	30	8.6	60	11.9
(ii) with others	5	3.2	5	1.4	10	2.0
5. One person keeping house with others						
(i) with child or parent*	15	9.7	82	23.4	97	19.2
(ii) with other related person	9	5.8	30	8.6	39	7.7
(iii) with other unrelated person	6	3.9	22	6.3	28	5.6
	154	100.0	350	100.0	504	100.0

*There are two households consisting of mother and daughter both over retirement age. These figures will not therefore agree with later tables which relate to old people living with children.

1. The individuals keeping house together constitute a "household". We may therefore speak of an old person, or an income unit living in a household with a child, a sister, etc., when they are 'keeping house' with those people.

other persons. (Occasionally we shall refer to people who are living alone, meaning by this that they are the sole occupants of the dwelling in which they are keeping house.) Table 9 shows how all the individuals in our sample were in fact keeping house.

A quarter of all people over retirement age were keeping house alone. Just over another quarter were keeping house with their spouse, but no one else. Nearly a third were keeping house with a child, sometimes with a husband or wife as well and a small percentage, 8 per cent, were keeping house with other relatives, brothers, sisters, cousins, etc. Finally a mixed bag of 6 per cent were keeping house with people other than relatives, such as housekeepers, employers and friends. It was not uncommon for older women to share with friends and sometimes the arrangement had been made in unusual circumstances. We interviewed two old ladies who had met at the offices of the National Assistance Board just after one had been given notice by her landlord. The two of them decided on the spot to join forces and had lived happily together for seven years. On a further investigation of categories 4 and 5 in Table 9 we found that, if we subdivide by age, altogether 61 per cent of the individuals in the sample were either keeping house alone or only with other people over retirement age.

There was a marked difference between men and women in the pattern of keeping house. We have already seen that 70 per cent of the women in the sample were either single or widowed and it is not surprising therefore to find that 32 per cent of all women were keeping house alone. Just under another quarter were keeping house with a child. Just under a fifth were living with their husbands in households which had no other members, while another 9 per cent were living with both a husband and at least one child. Nearly 45 per cent of the men on the other hand were living with only a wife and no one else in the household. Another fifth were living with a wife and at least one child. Only 13 per cent of the men were keeping house alone.

These figures describe the position of 504 individuals. The sample of 400 units contained 104 couples, 50 single or widowed men and 246 single or widowed women. Of the couples two thirds were keeping house alone compared with 46 per cent of the women and 40 per cent of the men. Our material suggests that among the men and women there was some difference between those who had never married and those who were widowed. Over half of the single women were keeping house alone compared with 43 per cent of the widows. On the other hand 45 per cent of the widowers (19 out of 42) were keeping house alone but only one of the eight single men was doing so. The small number of single men makes it difficult to generalise but it seems likely that men who never marry find sisters, other female relations or landladies to look after them most of the time and there is some evidence that if this arrangement breaks down in later life they then find their way into institutions¹.

It is often assumed that as people get older and more infirm they

1. See the forthcoming report on a national survey of residential institutions for the aged, by Peter Townsend.

give up keeping house on their own. If this were the case it would not be surprising to find that people keeping house alone were younger on average than those living with others, or were more often working. On the latter point the numbers are too small to feel that the differences to be found between those living alone and those keeping house with others are significant. As for age, the differences were neither marked nor all in the expected direction. Women alone were very slightly

TABLE 10
Age distribution and average age of individuals keeping house alone and with others

	Below 60	60/65*— 69	70—79	80+	Total Average age %	
Women						
Alone	—	42.9	42.0	15.2	100.0	71
Keeping house with others	—	44.8	35.1	20.1	100.0	72
With husbands alone ...	5.8	49.2	37.7	7.2	100.0	69
With husbands keeping house with others ...	8.6	54.2	34.3	2.9	100.0	68
Men						
Alone	—	20.0	60.0	20.0	100.0	76
Keeping house with others	—	33.3	53.4	13.4	100.0	74
With wives alone ...	—	39.1	47.8	13.0	100.0	72
With wives keeping house with others	—	54.2	34.3	11.5	100.0	72

*60 for women, 65 for men.

younger, on average, than those keeping house with others. There were relatively fewer on their own who were over eighty although there were more between the ages of seventy and eighty. On the other hand men keeping house alone tended to be older than those keeping house with others. Couples alone, both wives and husbands showed a very slight tendency to be older. This probably reflects the fact that some of the younger couples still had children living with them who might yet leave home to marry. One result of death breaking marriages in old age is, however, that the percentage of individuals living quite alone, without even a husband or a wife as a companion, rises from 16 per cent in the age group sixty-five to sixty-nine to as high as 30 per cent in the age group over eighty.

With whom do older people live?

It is not uncommon, when discussing the problems of the elderly, to hear the view expressed "Their children should look after them; they should live with their children; the children should do their duty." But what if there are no children? In our sample 30 per cent of the people had no surviving children. A corresponding estimate of 21 per cent of men and 28 per cent of women over retirement age and without children made by Peter Townsend¹ suggests that our figure is rather

1. "The Family Life of Old People" **Peter Townsend**, Routledge and Kegan Paul, London 1957. p. 209.

high. The evidence is such however that we may safely say that not less than a quarter (and possibly rather more) of all old people are without surviving children.

Column 9 of Table 11, overleaf, shows that, of those old people with children, about 44 per cent were living with at least one of them in the same household, and if we allow for the few women whom we saw in Table 9 to be keeping house on their own but in the home of a child, the percentage living in the same accommodation as a child was as high as 47 per cent. About half of the widowed men and women with children alive were living with one, and some 38 per cent of the couples. Certainly it does appear, as one would expect, that to have a child alive increases the chances of keeping house with someone else in old age. About one half of all old people with children were keeping house alone or with a spouse only, but the corresponding percentage for people without children was as high as 60 or 70 per cent. In fact for women it appears that the child rather than marital status was the determining factor, for the proportions of single women and widows without children who lived alone were very similar.

The majority of the people in our sample who were keeping house with children had always done so—72 per cent of the women and 80 per cent of the men. This helps to explain why the association between age and living arrangements was, as we found earlier, rather weak. Other research workers, for instance Peter Willmott and Michael Young¹, have suggested that moving to live with children when spouses die or when health deteriorates, is common among old people. But these authors were primarily concerned with those old people who moved to live with their *married* children or received their *married* children to live with them. Our data are at present arranged in such a way that we cannot separate old people keeping house with single children from those with married. There is evidence from Peter Townsend's study² that the bond between unmarried adult children and their parents is particularly strong and they are far more likely, than married children, never to have left home. Secondly, Willmott and Young themselves draw a contrast between the position in Bethnal Green and that in Woodford: "in the one the generations are together throughout married life, in the other they separate when the children marry but rejoin each other when the parents grow old." With our total cooperating sample we may well find some differences between our areas in the proportion of old people who have always lived with their families. Certainly, as we shall see later³, our areas show marked differences in the *total* proportions of old people keeping house with their children.

We found that in most cases where old and young had joined forces, the older person was a widow. One old lady was never interviewed. At the first call she was distressed because her husband was in hospital and was not likely to live. At the second call he had died and

1. "Family and Kinship in a London Suburb," Peter Willmott and Michael Young, Routledge and Kegan Paul, London 1961, p. 41-42.

2. Peter Townsend 1957, op. cit. p. 79.

3. Below p. 34 and Table 18.

TABLE 11
Ways of keeping house for units and individuals with and without children*

	Numbers without children		Numbers with surviving children			% with surviving child	% of those with child keeping house with child	% of those with child keeping house alone	% of those without child keeping house alone
	Keeping house alone or with spouse 1	Keeping house with others 2	Keeping house alone or with spouse 3	Keeping house with child 4	Keeping house with others 5				
Married couples	23	2	46	30	3	76.0	38.0	58.2	92.0
Widowed women	12	9	68	80	15	88.6	49.1	41.7	57.1
Widowed men	9	5	10	15	3	66.7	53.6	35.7	64.3
Single women	32	29	—	—	—	—	—	—	52.5
Single men	1	7	—	—	—	—	—	—	12.5
All women	67	40	114	110	18	69.3	45.5	47.1	62.6
All men	33	14	56	45	6	69.5	42.1	52.3	70.2

*There was one unknown case. In this and following tables the data are presented for *known* cases only.

she had already moved all her things to her daughter's house in the neighbouring town. Illness, bereavement (sometimes of the young, sometimes of the old person) and loneliness following on bereavement were all given as reasons for joining forces. Finance was rarely mentioned. Important as these changes may be for some, we must remember that they affect the minority of old people because there are perhaps a quarter who have no children, and another quarter whose children have never moved away from home.

If old people do not live alone, with their spouse or with a child, they most often live with a sister or brother. Usually we found these siblings to be unmarried, and to have lived together all their lives. Nevertheless, 31 out of the 504 individuals in the sample were keeping house with people to whom they were not related.

TABLE 12
Keeping house with others, not children;
relationship of old person

	Grand- parent No. %	Sibling No. %	Other Related No. %	Landlady/ Boarder No. %	Un- related No. %	No. of units %
Married couples ...		3			2	5 100-0
Single and widowed women	5 9-4	22 41-5	5 9-4	6 11-3	15 28-3	53 100-0
Single and widowed men		5	4	2	4	15 100-0
All women ...	5 8-6	25 43-1	5 8-6	6 10-3	17 29-3	58 100-0
All men ...		8 40-0	4 20-0	2 10-0	6 30-0	20 100-0

We have spent some time considering the relationship between older people and others with whom they are living because it clearly has implications for their financial position as well as for the general problem of 'aloneness' with which we began this chapter. But blood relationship is only one aspect of the structure of these mixed households which is important. We can add a little more to the picture. We found for instance that of all old people keeping house with others, 17 per cent were living with other individuals over retirement age. A further 5 per cent were living with a child or an adult who was incapable of looking after himself. For instance, grandmothers care for grandchildren who are illegitimate or whose parents remarry. Parents care for mentally handicapped or permanently sick, adult children. Finally more than another 30 per cent were keeping house with only one other person under retirement age¹. This group includes not only the capable, maybe prosperous young son or daughter, but also the middle aged child, himself perhaps in rather poor health and in consequence with reduced earning capacity. The relative importance of the latter group we do not yet know. We wish at this stage only to

1. This group may overlap to some extent with those shown in Table 12 to be boarders, landladies or living with other unrelated persons.

warn against the danger of imagining that all people over retirement age who are keeping house with others can be considered to be cared for. In some cases the old persons are themselves the 'props'.

Are those keeping house 'alone' isolated?

In trying to answer this question we are not making any comment upon the subjective feelings which the old people, either those living alone or with other people had about their position. Willmott and Young¹ have pointed out that loneliness—a feeling of being unwanted and outside the family—can be strong among people living with their married children. We too heard remarks like

"She's good to me, but I know she doesn't really want me here. There's nothing like your own place."

What we wish to establish as part of the background to considering the financial position of the old, is how far those who are keeping house for themselves have contact with others, either their children, neighbours or friends. We cannot here consider the quality of that contact either in terms of its contribution to the old person's sense of integration into family and community life, nor, at this stage, in terms of the help financial or otherwise which it may bring. We shall return to this latter point in Chapter VII.

TABLE 13
Proximity of nearest child for those units with children and keeping house alone

		In same dwelling	In same street	$\frac{1}{4}$ hr. or less away	$\frac{1}{4}$ – $\frac{1}{2}$ hour	$\frac{1}{2}$ –1 hour	Over 1 hr. including abroad	No. of units	%
Widows	...	17.6	7.4	30.9	17.6	10.3	16.0	68	100.0
Widowers				Only ten cases				10	100.0
Couples	...	15.9	11.4	34.1	15.9	9.1	13.6	46	100.0
All units	...	15.6	8.2	32.8	18.0	9.8	15.5	124	100.0

The pioneer work of the Institute of Community Studies in Bethnal Green and Woodford has already suggested that in addition to a high proportion of old people keeping house with their children, many others live with children close by. Our sample confirms this. In Table 13 we see that as many as 16 per cent of the units² who were keeping house alone did in fact have a child in the same dwelling. These were the widows we have already discussed who were actually living in the same house or flat as their child, as well as others, including some couples, who lived in the same block of flats, or in a house which had been converted into flats, one of which was occupied by a child. Another 8 per cent had a child in the same street, so that nearly a quarter of these old people had a child on hand. Yet another third had a child very close by—that is within a quarter of an hour's travelling

1. Willmott and Young 1961, *op.cit.* p. 45.

2. We are here dealing with *units* not individuals.

time¹. If we combine these data about the units keeping house alone with what we know about those keeping house with others we find that of all *units* with surviving children 46 per cent are actually keeping house with a child, another 7 per cent are in the same dwelling as a child, and yet another 22 per cent have a child in the same street or less than a quarter of an hour's travelling time away. So that three quarters of them were close to at least one child.

It is perhaps unnecessary to point out that proximity does not automatically mean contact. There were a few cases like the widow whose son lived two doors away:

"But I never see him; he might as well live in Timbuctoo. Never comes to see whether I want a little job done. I have to rely on Tommy (a nephew) for that."

However of all our units keeping house alone and who had at least one surviving child, 46 per cent saw a child (not necessarily of course the nearest child or the same child) four or more times a week. Most of them in fact had daily visits—indeed some more frequently as illustrated by these remarks of our interviewer:

"The wife is bedridden, the husband nearly blind. One daughter, living opposite, comes across to them first at 7 in the morning to light their fire and make early morning tea. She is then back and forth all day to prepare meals, do cleaning and finally see them to bed."

Another third of all units keeping house alone saw a child at least once a week and only 13 per cent saw one less often than once a month.

One interesting point is that the childless had a similar pattern of social contact to those with children but with friends, neighbours or other relatives. Some 70 per cent of the units keeping house alone and without surviving children saw someone at least once a week, and only 17 per cent saw someone less often than once a month. We must

TABLE 14
Pattern of social contacts for all units keeping house alone

All social contacts	Units with surviving children		Units without children		All units	
	No.	%	No.	%	No.	%
Four or more times a week	74	59.7	30	39.4	104	52.0
Between four times and once a week ...	38	30.6	26	34.2	64	32.0
Between once a week and once a fortnight	4	3.2	6	7.8	10	5.0
Between once a fortnight and once a month	3	2.4	1	1.3	4	2.0
Less than once a month	5	4.0	13	17.1	18	9.0
	124	100.0	76	100.0	200	100.0

1. "Travelling time" is defined by reference to the means of travel "normal" to any particular old person or child, whether walking, public transport or private car.

admit that we were unable to establish the real nature of these contacts as clearly as we would have wished. But since the questions were asked in the form "Do you visit . . ." or "are you visited by . . .", we feel confident that these social exchanges certainly mean more than passing the time of day with a neighbour over the fence.

But because people with children also had contacts with other relatives and friends their total social life was more active than that of childless people. Table 14 shows that nearly 60 per cent of the sample with children and keeping house alone had social contacts at least four times a week compared with 39 per cent of the sample without children. Some who saw little of their children compensated for this by closer contact with other people so that only 4 per cent of those with children had less than monthly social contacts. It is encouraging to find that over 80 per cent of all old people keeping house alone had at least a weekly social contact, but we would like to know more of the circumstances of the small, but nonetheless significant group of 9 per cent whose social contacts were less than monthly. Although it should be emphasised that this analysis relates only to units keeping house alone, it should not be imagined that problems of loneliness or isolation are wholly confined to them. As one fifty year old put it:

"I'm the only daughter. I always stayed at home to help mother and then to look after them both as they got older. And since father died I'm very tied. A friend comes to see us once a month. She stays to tea on Sunday. But I can't get out to visit her."

This was the situation as seen by the daughter, but the mother too felt cut off. We need a larger sample to examine these types of problem.

When we were considering the question of actually keeping house with a child we found that the pattern varied according to marital status. Table 13 suggests that this was not so true in relation to the proximity of the nearest child. There were only ten cases of widowers but the proportion of widows and couples in the same dwelling, in the same street, or less than a quarter of an hour away from their nearest child, were remarkably similar. As for contact, there was perhaps some evidence that widows and widowers keeping house alone more often had daily or nearly daily contact with children but in other respects there was rather little difference between them and couples.

In the preceding analysis we have been concerned with contact with all children. A widow with seven children who saw a different one each day would appear in our analysis as having daily contact with a child. One would suppose that, other things being equal, the larger the family, the better off the old person would be in terms of contact. We have not so far analysed the material for the sample of 400 in a way which would show any relationship between the number of surviving children and the frequency of contact, but we do have some evidence relating to proximity.

From this it first appears that the more children there are the greater the likelihood that the old parent will actually be keeping house with a child. As Table 15 shows, of all the units with one child, just over a quarter were keeping house with it, of those with two, 42 per

cent and of those with three or more children well over half, were keeping house with at least one.

TABLE 15
Proximity of children to units with varying numbers of surviving children

	Number of surviving children					
	1		2		3+	
	No.	%	No.	%	No.	%
Keeping house with a child ...	21	26.9	26	41.9	74	56.9
Keeping house alone or with spouse						
(i) Child in same dwelling or street ...	8	10.3	5	8.1	16	12.3
(ii) Child $\frac{1}{4}$ hr. or less away ...	13	16.7	6	9.7	21	16.2
(iii) Child over $\frac{1}{4}$ hr. away ...	36	46.2	25	40.3	19	14.6
Total ...	78	100.0	62	100.0	130	100.0

The proportion with a child near at hand but not in the same household seemed to vary little as the number of children increased, although there were rather few cases from which to generalise. But this means that of those units with three or more children, 85 per cent had a child in the same household or not more than a quarter of an hour's travelling time away. Only 54 per cent of those with one child were in a similar position. However the simplicity of this relationship may well be deceptive because when we look at the differences between our areas we find that the large families most frequently occurred in the urban, working class areas like Glasgow and East Ham where we must also make some allowance for the effect of acute housing shortage upon the decision of old and young to live together.

Area Differences

We are prevented by the relatively small number of units in each area from undertaking as detailed an analysis of area differences as we would wish. The average age varied somewhat from area to area as did the proportion of single, widowed and married men and women.

TABLE 16
Average age of men and women in the six areas

	Salisbury	Wimble- don	East Ham	Leicester	Hexham R.D.	Glasgow
Women	70	71	70	72	69	72
Men	75	73	72	73	71	73

Married couples were relatively numerous in Wimbledon and Hexham; single and widowed women in East Ham, Leicester and Salisbury.

TABLE 17
Sex and marital status of individuals in the six areas
 (% of individuals in each area)

	Salisbury	Wimble- don	East Ham	Leicester	Hexham R.D.	Glasgow
<i>Men</i>						
Married	18.2	25.0	18.8	16.0	23.5	20.5
Single, Widowed etc.	11.3	4.8	7.2	14.8	10.2	12.3
Total	29.5	29.8	26.0	30.8	33.7	32.8
<i>Women</i>						
Married	18.2	25.0	18.8	16.0	23.5	20.3
Single, Widowed etc.	52.3	45.2	55.1	53.1	42.8	46.9
Total	70.5	70.2	73.9	69.1	66.3	67.2
	100.0	100.0	100.0	100.0	100.0	100.0

Table 18, overleaf, presents data about the way old people were keeping house in the six areas in a form comparable with that in Table 9 of this chapter¹. There was a very low proportion of old people in East Ham and Glasgow keeping house alone and a correspondingly high proportion in these areas keeping house with children. In Leicester and Wimbledon the opposite was the case. Hexham and Salisbury fall between these two extremes and there was a suggestion that Hexham may have had a rather high proportion of single or widowed old people keeping house with brothers and sisters.

From Table 19 we see that Glasgow and East Ham both had a high proportion of old people with three or more surviving children while Leicester and Hexham had a low proportion.

TABLE 19
Size of family in the six areas
 (% of individuals in each area)

	Salis- bury	Wimble- don	East Ham	Leicester	Hexham R.D.	Glasgow
Single ...	16.1	11.7	7.2	12.5	19.4	14.1
Married or widowed						
No children ...	17.2	20.3	14.5	18.8	17.3	10.9
One child ...	17.2	20.4	20.3	25.0	25.5	6.3
Two children ...	17.2	15.5	13.0	18.8	14.3	14.1
3+ children ...	32.2	32.0	44.9	25.0	23.5	54.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

1. The one exception is that the few people keeping house alone in the same dwelling as a child have been included here with those keeping house with a child, because total numbers were too small for it to be useful to show them separately.

TABLE 18
Type of household in which individuals in the sample were living in the six areas

	Salisbury	Wimbledon	East Ham	Leicester	Hexham R.D.	Glasgow
One person keeping house alone(1)	28.4	24.0	18.8	37.0	17.3	18.7
With spouse keeping house alone(1)	20.5	36.5	20.3	27.2	28.6	21.9
With spouse keeping house						
(i) with child(2)	13.6	11.5	17.4	4.9	14.3	15.6
(ii) with others	2.2	1.9	—	—	4.1	3.1
One person keeping house						
(i) with child(2)	21.5	15.4	33.3	17.2	19.4	29.7
(ii) with others	13.6	10.6	10.0	13.6	16.3	11.0
No. of individuals	88	104	69	81	98	64
%	100.0	100.0	100.0	100.0	100.0	100.0

(1) Includes keeping house alone in accommodation shared with others not child.

(2) Included here are ten women and two couples who are keeping house separately in the house or flat of a child.

There were few single old people in East Ham] and many in Hexham. These differences suggest the possibility of extremely interesting variations of marriage and fertility rates between different types of area. Is it significant that East Ham and Glasgow are highly urban working class areas, and Hexham, and to a lesser extent, Salisbury, are agricultural areas? We cannot explore these possibilities further with our present material; but the existence of such variations in the patterns of family size and living arrangements between areas does underline the dangers of generalising too much from extremely localised studies.

Summary

The picture which emerges from this discussion is of a group of people whom we loosely call old because they have passed retirement age but who had an age span as wide as thirty years. This should prepare us for diversity of circumstances among people in our sample. The average age of the men we interviewed was seventy-three and of the women seventy-one. Two thirds of the sample were women, and of them 70 per cent were single or widowed. It is important to remember that of the widows as many as 60 per cent arrived at retirement age having already lost their husbands. The way in which the individuals in the sample kept house was varied and appeared to be related to marital status, size of family and possibly (although not necessarily independently), to the type of area in which the old people were living. A quarter were found keeping house alone, another quarter were with just a husband or wife. A fifth were widowed and living with a child. In terms of units couples most commonly kept house alone, but 46 per cent of the women and 40 per cent of the men also maintained independent establishments. About a quarter of all people over retirement age had no surviving children, but those who did had close contact with them. As many as 46 per cent of the units with surviving children were actually keeping house with a child; 7 per cent of these units were keeping house separately but in the same dwelling as a child, and another 22 per cent had a child in the same street or less than a quarter of an hour's travelling time away. Of those units keeping house alone and with surviving children as many as 80 per cent saw a child at least once a week. It appeared that the more children there were the greater the chance there was that an old person would be living with one; but the association was by no means simple because the largest families were to be found in the areas where the housing problems were most acute. The majority of old people living with children had always done so. If old people did not live alone, with a spouse, or with a child they most often lived with a brother or sister. By no means all the old people keeping house with younger persons were the dependent or weaker members of the home. As many as 5 per cent of them were living with someone incapable of looking after himself. The majority of old people keeping house alone (even those without children) appeared on our limited evidence and definitions to have a reasonably active social life with at least one social contact a week. But there were still 9 per cent of those keeping house alone who had less than monthly social contacts—a pocket of loneliness small, perhaps, on a counting of heads, but a very real human problem.

CHAPTER IV

Health and Activity

Most of the problems of old age—poverty, illness, loneliness—have their economic aspect, albeit not always in terms of cost to the individual but certainly of cost to society. It is an essential part of the background to a study of the financial position of those over retirement age to consider briefly how active they are, how far they are still members of the labour force and at what age they ceased to work if they are now retired.

The health of the sample

Most of the questions we asked about health and mobility invited subjective replies. This is well illustrated by a 64 year old lady suffering from a deteriorating arthritic condition who was living in two rooms on the second floor of a tenement:

“She is unable to walk or move unaided and is assisted from bed to a chair at mid-day by her daily home help. Once the latter has gone, she sits with the kitchen and main doors open so that she may see passers-by on the stairs. She has to wait like this until her 75 year old neighbour comes to make her a cup of tea, give her the bedpan and help her back to bed. She describes her state of health as very good apart from the arthritis. She adds: ‘night time’s the worst getting to bed. There’s an old lady of 75, my neighbour comes to see me to bed. It’s waiting for the bedpan that’s torture. It would be wonderful to have someone to help me to bed like a home help, say’.”

“Very good—apart from my arthritis”, gets a score of 3 on our scale of coding¹, which ranges from 1 “marvellous, wonderful” to 5 “very poor, not well at all”. In contrast to this brave spinster we of course met people with little evidence of physical disability who were in a very depressed state about their health. We shall ultimately, when all the material is analysed, be able to relate these subjective assessments of state of health to the little evidence we have collected about the type and number of ailments from which people said they were suffering. Here, for the moment, however, we must content ourselves with describing the attitude to their health of the old people themselves.

About a quarter of all the people interviewed felt their health to be bad, with or without some qualification; over a half felt it to be good or very good. Nearly another fifth described their health as “so-so”, “some days fine some days useless” or “good apart from my leg”, all of which we have described as ‘good/bad’. There is a suggestion in the figures that men are more optimistic about their health than women despite the fact that, as we saw in the preceding chapter, they are slightly older on average than the women.

1. We are indebted to Dr. I. M. Richardson of the Department of Social Medicine, University, Aberdeen for this coding.

TABLE 20
Attitude to health of individuals in the sample

	Description of state of health					No. of indi- viduals	%
	Very good	Good	Good/Bad	Bad	Very bad		
Men	22·7	43·3	14·0	16·0	4·0	150	100·0
Women	20·2	32·2	21·7	20·2	5·7	332	100·0
All individuals	21·0	35·7	19·2	18·9	5·2	482	100·0

Since attitude to health was bound to be coloured by psychological influences we thought it interesting to see whether there was any difference in the views held by single, widowed and married people, or by people living alone and those living together with others, whether it be a spouse or some other person. Only the women are numerous enough to analyse in such detail and even then the numbers in each cell are small. However it is interesting to see, in the following table, that the single women living alone had the best attitude to their health, the percentage feeling their health to be good or very good approaching that to be found among the men. Widows living alone had the worst attitude to their health, no less than a third of them feeling it to be bad or very bad.

TABLE 21
Attitude to health of single, widowed and married women

	Very Good or Good	Good/Bad	Very Bad or Bad	No. of indi- viduals	%
Single women alone ...	62·5	28·1	9·3	32	100·0
Widowed women alone ...	44·3	22·8	32·9	79	100·0
Wives	53·7	16·8	29·5	95	100·0
Single women with others	55·1	24·1	20·6	29	100·0
Widowed women with others	53·6	22·7	23·7	97	100·0

The measure of mobility which we used attempted to be, and probably is, a rather more objective indicator of the state of health of our respondents than the answers to the questions about their attitude to their health. At least our interviewers could see whether an old person was bedridden and it was fairly clear if they were house-bound. Nevertheless a subjective element remains. For instance we remember asking one blind man of 76 whether he could get out as he liked, or only with difficulty, and receiving the reply—"I can get out as I please—of course I have to have someone with me". In such cases we have, as far as possible, coded the assessment given by the person interviewed. It should be stressed that our mobility rating bears little resemblance to that employed by medical investigators in this field¹ who were usually able to carry out at least a minimum physical examination of their subjects.

1. For instance "The Social Medicine of Old Age," J. H. Sheldon OUP 1948, "The Health of the Elderly at Home," W. Hobson and S. Pemberton Butterworths, London, 1955.

TABLE 22
The mobility of individuals in the sample

	Un-restricted mobility		Out with effort		House-bound		Bed-ridden		No. of individuals %	
	No.	%	No.	%	No.	%	No.	%		
Spinsters alone	29	90.6	2	6.3	1	3.1	—		32	100.0
Widows alone	56	70.0	21	26.3	3	3.8	—		80	100.0
Spinsters and widows with others	93	69.4	22	16.4	17	12.7	2	1.5	134	100.0
Wives	85	81.7	15	14.4	3	2.9	1	1.0	104	100.0
All women	263	75.1	60	17.1	24	6.9	3	0.9	350	100.0
Single and widowed men alone	18	90.0	1	5.0	1	5.0	—		20	100.0
Single and widowed men with others	29	96.7	—		1	3.3	—		30	100.0
Husbands	90	86.5	7	6.7	7	6.7	—		104	100.0
All men	137	89.0	8	5.2	9	5.8	—		154	100.0
All individuals	400	79.4	68	13.5	33	6.5	3	0.5	504	100.0

Nearly 80 per cent of the individuals in our sample described themselves as "Able to get out as I like". This does in fact represent an impressive amount of mobility despite considerable handicaps among many. Our interviewer described a 75 year old spinster with arthritis:

"She lives in a cottage 2 miles from the village, keeps six hens and grows most of her own vegetables. Regularly once a week she is to be seen walking into the village to do her shopping. 'I have a taxi back if I can afford the 12s. 6d. It's a long way to carry shopping. I want to keep on as much as I can,' she said."

Another 87 year old was justifiably proud of having washed, ironed and rehung all her curtains the day before she was interviewed. "Unable to get out except with difficulty" can represent a good deal of hardship and suffering:

"A 75 year old man was almost unable to move because of arthritis and neuritis—his hands were locked so that pots and pans could only be held with the greatest difficulty. 'I can't get out as I'd like—I miss it—but getting on the bus is too much. It's all I can do to get to the shops'."

This old man was one of many for whom Glasgow tenement stairs, worn and irregular, and stair lavatories, were a real nightmare.

About 7 per cent¹ of the sample were severely handicapped in the sense that they were either bedridden or unable to leave the house.

1. This is 7 per cent. of the population living in private households. Among the 3 per cent. of the total population over pensionable age which is living in institutions—public and private homes and hospitals,—the proportion housebound or bedfast is of course higher. But not as high as one might imagine. For example the latest annual report of the Ministry of Health suggests that over half of the residents in Part III accommodation were not materially handicapped. Cmnd. 1418 HMSO, 1960 Table U p. 252.

Some downward bias in this figure might be expected since it would be particularly difficult to get interviews with those seriously ill or permanently bedridden. Against this however we must set the fact that we have a relatively much higher refusal rate among the active working people. On balance therefore our estimate of the percentage of really disabled is probably not far out. Most of them were living with other people. There were five people in the sample living quite alone but housebound. The three who were bedridden were all living with at least one other person in the household. One 82 year old, having lived alone for 2 years after the death of her husband, had a stroke, was then taken to live with her daughter, and she is now bedridden and incontinent.

"You must look after them when they can't care for themselves" said the daughter. But having someone living with you does not necessarily solve all the difficulties. Perhaps one of the most impressive examples of combined family and local authority help and cooperation which we found, centred on a couple living in an old person's bungalow. As described by our interviewer:—

"The wife is 65 and had a cerebral thrombosis eighteen months ago which has left her completely paralysed, speechless and regularly incontinent at night. She was in hospital, but she was so unhappy there that the family brought her home. Her 66 year old husband himself has a long history of illness which made him retire at 49 after an accident; he had a leg amputated in 1952. They manage because a nurse visits daily to wash and tend the old lady. One daughter comes three nights a week after a full day's work, sleeping in the bed with her mother. Another daughter, now pregnant, travels for an hour three days a week and spends all day with her parents doing housework and shopping. A third daughter, herself with four children, visits twice a week to do odd jobs."

In Chapter III we stressed the importance of remembering that the over-retirement age group of people covers an age span of more

TABLE 23
The mobility of men and women by age group

Age	Unrestricted mobility		Out with effort		House-bound		Bedridden		No. of individuals	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Below 60	—	100·0	—	—	—	—	—	—	—	7
60—64	—	86·1	—	8·9	—	5·0	—	—	—	78
65—69	93·3	90·2	6·7	7·3	—	—	—	2·4	60	82
70—74	87·9	73·3	3·0	21·3	9·1	5·3	—	—	33	75
75—79	95·0	59·6	2·5	28·1	2·5	12·3	—	—	40	57
80+	66·7	50·0	9·5	30·0	23·8	18·0	—	2·0	21	50

than 30 years; and nowhere is this more obvious than in the area of health and activity. In Table 23 we analyse the degree of mobility of men and women in different age groups.

Although the percentage fluctuates a little, up to the age of eighty about 90 per cent of the men said they were able "to get out as they liked". Among men over eighty, however, the percentage dropped sharply and only two thirds had unrestricted mobility and nearly a quarter were housebound. In each age group fewer women than men were able to get out without restriction, but the figures suggest a much more gradual decline of mobility for women than for men.

Employment

In view of the fact that nearly 80 per cent of all the individuals in the sample said they could get out as they liked it is not perhaps surprising to find that a fairly substantial proportion of them were still working. A third of all the men, and nearly a fifth of the women had some kind of regular paid job of more than four hours a week. A fifth of the men and 9 per cent of the women were in fact still working full time (that is 30 hours or more a week).¹

TABLE 24
Employment status of individuals by age group; % in the age group who were working

Age	Men Working				Women Working			
	Full-time		Part-time		Full-time		Part-time	
	No.	% of all in age group	No.	% of all in age group	No.	% of all in age group	No.	% of all in age group
60—64		—		—	18	20.9	13	15.1
65—69	22	36.7	4	6.7	7	8.5	13	15.9
70+	10	10.6	16	17.0	5	2.7	7	3.8
All	32	20.8	20	13.0	30	8.6	33	9.4

In addition to the people working full and part-time a further 2 per cent of all individuals in the sample were doing some kind of casual work²—helping out with the harvest, odd bits of dress making, icing cakes—activities where both the hours worked and the income received were rather unpredictable.

There was great diversity of occupation. Many jobs reflected the special characteristics of our six areas—gamekeepers, farmers and butlers in Hexham, bottom scourers and clickers from the shoe industry in Leicester, shipyard workers in Glasgow, railway workers and cathedral officials in Salisbury, and company directors and stock-brokers in Wimbledon. One of the most unusual casual occupations we encountered was "laying out" at ten shillings a time. We expected people to work less as they got older, and this is indeed the case. We

1. Although part-time work is defined as between 4 and 30 hours work a week, almost all the people in the sample working part-time were working somewhere between 4 and 15 hours a week.

2. That is less than 4 hours a week or very irregularly.

were impressed however by the fact that on our definitions a quarter of the men over 70 were working either full or part time. These definitions exclude people like the 91 year old who declared himself to be working part-time because he was not paid for the work he did; but he did in fact still regularly feed the calves and do other odd jobs.

Although we did not examine systematically the reasons for continuing to work past retirement age we formed the impression that there were two distinct groups—those who dreaded giving up for financial reasons but for whom work was a real burden, and those who worked because it “kept them going”. Two examples will illustrate the first attitude. In one an interviewer writes:

“This 62 year old was left a widow suddenly two years ago when her husband died from a brain tumour. She lives with her unemployed 19 year old son. When he first lost his job they lived on National Assistance but she said ‘We couldna’ manage—I had to find a wee job.’ Now she works from 6 a.m. to 9 a.m. and again from 5.30 p.m. to 9.15 p.m. for six days a week as an office cleaner. She receives £5 15s. 0d. a week. She suffers with bad varicose veins. When she is home and not doing her own housework she spends all her time lying on her bed.”

Another 65 year old widow worked as a canteen assistant. Some complaint caused her hands to swell which made handling crockery very difficult. She always went in fear of dropping plates but said she could not consider giving up work because she would never manage on the pension, although she had a small nest egg and would have been entitled to National Assistance. Those who spoke of finance as the reason for continuing to work were not necessarily worse off than those in comparable positions who had retired. There were clearly many complicated problems of adjustment which they found difficulty in facing.

The second attitude is illustrated by two people:—

“This 70 year old spinster has a cat decidedly better fed than she is. She is still working 6 hours a week for the princely sum of ten shillings and two lunches. I said I would put her in touch with the Assistance Board—she is clearly entitled—and then she could have a rest. This provoked the reply ‘Rest! I don’t want any rest. I shall go to my Maker when I stop work I know’.”

“This 72 year old is a hale and hearty little chap. He loves his farm and his work. I think his wife would like him to stop and move away from this inconvenient house with its oil lamps and well water. ‘Wants me to peg out’, was his comment. ‘My health’s alright. I’m up at 5 and I don’t come in till it’s dark. I love it. I wouldn’t stop if you offered me a thousand pounds’.”

The numbers are small, but it does appear from Table 25, overleaf, that wives and husbands were both more likely, whatever their age, to be working than were the widowed and single people. As we shall see in the next chapter, this has important implications for the financial position of the couples compared particularly with that of the widows and single women. When the larger sample is available we should like to study in more detail some of the factors which may be associated

TABLE 25
Employment status of individuals by marital status and age

	Women				Men		
	Below 65	65 and over	All		Below 70	70 and over	All
	% in age No. group working	% in age No. group working	% in age No. group working		% in age No. group working	% in age No. group working	% in age No. group working
Married:							
working full or part time	9	14	23	22	17	39	36.5
	40.9	17.0	22.1	47.8	29.3		
Other:							
working full or part time	20	20	40	4	9	13	26.0
	31.0	11.0	16.2	28.0	26.0		

with this. For instance we would like to know more about the work experience of widows. Does bereavement later in life affect the willingness of women to continue working or to start working again, and does early widowhood make it more likely that a woman will be working when she reaches retirement age? We should also like to see whether wives and husbands are both working at the same time, or whether as has been sometimes suggested, having the 'old man' at home all day, when he has retired, induces the wife to seek part-time employment.

Ability to work in terms of health and the frame of mind which can take the undoubted strains, is important in determining whether people will work past retirement age. Opportunity to work can also be important. It occurred to us that six areas as widely different in their industrial structure as those in our sample might well offer varied opportunities for work to the old. The variation in the percentage of women working either full or part-time in the six areas was no greater than from 13 per cent to 19 per cent, and was clearly not significant with such small numbers. There was also very little variation in five out of the six areas in the percentage of men working. In Glasgow however, only 14 per cent of the men had jobs, compared with 30 to 38 per cent in the other areas. This could be a matter of chance; but we felt perhaps it was to be expected in an area where we met young members of families unemployed, where we heard tales of "it's getting like the thirties again, the works up the road close next week".

For those in the sample the average age at which they had retired was 61 for women and 67 for men. But what reasons did they have for stopping work? Again the replies to the questions we asked should be interpreted with caution because apart from the possibility of rationalisation after the event, we are also relying on the respondent's memory, which sometimes has to stretch back over a considerable period of time. Ill health has been coded as a reason for retiring if there was a specific reference to a period of illness, doctor's advice or the like. Tiredness covers the sort of remark "I'd had enough" or "I

TABLE 26
Reasons given by individuals for stopping full-time work

	Ill health	Health of others	Tired- ness	Employer's Decision Age limit Other		Misc.	No. of indi- viduals	%
Single women ...	21.6	10.8	18.9	10.8	13.5	24.3	37	100.0
Widowed women	30.0	8.3	21.6	10.0	6.7	23.4	60	100.0
Wives ...	15.8	10.5	36.8	—	15.8	21.1	19	100.0
All women ...	25.0	9.5	23.3	8.6	10.3	23.4	116	100.0
Single men ...			only 7 cases				7	100.0
Widowed men	41.4	17.2	10.3	17.2	3.4	10.3	29	100.0
Husbands ...	37.1	3.2	16.1	19.4	17.7	6.5	62	100.0
All men ...	38.8	7.1	14.2	18.4	12.2	9.2	98	100.0

wanted to ease off", "I was getting on". Employer's age limit is self explanatory; but employer's decision 'other' is a coding used to classify such reasons as the closing down or removal of the works or redundancy. The total numbers on which Table 26 is based are limited because there were several instances where people said that they did not know why they had stopped work.

The most important single reason given for retirement by both men and women was ill health. This accounted for a quarter of the women and 39 per cent of the men. It is interesting to note that the ill health of others close to the old person—parents, husband, wife—was a reason for giving up full-time work for a small but not insignificant percentage of both men and women. The fact that more women than men gave 'tiredness' as a reason is interesting in view of what we have seen about the women's attitude to their health and their mobility. The decision of the employer was a more important factor for the men than the women. It was not only the operation of a formal age-limit that was important, however, but also other acts of employers such as dismissal because of redundancy. Such employers' reasons caused another 12 per cent of the men to retire. Nearly a quarter of the women gave reasons which we included in the category 'miscellaneous'—remarriage, giving up a war-time job, moving because their husband changed his job, and so on.

Half of the men who retired before the recognised age of 65 gave ill health as a reason, whereas the women's reasons for retiring before 60 were more mixed. People who retired at the recognised retirement age of 60 for women and 65 for men most often gave an age limit as their reason for stopping work. After that age ill health re-emerged as an important reason, accounting for over 40 per cent of the retirements of both men and women.

Summary

Again the reader will be struck by the diversity of circumstances among the sample. We met people whose agility and activity was most impressive for their age; others who were distressing examples of the hardships which physical deterioration brings in its train. Well over half of all the old people described their health as good, but a quarter thought it was bad and another fifth only 'so-so'. On the whole men appeared to be more cheerful about their health than the women. Eighty per cent of the total sample said they were able to get out as they liked. Men showed a marked drop in their ability to get about after the age of eighty. Women, on the other hand, less mobile than men at all ages, showed a more gradual decline in activity with increasing age. 7 per cent of the total sample were severely handicapped and were either bedridden or confined to the house. Only five people were housebound and still keeping house alone. Although we probably failed to interview some people who were sick or bedridden, we also know that refusals more often occurred among active working people; our estimate of the percentage housebound and bedridden is probably not far out, while our estimate of the percentage still working is

probably too low. Nevertheless we found that a fifth of all men in the sample were still working full-time, and another 13 per cent were working part-time. Of the women 9 per cent were working full-time, and another 9 per cent part-time. As might be expected there was a sharp drop after seventy in the proportion working full-time, but even so a quarter of the men over seventy had some sort of paid occupation. There was some evidence that both the men and women in couples were more likely to be working than other men or women, a factor of some considerable importance for the economic position of these groups. There was no attempt in this study to explore the factors influencing the decision to continue working although two distinct groups seemed to emerge; on the one hand those who felt it essential to continue with work however burdensome, because of financial pressures and, on the other, those for whom work was a very large part of life itself.

CHAPTER V

Old People's Income

General

We turn now to a consideration of the sources and level of income of our sample. First we must define "income". We shall in this chapter confine ourselves to *cash* income and ignore the value of home grown food, rent free accommodation, and the like. These can affect the standard of living of particular individuals a lot, but we know that their overall influence is small, and they will be looked at in relation to expenditure when we come to consider this in our later studies. We shall also be concerned here with *gross* income, before deductions for income tax and national insurance contributions.

There is, however, one problem peculiar to older people which arises from the fact that they are, to a large extent, a 'dependent' group and that much of their income is transferred to them from the economically active population. In the discussion of income levels of other groups of the population there are few people who consider gifts of money, regular or irregular, between members of the same family or between friends, as relevant to judgments about the adequacy or inadequacy of that income. This is not always so with the old. The view that "children should support their aged parents" implies a special place for these family transactions in old people's income. Because we believe it to be important to present our data in a way which enables any value judgments to be made explicit, we exclude from our definition of income in this chapter not only irregular gifts in cash or kind but also any regular allowances from family members or friends, inside or outside the household of the old person. This has the added advantage of avoiding some anomalies which can arise because family or private help may be in cash or in kind.

The problem may become clearer if we compare the position of two old ladies, one keeping house with her daughter who supplies most of the financial support for the household, the other receiving a regular weekly monetary allowance from her daughter who lives elsewhere. If income is defined to include family gifts of money, in the first case the cash income is smaller than in the second; but the standard of living enjoyed by the two old ladies may be similar, or even higher for the first than for the second. The fact that the form which family help takes can be so fortuitous is an additional reason for its exclusion at this stage. In Chapter VII we shall consider in detail the effect of family help of all kinds, regular and irregular, upon the standard of living of old people.

Nearly 60 per cent of the income units in our sample received £5 0s. or less a week; only 4 per cent had more than £20 0s. a week. In 1959, 19 per cent of all income units in the population of the United Kingdom had incomes of less than £5 0s. a week, while 9 per cent had more than £20 0s. a week. In other words it appears that among those

over retirement age there are nearly three times as many units at the bottom end of the income distribution and less than half as many at the top, as among the population generally. This comparison illustrates strikingly the relative poverty of the old in our society.

But, it may be objected, this is not very surprising in view of the levels of Retirement Pensions. At the time of our survey they were £2 10s. per week for a single person and £4 0s. for a couple¹. The scale rates² for National Assistance at the time we began our field work were £2 5s. for a single person, £3 16s. for a couple, plus rent. In September, 1959, after we had been in the field for just over two months, the National Assistance rates improved, to £4 5s. for a couple and £2 10s. for a single person, again plus rent³. The point at issue in discussions about pensions however has always been how many old people are in fact living at these levels of income. It has been said that no one lives solely upon a Retirement Pension; old people have National Assistance to help, a pension from their employer, or income from their savings. How far are such statements true? How far should we assume that income from a variety of sources means a total income much above the level of the Retirement Pension or the National Assistance levels?

Certainly the income of our sample was derived from a wide variety of sources. 91 per cent of all the units were receiving some sort of income from the State, such as a Retirement or Contributory Pension, War or Disability pension or National Assistance or Non-Contributory Old Age Pension. In addition, over half had property income such as dividends from investments or rent from houses or land, although admittedly the amounts were sometimes very small; a quarter had some sort of pension from a private source, more than another quarter had employment income, and 8 per cent had income from lodgers or boarders⁴. In the pilot inquiry which we carried out in 1958 we found that, ignoring any income source which produced less than £10 a year, half of all the units had two sources of income, and another quarter had three or more⁵. Multiplicity of sources of income however certainly does not mean riches as can be seen from the detailed income distribution shown in Table 27.

The Poorest

Over a third of the units had incomes of £3 10s. or less a week, that is £1 or less above the level of the Retirement Pension for a single person; over a half had £4 10s. or less a week. Only 17 per cent of the units had more than £10 0s. The exclusion of people still working does not alter the picture very radically. It increases the percentage of

1. These were increased as from 1st April, 1961 to £2.17.6 per week for a single person and £4.12.6 per week for a couple.

2. For an explanation of the 'scale rate' see the discussion of National Assistance in Chapter VIII.

3. As from 1st April, 1961 the scale rates were again increased to £2.13.6 per week for a single person and £4.10s. per week for a couple.

4. Income from lodgers and boarders is net of expenses.

5. "Report of a Pilot Survey of the Economic Circumstances of Old People in Greenwich and Bedfordshire".

units with £4 10s. a week or less from 53 per cent to 59 per cent and reduces the percentage with more than £10 0s. a week from 17 per cent to 11 per cent.

TABLE 27
Income distribution of all units

Income Group £ per week	All Units	Units Retired or working only part time	Income Group £ per week	All Units	Units Retired or working only part time
Up to and including £2 10s.* ...	8.5	20.9	£6 0s.—£8 0s.	12.8	11.7
£2 10s.—£3 0s.	10.5		£8 0s.—£10 0s.	6.7	5.4
£3 0s.—£3 10s.	16.5		£10 0s.—£15 0s.	8.3	11.4
£3 10s.—£4 0s.	10.5	37.7	£15 0s.—£20 0s.	4.0	
£4 0s.—£4 10s.	6.5		£20 0s.—£30 0s.	2.0	
£4 10s.—£5 0s.	4.8		£30 0s.+	2.2	
£5 0s.—£6 0s.	6.7	12.9			
			Total	100.0	100.0

*Someone with a single person's Retirement Pension and no other income will be in this income group. Similarly a couple with only a Retirement Pension of £4 0s. will be in the group £3 10s.—£4 0s.

The average income of the half of our sample with incomes of £4 10s. a week or less was in fact £3 4s. The average income of those units in the sample receiving National Assistance allowances¹ was £3 14s. Whatever one's views on the cost of minimum diets, or of the average level of rents paid by this group, it is clear that the preoccupation with 'managing' of which we became very conscious in the course of field work, was a very necessary, indeed an inevitable, burden.

"We've always had to be careful. It took us all our time to live when he was working. But if the pension went up to £3 a week at least we could do a bit to the house. I'd rather wait for the pension to go up than ask for assistance," said one old spinster. She herself had just her pension of £2 10s. and £40 in the Cooperative Savings Bank. Her 73 year old brother with whom she lived had no assets and his income was £2 10s. Retirement Pension and 10s. a week from his former employer. Another 61 year old lady wrote to us:—

"Thursday, when I get my pension, I call shopping day; pay rent (37s. 6d. a week) put something in the gas, pay milkman and get the week's veg., meat as far as able and that leaves oddments for the rest."

Normally she did a part-time cleaning job. But when we interviewed her she had been home ill for several weeks and was supplementing her only income, her pension, from her small savings.

"We buy 5s. 6d. saving stamps every week. 2s. 6d. we keep for Christmas—we do like a little extra then, and 3s. goes to meet the bills. Gas and electricity are heavy you know,"

1. That is both weekly and discretionary allowances. We were unable to distinguish these since the respondents were often unaware of how their allowance was arrived at. For a discussion of the differences see Chapter VIII.

said two old ladies each with a pension and National Assistance who were keeping house together and a 70 year old widow alone said:—

“I try to put aside £1 0s. per week to cover rates, gas, electricity and ground rent, coal and repairs. But if my shoes have to go to be repaired then I have to rely on selling something from the garden to make it up, otherwise I couldn’t manage.”

What do we know of the units in the poorest half of the sample, that is with £4 10s. or less a week? 42 per cent of them, that is over a fifth of *all* units, were receiving National Assistance. The majority of these people were also Retirement Pensioners, and about a quarter of them had small amounts of income from non state sources which (after the operation of the income disregards!) still left them entitled to help from the National Assistance Board. Nearly a fifth of them (that is 10 per cent of all old person income units) were people with no income at all but their Retirement Pension. Contrary, therefore, to some predictions such people do exist and exist in not insignificant numbers. There was a very small group, 7 per cent, which had no income from the state at all. The remainder were Retirement Pensioners without National Assistance allowances but with some additional income from employers’ pensions, small savings or the like which was nonetheless not large enough to lift them from the lowest income groups. Typical of such people was a retired railway porter whose total income consisted of his £2 10s. a week Retirement Pension and a 6s. weekly pension from the railways; or a former shop assistant who had the standard Retirement Pension and a small annuity of 15s. a week. Altogether 58 per cent of these units with less than £4 10s. a week were not receiving help from the National Assistance Board. They represented over 30 per cent of all units in the sample. Some of them were undoubtedly *entitled* to help from the National Assistance Board—although, even under the new and more generous regulations prevailing since September, 1959, by no means all of them were. How many were so entitled but not receiving help we shall consider in detail in Chapter VIII.

The group with incomes of £4 10s. or less a week does not account for all units in the sample who were receiving National Assistance. Another 4 per cent had help from the Board which brought their total weekly income above this level. We should, in any case, not lose sight of the fact that altogether another 12 per cent of our units had incomes between £4 10s. and £6 0s. a week, and another 13 per cent between £6 0s. and £8 0s. In October 1959 the average earnings of adult male workers in the Ministry of Labour earnings inquiry were £13 10s. a week, and of all workers, including women and juveniles were £11 8s. 0d. Thus another quarter of our sample had very modest incomes by the present day standards of the active population.

An interesting and important question is how many old people find their standard of living primarily determined by state policies vis-à-vis pension or assistance levels. In order to answer this we can abandon consideration of the level of income altogether and concentrate

1. See the discussion in Chapter VIII.

entirely upon sources of income. For this purpose we shall define state income as that intended *de facto* or *de jure* for the support of the aged¹. We shall exclude from our definition disability or war pensions which are quite often at higher levels than other state benefits. Indeed, we were conscious of the irony in remarks such as those made by a legless man:

“Well we’re able to manage quite comfortably because of my war pension,”

or by a widow whose only son had been lost in the war:

“It makes a lot of difference—that little extra. I don’t know how others manage.”

It seems reasonable to say that people with no more than £5 a year from any source other than state benefits, as defined above, are “*solely*” dependent on the state. Those with up to £52 a year (£1 0s. a week) from other sources we shall call “*primarily*” dependent upon the state. This may be an arbitrary definition, but it looks not unreasonable in relation to the amount of income disregards allowed by the National Assistance regulations² and to the levels of Retirement Pensions. In the sample as a whole we found that 28 per cent of all the units were solely, and a further 16 per cent primarily, dependent upon state benefits. The average income of these 44 per cent of all units was just on £3 10s. per week—that is actually below the average income of units receiving help from National Assistance³.

What is it about the sources of income of the better off old people which makes their position more favourable? Table 28, overleaf, shows the structure of income for those units in the bottom half of the sample and for those in the top quarter with incomes over £8 a week. Not only did five times as many units with more than £8 a week have private pensions, but the average value of the pensions which they had was ten times as great. Similarly ten times as many units had employment income, and again, the average level of earnings was more than ten times as great in the top income groups compared with the bottom. Lastly, while the percentage of units with property and investment income in the lower income groups was as high as 39 per cent, compared with 70 per cent in the top income groups, the average annual value received by the former was only £22 per annum compared with £322 per annum by the latter. Not only did the better off more often have income other than state benefits, but they received larger amounts from these other types of income than did the poorer units. The three sources of income which we have discussed here together with state benefits, accounted for between 95 and 97 per cent of total income in both the groups and other sources were negligible.

We have so far looked at all the income units in the sample together, irrespective of whether they are married couples or one person (man or woman) and we have used the income level of £4 10s.

1. That is, Retirement or Contributory Old Age Pensions, Widows' Pensions, Non-Contributory Old Age Pensions and National Assistance. For a discussion of the definition of Retirement Pension, see later in this Chapter p. 62.

2. See below Chapter VIII p. 92.

3. See this Chapter p. 49. All but six of the units with National Assistance are included in the group solely or primarily dependent upon State benefits.

TABLE 28
The sources of income for all units in the sample

	£4 10s. or less a week			More than £8 0s. per week			All Income Groups		
	% of units having that source of income	% of total income from that source	Average annual value for those units having that source of income £	% of units having that source of income	% of total income from that source	Average annual value for those units having that source of income £	% of units having that source of income	% of total income from that source	Average annual value for those units having that source of income £
State benefits and war and disability pensions ...	96	88	155	84	16	171	91	39	166
Private pensions(1) ...	7	2	38	39	17	398	19	12	252
Employment and self employment ...	6	2	48	65	37	514	28	25	344
Property and investment ...	39	5	22	70	25	322	58	20	135

(1) Contributory or non-contributory pension from former employers, trade union and friendly society benefits, income from charitable sources.

as a yardstick because this was the median income for the whole sample. This was desirable in order to give a broad general picture of the problem. Current thinking about old people's incomes, however, is dominated by the concept of 'need' and clearly the needs of a couple are greater than those of one person. They are not necessarily twice as great because the 'overheads' of fuel, rent and other household goods are almost as great for one person keeping house alone as for two together¹. In order to provide a detailed picture of poverty among the old in terms of their differing needs it is perhaps necessary to distinguish couples from individuals. In place of the £4 10s. level we therefore take for a single person £3 10s.² and for a couple £6 0s.³ We then find that no less than 27 per cent of all the units in our sample had incomes at or below these levels and yet were not receiving National Assistance. Thus changing the criterion does not affect markedly the conclusion suggested by our earlier study of all units with less than £4 10s. a week, that there are a lot of old people without Assistance for whom other small amounts of income from private pensions and the like act as substitutes for Assistance. We know from our discussion of non-response that the sample probably overstates the percentage of old people at the bottom of the income distribution, and that, for instance, the percentage of units actually receiving National Assistance should probably be nearer 21 per cent than the 25 per cent which we found. But even making due allowance for this bias this analysis suggests that in addition to the 1.2 million old people units being helped by the Assistance Board at the end of 1959, there were likely to be at least as many again, possibly more, whose incomes were little higher and in some cases actually lower than those of their fellows with such grants. And if we take the two groups together—those units already receiving National Assistance and those at similar levels of income without Assistance—we account for over half of our sample, or allowing for bias⁴, for 45 per cent of all old people.

The great majority of this poorest group were women. Single or widowed women were 62 per cent of all income units in the sample; but they were 80 per cent of the units with National Assistance and 76 per cent of the units with £3 10s./£6 0s. a week income. Couples were only 10 per cent of the units with National Assistance and 17 per cent of the units with £3 10s./£6 0s. a week income.

The income of men, women and couples

At the time of our survey the basic pension for a man with a dependent wife was 1.6 times that of an individual. The 'scale rate' of the National Assistance Board for a couple was roughly 1.7 times that

1. Tony Lynes has constructed a set of weights for calculating a single pensioner and a pensioner couple's price index. The 'overheads' of housing, fuel and durable household goods have a weight of 357 in the single person's index and 264 in the couple's index. See "National Assistance and National Prosperity". Tony Lynes, Occasional Papers on Social Administration No. 5.

2. This is £1 above the level of the Retirement Pension for a single person.

3. The ratio of a couple's Retirement Pension to that of a single person's is 1.6. The level corresponding to £3.10s. would be £5.12s. The level nearest to the latter conveniently available in our material was £6.0s.

4. Based on an assumed overstatement of 5 percentage points in our estimate of units with £4.10s. or less a week income. See Chapter II p. 19.

TABLE 29
Income distribution of women, men and couples

	Income Group—£ per week									Total	Annual average value
	Up to & including £2 10s.	£2 10s.—£3 0s.	£3 0s.—£3 10s.	£3 10s.—£4 0s.	£4 0s.—£4 10s.	£4 10s.—£5 0s.	£5 0s.—£6 0s.	£6 0s.—£8 0s.	£8 0s.—£10 0s.	£10 0s. +	
Women	11·4	14·6	22·4	14·2	7·3	4·9	6·5	6·5	3·3	8·9	264
Men	12·0	12·0	20·0	4·0	6·0	2·0	6·0	18·0	4·0	16·0	416
Couples	—	—	1·0	4·8	4·8	5·8	7·7	25·0	16·4	34·6	664
All	8·5	10·5	16·5	10·5	6·5	4·8	6·7	12·8	6·7	16·5	

of a single householder. We would therefore expect to find differences in the levels of income for women, men and couples. The difference between the income of couples and men in our sample was in fact of this order of magnitude but that between the couples and the women was much wider. The average income of couples was two and a half times that of the women. This was despite the greater frequency of help from the National Assistance Board to women—34 per cent of all the women in the sample had Assistance allowances, compared with 20 per cent of the men and only 10 per cent of the couples.

The relative poverty of women is strikingly illustrated in Table 29. Taking £3 10s. a week once again as our dividing point for the men and women we find that no less than 48 per cent of the women had incomes at or below this and as many as a quarter had £3 0s. or less a week. 44 per cent of the men had £3 10s. or less a week but only 24 per cent of the couples had £6 0s. or less a week. We see in Table 30 that well over half the women in the sample were primarily dependent upon state benefits, a third of them being solely dependent upon them. The corresponding percentages for couples were 18 per cent and 11 per cent. Twice as many couples as women had more than £1 a week in addition to their state benefits.

TABLE 30
Dependence of all units upon state benefits*

	Women	Men	Couples	All Units
State benefits only (excluding war and disability pensions)	36	24	11	28
Primarily dependent on state benefits	19	20	7	16
State benefits with more than £1 a week from other sources	36	40	72	46
No state benefits	9	16	10	10
Total	100·0	100·0	100·0	100·0

*See definition on page 51.

Why should this be so? Certain obvious differences between the women and the couples spring to mind. We have already seen in Chapter IV that fewer single and widowed women were working full or part time, than were either married women or men. It is also less likely that women will have a private pension. Confirmation of this is given in Table 31, overleaf, where we analyse the structure of income for men, women and couples in the same way as we did for the high and low income groups in Table 28. The far greater dependence of women upon state benefits emerges very strikingly; over half of their income came from the State compared with only 30 per cent of that of the men and the couples. There were only 7 per cent of the women with a private pension; and the average value of their pensions was comparable with that of the pensions drawn by men and couples largely, it seems, because these few women tend for the most part to

TABLE 31
The sources of income of women, men and couples

	Women			Men			Couples		
	% of units having that source of income	% of total income from that source	Average annual value for those units with that source of income £	% of units having that source of income	% of total income from that source	Average annual value for those units with that source of income £	% of units having that source of income	% of total income from that source	Average annual value for those units with that source of income £
State benefits and war and disability pensions ...	92	52	150	84	29	144	91	29	213
Private pension(1) ...	7	6	241	38	16	175	39	17	294
Employment and self employment ...	18	13	191	30	31	436	52	35	446
Property and investment ...	52	23	115	68	24	145	66	17	168

(1) For definition see Table 28.

have been in professional employment, e.g. civil servants or teachers. Only eight of the 184 widows in the sample had private pensions by virtue of their deceased husbands' employment. 38 per cent of the men and 39 per cent of the couples on the other hand were receiving private pensions. The average income from employment for the 18 per cent of women with such income was only £191 a year compared with the £440 of the couples and men. This reflects to some extent the fact that part-time working was more common for women, but, more important, the generally lower pay for women than for men. There was much less difference between the groups in respect of income from property and investments. It was still true that relatively more men and couples had this type of income, but the percentages were 68 and 66 per cent compared with 52 per cent. The average value of such income for those women who had it was two thirds that of the couples.

Basically the men and the couples were very similar and what differences there were may well not be significant in view of the small sample of men. The fact that the men were older on average than the couples could help to account for the lower proportion with government transfers, and may also explain the tendency for the average value of employers' pensions to be lower; it was interesting to find, however, that the percentage of men with private pensions was about the same as of couples.

In our view the discovery of such a gulf between the income position of women and the rest of the over-retirement age group is of considerable importance. Not until we have analysed the assets of the sample will the picture be complete. Clearly the lower propensity to work, and the absence of private pensions for women are important factors. The length of widowhood may also, however, be important because it means that a large number of these old women have been without a breadwinner in the more recent days of economic prosperity.

Work and Age

We turn now to a comparison of the distribution and level of income for those units still working and those retired. Any definition of retirement is bound to be arbitrary because, as we have seen in Chapter IV, a small, but important group of the old retire from full time work, but continue in part-time jobs (working between 4 and 30 hours a week as we have defined it).¹

Ideally in studying the effect of employment upon the income of old people one would treat three groups of people separately—those working full-time, those working part-time and those completely retired. In this sample the numbers of both full and part-time workers are small for satisfactory analysis; but the part-time workers in particular are so few that it seems best to omit them from the discussion altogether. In Table 32, overleaf, therefore, we compare those units working full-time, that is more than 30 hours a week, with those who are not working at all or doing only casual² work. Since a couple is a unit we

1. See Chapter IV, p. 41, footnote 1.

2. Chapter IV, p. 41, footnote 2.

TABLE 32
Income distribution of women, men and couples—those working full-time and those retired

	Income Group—£ per week						No. of units	%	Total average income £
	Up to and including £3	£3 0s.— £4 10s.	£4 10s.— £6 0s.	£6 0s.— £8 0s.	£8 0s.— £10 0s.	£10 0s.+			
<div> <div>Women</div> <div>Men</div> <div>Couples</div> </div> <div> <div>working</div> <div>full-</div> <div>time</div> </div>	11.1	5.6	16.6	27.8	22.2	16.6	18	100.0	396
	—	—	—	8.7	Only nine cases 8.7	82.6	9	100.0	547
	—	—	—	—	—	—	23	100.0	1181
<div> <div>Women</div> <div>Men</div> <div>Couples</div> </div> <div> <div>retired</div> </div>	29.1	49.3	8.4	2.4	2.4	8.4	203	100.0	250
	32.4	40.5	5.4	13.5	—	8.1	37	100.0	283
	—	16.9	15.4	30.7	18.5	18.5	65	100.0	520

have made the retirement or work of the husband our criterion, so that it is possible for the wife in a "retired" couple to be working even full-time¹. With such unequal income distributions, overall average incomes must be used with caution. For instance it will be seen from Table 32 that whereas nearly 80 per cent of the retired women have incomes of £4 10s. or less a week, the average income of the whole group is £5 0s. a week because the few cases of very rich old ladies have a large effect upon the average. However, with these limitations in mind, the combination of the average annual income and income distribution illustrates the sharp differences between the incomes of those working full-time and those retired. Of the couples still working (i.e. where the husband was in full-time work) 80 per cent had an income of *more* than £10 0s. a week; of the retired, more than 80 per cent had *less* than £10 0s. a week. The average income of retired couples was less than half that of those still working. The differences in the average annual income of the retired and the fully active women were smaller although two thirds of the women working had more than £6 0s. a week compared with only 13 per cent of those not working. The generally low pay of women is much nearer pension levels so that retirement means a relatively smaller drop of income for them than for men. The smaller difference also reflects the fact that we are not necessarily comparing a group of women still working with a group who have ceased to work. Many of the women not now working will never have done so. The loss of a husband may well be more important in terms of levels of income than the widow's own retirement².

In Chapter IV we saw that the older the people were, the less likely they were to work. But it might be reasonable to expect some correlation of income with age over and above this particular association of employment and age. The oldest men in our sample, those over 80, for example, would for the most part have stopped working fifteen years ago, at the very end of the second world war. Apart from war-time full employment the major part of their working lives had been passed during the prewar years of depression. The most recently retired would have enjoyed fifteen years of postwar full employment. The effect of this different economic background might well be reflected in more and higher private pensions, and in more income from assets among the younger age groups. Table 33 shows the average annual income for women, men and couples above and below 70 who are not working at all. (Again for couples it is the retirement or work of the husband which is the criterion.) There is a suggestion in these figures that the men and couples below 70 were better off than their counterparts over 70; the couples under 70 had an average annual income nearly twice that of those over 70. This may be the result of the factors we have discussed above. Or it could reflect the fact that wealthier

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1. This is an arbitrary categorization dictated in large measure by the way in which the material was arranged for analysis but defensible on the grounds that wives working, even full-time, are for the most part 'supplementary' earners.
 2. The problem of the drop in income which accompanies retirement may be studied more satisfactorily when we have analysed income and asset information for a group of 285 units between the ages of 50 and 60/65 who were interviewed at the same time as the sample over retirement age.

people are able to retire earlier. The numbers are too few to investigate these influences at this stage. There was no difference in the position of women above and below 70.

TABLE 33
Average income of retired units by age
£ per annum

	Below 70	70 and over	All
Women ...	251	250	250
number of units	(72)	(132)	
Men ...	392	252	283
number of units	(8)	(29)	
Couples ...	781	377	520
number of units	(23)	(42)	

Area Differences

It must be clear from our earlier description of the industrial and social structure of the six areas in which our study was undertaken, that some differences of income level were to be expected. It is also clear from the analysis so far in this section (which, we hope, has at least indicated the complexity of the factors influencing the levels of income of the old), that any full analysis of area differences must wait upon the larger number of cases which will be available from the total cooperating sample. One very obvious problem presents itself in view of what we have seen of the differences in the income levels of men, women and couples. If there was considerable variation in the proportions of these groups in the different areas this alone could produce differences in the overall income distributions. We saw in Chapter III (p. 34) that the proportions of the various type of old person do vary between areas, but the differences do not appear large enough nor always in the right direction to account for all of the income characteristics of the areas which we here describe. In any case women are numerous enough for it to be meaningful to study their position in the six areas and they confirm what we say about all income units.

First of all there was considerable variation in the percentage of units in each area who were receiving help from the National Assistance Board; over a third of all the units in Glasgow and Leicester, 30 per cent in East Ham, 23 per cent in Wimbledon, 20 per cent in Salisbury, but only 11 per cent in Hexham Rural District were in this position. Echoes of this are to be found in the varying percentages of units in each area which were solely or primarily dependent upon state benefits. East Ham and Glasgow emerge with over half of all their units solely or primarily dependent upon the state, Wimbledon and Hexham with about 36 per cent and Salisbury and Leicester between these two extremes. The relatively high percentage of units in Wimbledon and Hexham with no state benefits is consistent with what we know of the concentration of wealthy, retired, self employed in these two areas. But it was rather surprising to find that in Glasgow too 12 per cent had no state benefits. This is not to be accounted for by a high per-

centage of people working in Glasgow, for as we saw in Chapter IV, Glasgow is the one area where there seemed to be significantly fewer old people in employment. The explanation appears to be that although the majority of the sample in Glasgow were very poor and very dependent upon the state, at the other end of the scale there was a sizeable group of retired business people and the like; and there were far fewer old people in an intermediate position.

TABLE 34
Dependence upon state benefits* by areas
(% of units)

	Salisbury	Wimbledon	East Ham	Leicester	Hexham R.D.	Glasgow
State benefits only	20.8	25.6	38.2	26.5	20.0	43.1
Primarily dependent upon state benefits	20.8	10.3	14.6	20.6	16.0	15.7
State benefits with more than £1 a week from other sources ...	51.4	46.2	41.8	48.5	52.0	29.4
No state benefits ...	6.9	17.9	5.5	4.4	12.0	11.8
Total ...	100.0	100.0	100.0	100.0	100.0	100.0

*See definition on page 51.

A study of the income distribution of all units in the six areas again produces East Ham and Glasgow as the poorest areas. 72 per cent of Glasgow units had incomes of £4 10s. or less a week, compared with about half in all other areas except Wimbledon where only a third were in the lowest income groups. A third of the units in Wimbledon had incomes of over £10 0s. a week, a fifth in Hexham, but only 5 per cent in East Ham.

TABLE 35
Income distribution of all units by areas

	Income Group—£ per week						No. of units %	
	Up to and including £3	£3 0s.—£4 10s.	£4 10s.—£6 0s.	£6 0s.—£8 0s.	£8 0s.—£10 0s.	£10 0s. +		
Salisbury	19.4	36.1	11.1	13.9	5.6	13.9	72	100.0
Wimbledon	9.0	24.4	12.8	11.5	9.0	33.3	78	100.0
East Ham	21.4	32.1	12.5	16.1	12.5	5.4	56	100.0
Leicester	17.6	36.8	19.1	11.8	5.9	8.8	68	100.0
Hexham R.D.	21.3	29.3	9.3	16.0	4.0	20.0	75	100.0
Glasgow	27.5	45.1	5.9	5.9	3.9	11.8	51	100.0

Retirement and Non-Retirement Pensioners

Although in the course of this Chapter we have had occasion to study many groups within the general body of people over retirement age—for instance women and couples, units working and retired—we have not yet considered Retirement Pensioners or people with National Assistance as such. These are important categories for policy making and we should briefly consider some of their main characteristics.

80 per cent of the units in the sample were receiving a Retirement Pension. These are pensions payable by the Ministry of Pensions and National Insurance to people who reach the age of 60 for women, 65 for men, who retire from regular work¹ and who satisfy certain minimum contribution conditions. We have not included in Retirement Pensions the 10s. a week pension which is paid to widows of men insured before 5th July 1948 under the Contributory Pension Acts and who are entitled to no other benefits. In the sample there were a few people with these pensions and for the purposes of analysis they have been grouped with Non-Contributory Pensions which are administered by the National Assistance Board and are included here with Assistance. A few women in the sample drawing widow's benefit, normally £2 10s. a week at the time of field work, have been called Retirement Pensioners in this analysis. A unit consisting of a couple is called a Retirement Pensioner unit whether it be the husband, wife or both who are drawing benefit.

There was little difference between the Retirement Pensioner units and the rest of the sample in the proportions of men, women and couples among them. Nor, perhaps surprisingly, was there any marked difference in age. One might have expected the units without Retirement Pensions to be younger because a major reason for being without a pension is continuing to work. There is another reason however—failure to satisfy contribution conditions. People in this position will tend to be those excluded from the operation of the Contributory Pension Acts (replaced in 1948) such as the self-employed, those who were above the income limits and women in irregular domestic work or who did not work at all. These will clearly be older people not covered by the 1948 act. Those with Retirement Pensions and those without were also alike in the way in which they kept house alone or with others. There was one possible exception—that rather more of the women without Retirement Pensions than of those with, were to be found keeping house with others (47 per cent compared with 40 per cent).

National Assistance allowances were being received by 26 per cent of the Retirement Pensioner units in our sample and by 21 per cent of the rest of the sample, giving 25 per cent overall. There were marked differences in age and marital status between units with National Assistance and those without. We have already seen that a higher percentage of the units with National Assistance, 80 per cent, were women compared with 55 per cent of the units without Assistance.

1. This condition ceases to operate at 70. Between 60/65 and 70 a Retirement Pension is payable but is reduced in respect of earnings in excess of £3. The reduction at the time of field work was 6d. for every 1s. of the first 20s. excess and then 1s. for every 1s. thereafter.

Only 10 per cent of the units with National Assistance were couples compared with 31 per cent of those without Assistance. The units with Assistance were older too and more of them were keeping house alone.

If we wish to look at the income distribution of, for instance, Retirement Pensioners with National Assistance or of non-Retirement Pensioners with and without National Assistance, the numbers, particularly of men alone, become very small. In Table 36, overleaf, therefore we have combined men and women to show all one-person income units on the one hand, and couples on the other. In the income distribution of the Retirement Pensioners we find yet another illustration of the gap between the income of persons alone (particularly of the women, since they are more numerous than men, and therefore affect the picture for all one-person units more) and the couples. 70 per cent of the men and women Retirement Pensioners are to be found in the two lowest income groups in Table 36 whereas the couples are much more evenly spread and 30 per cent of them have more than £10 0s. a week income. To say something about Retirement Pensioners as a whole we must take the appropriate level of pension, £2 10s. for a single person and £4 0s. for a couple, as a yardstick. We then find that 22 per cent of all Pensioners had a weekly income no more than 10s. above the pension level, and 59 per cent had a total income no more than £2 above the pension level. By using the data we have about dependence upon state benefits¹ we can summarise the income position of the Retirement Pensioners in another way. Thus 26 per cent of the Pensioners in our sample were receiving National Assistance. Another 11 per cent had no income but their pension; 14 per cent were without National Assistance but had only £1 or less from other sources of income in addition to their pension; and finally another 11 per cent were without National Assistance and had no more than £2 a week in addition to their pension—that is to say that their total incomes did not exceed £4 10s. in the case of single people or £6 0s. in the case of couples. Half of the pensioners therefore clearly had their standard of living determined by pension and assistance levels, and another 11 per cent had it very largely so.

Among the units with Assistance there were only ten couples one of whom had no Retirement Pension. Two of these couples were in the income group up to £3 0s. a week, 5 between £4 10s. and £6 0s. and 3 just over the borderline into the next income group £6 0s.-£8 0s. Over three-quarters of the men and women with National Assistance had incomes between £3 0s. and £4 10s. a week. Only 8 per cent came in the income group between £4 10s. and £6 0s. and as many as 16 per cent had incomes of £3 0s. or less a week. This suggests that few of the units receiving help from the National Assistance Board had very substantial amounts of income which were being disregarded².

1. See this Chapter p. 51.

2. See Chapter VIII, p. 92.

TABLE 36
Income¹ distribution of units with and without Retirement Pensions and National Assistance

Income Group—£ per week							
	Up to and including £3	£3 0s.- £4 10s.	£4 10s.- £6 0s.	£6 0s.- £8 0s.	£8 0s.- £10 0s.	£10 0s. +	No. of units %
One person—man or woman							
1. Retirement Pensioners without National Assistance ...	32.9	28.7	14.0	11.0	2.4	11.0	164 100.0
2. Retirement Pensioners with National Assistance ...	9.4	82.4	8.1	—	—	—	74 100.0
3. All one person Retirement Pensioners (1+2) ...	25.6	45.4	12.2	7.6	1.7	7.6	238 100.0
4. No Retirement Pension and no National Assistance ...	16.3	16.3	9.3	16.3	14.0	27.9	43 100.0
5. No Retirement Pension but with National Assistance ...	46.7	46.7	6.7	—	—	—	15 100.0
6. All one person with National Assistance (2+5) ...	15.6	76.4	7.8	—	—	—	89 100.0
Couples							
1. Retirement Pensioners without National Assistance ...	—	11.7	10.4	27.3	19.5	31.2	77 100.0
2. Retirement Pensioners with National Assistance*			Only nine cases				9 100.0
3. All couple Retirement Pensioners (1+2) ...	1.2	10.5	15.1	27.9	17.4	27.9	86 100.0
4. No Retirement Pension and no National Assistance ...	—	—	5.9	11.8	11.8	70.6	17 100.0

*There was only one couple receiving National Assistance but without a Retirement Pension.

1. Unfortunately a tabulation giving this particular breakdown was not available for total income defined as it has been in the rest of this chapter to exclude regular cash help from friends and family. The differences however are small and do not affect the picture.

Summary

Over half of all the units in the sample had incomes of £4 10s. or less a week, with an average of £3 4s. The average weekly income of those units in the sample who were receiving National Assistance (25 per cent of the sample, most of them with less than £4 10s. a week) was £3 14s. Another quarter of all units had weekly incomes between £4 10s. and £8 0s. a week, modest levels by comparison with current earnings. The most important finding which emerges from this study is that in addition to that quarter of all units in the sample who were already receiving National Assistance there were more than as many again with incomes little higher and, in some cases, actually lower than those with Assistance. By taking the standard of £3 10s. a week for one person, and £6 0s. for a couple, to allow for differing needs, we found that 27 per cent of the units were at or below these levels of income but without help from the Assistance Board. The great majority both of this group and of those with Assistance were women. The gulf between the income levels of women and couples was greater than could be expected from the differences which exist between the Pension and Assistance levels for one person and for a couple. Women were less often working and when they were they earned less than the men. They had few private pensions—7 per cent had pensions in their own right and only eight out of 184 widows in the sample had private pensions by virtue of their husbands' previous employment compared with 38 per cent of the men who had private pensions. Women's income from investments was also lower. We got some impression of the considerable drop in income which accompanies retirement by a comparison of the incomes of those still working and those retired. There was also a suggestion in the material that among the retired men and couples, but not the women, the over-seventies were poorer than the under-seventies. When we looked at the Retirement Pensioners as a group on their own (accounting for 80 per cent of all units in the sample), we found that 26 per cent of them had supplementation of their income from National Assistance; 11 per cent had no income but their Retirement Pension; 14 per cent had no National Assistance and no more than £1 0s. a week from other sources in addition to their pension, and finally another 11 per cent had no National Assistance and no more than £2 0s. a week on top of the pension. These findings show, it is suggested, that Retirement Pensions and Assistance rates are the critical determinant of the standard of living for the majority of old people, and are of particularly great importance for women.

CHAPTER VI

Assets and the Provision for Retirement

Discussion of the economic problems of old age has almost always been linked in one way or another with dispute about the desirability or the practicability of 'self-help', or private provision for that period of life when work has ceased. There are three broad ways in which 'self-help' can operate; by the accumulation of savings to be used in retirement, by joining a private pension scheme, or by endowment assurance. We shall begin by considering the first, and look at the assets of our sample.

Asset Position

We must begin by defining the term assets. We include on the one hand property or real estate—that is land, houses and other buildings but not durable goods—and on the other hand other assets, such as stocks and shares, post office savings accounts, deposit and current bank accounts, national savings certificates and the like. The latter we have called 'liquid assets' using the term in a broader sense than is customary among economists¹. The question immediately arises whether we should include the net value of owner-occupied property as part of property or part of total assets. Some 28 per cent of all our units were owner-occupiers, and for a good many their house was their only asset. We attempted, with the help of the respondents, to place a current market valuation upon owner-occupied houses. The average value so arrived at was £1,700 per house. This may appear rather high but it must be remembered that old people rarely have outstanding mortgages on their property; in any case the basis of valuation is extremely arbitrary. If we were to include these owner-occupied houses in our definition of total assets they would constitute just under a quarter of all assets defined in this broad way. However it seems to us extremely misleading to use such a definition in the context of our discussion here. It is of course, in theory, possible for occupiers to obtain disposable funds by raising a mortgage on their property. In practice however the ease with which they can do this depends very much upon ruling market conditions, as well as upon their ability, often limited, to meet the expense of interest charges and the like. Nor, for the most part, in the present housing situation, do the old have very much choice about where they will live, so that the possibility of realising assets locked up in owner-occupied houses is also limited. We shall therefore use the narrower definition of assets. We shall also exclude the surrender value which any life insurance policies held by this group may have because for the most part this is extremely small

1. See the standard practice of the CSO and the Oxford Institute of Statistics in the Savings Surveys—The 1955 Savings Survey, M. J. Erritt and J. L. Nicholson. Bulletin of the Oxford Institute of Statistics, Vol. 20, No. 2. May 1958, pp. 114-152.

and in any case old people are particularly conscious of the need to have some money with which to meet burial expenses¹. Total assets of other kinds worth less than £5 have been ignored.

Once again, as with income, we find an extremely unequal distribution of assets.

TABLE 37
Asset distribution of all units

No assets	Up to and including £50	Assets £					Total
		£50- £100	£100- £250	£250- £500	£500- £2,500	£2,500 +	
29.9	12.9	6.8	10.6	10.4	17.7	11.6	100.0

30 per cent of all our units had no assets at all². Another 20 per cent had £100 or less, the majority of these owning less than £50. Only 30 per cent of the units in the sample had more than £500. But the 12 per cent of units with more than £2,500 worth of assets in fact owned 84 per cent of all assets held by this group of old people. Most of the assets were held in 'liquid' form and property, including houses, land and the value of unincorporated businesses accounted for only 10 per cent of the total.

Clearly our task is to relate the information about assets to what we already know about income. In this way we can see whether the financial position of that important group whom we found, in terms of income, to be at or around Assistance level would be markedly improved by taking account of their assets.

We found over a half of the sample to have incomes of £4 10s. or less a week. 43 per cent of these units had no assets at all, and the

TABLE 38
Asset holdings within income groups for all units

	Income Group—£ per week					
	Up to and including £3	£3 0s.- £4 10s.	£4 10s.- £6 0s.	£6 0s.- £8 0s.	£8 0s.- £10 0s.	£10 0s. +
% of units in the income group without assets ...	46	41	27	19	13	11
Average holding of those with assets ...	£455	£544	£383	£724	£1,694	£9,233

1. See below, this Chapter, p. 72.

2. The proportions of units with assets and with property income (for instance Chapter V, Table 28) do not agree for two reasons. First because units with £50 or less assets have negligible income from those assets. Second, where it was established without doubt that a recipient of trust income could in no circumstances touch the capital, the unit would be shown as **without** assets, but **with** property income.

remainder had an *average* holding of about £500. This confirms the view that for the most part low incomes, and low, or the complete absence of, assets are associated. As income increased so the percentage of units without assets declined, and the average value of the holdings of those possessing assets increased until, in the group with over £10 a week income, there were only 11 per cent of units without assets and the average holding of those with assets was over £9,000.

A crucial group from the point of view of income was that identified as being solely or primarily dependent upon state benefits. Table 39 shows that of the 28 per cent of units solely¹ dependent upon state benefits, 95 per cent had less than £100 worth of assets, and in fact the great majority had none at all. Those primarily dependent upon state benefits were in a slightly better position; but even then only a fifth of them had more than £500 worth of assets. Altogether only 5 per cent of the units solely or primarily dependent upon state benefits had assets worth more than £500.

TABLE 39
Asset holdings of all units in relation to dependence upon state benefits

	Assets £					Total
	No Assets	Up to and including £100	£100–£500	£500–£2,500	£2,500 +	
State benefits only ...	81.5	13.6	4.9	—	—	100.0
Primarily dependent upon state benefits	18.8	31.3	28.1	21.9	—	100.0
State benefits with more than £1 a week from other sources	18.3	18.9	22.8	23.3	16.7	100.0
No state benefits	2.6	12.8	28.2	17.9	38.5	100.0

In the discussion of income we identified as a very poor group those individuals with incomes of £3 10s. or less, or those couples with £6 0s. a week or less, who had no help from the National Assistance Board. Their income levels certainly appeared no higher, and in some cases actually lower than those of units already receiving Assistance. This unaided group was 27 per cent of all units in the sample. Because of our limited resources, the asset tabulations for this preliminary study were not as detailed as those for income. As a result we cannot use the same income level of £3 10s. for one person units, to study the asset position of this very poor group. The nearest figure available in the data is £4 10s. The adoption of this level adds another twenty-three units to the group, thus making it 33 per cent instead of 27 per cent of all units in the sample. How did their *asset* position compare with that of units receiving Assistance?

Among the latter there were 60 per cent with no assets at all, and the remaining 40 per cent had an average of only £140 a piece. Again

1. See Chapter V, p. 51.

as with income¹, it appears that few people could be receiving Assistance who had capital resources near the limit of the disregards². Our group without Assistance certainly appeared to be rather better off in this respect than those with Assistance. But still 30 per cent of them were without any assets at all, although the average holding of the remainder was £600. This figure corresponds to the present limit for disregarding non war-savings (see footnote ² below). But it is clear that unless assets were very evenly distributed among those who had assets, the majority must have had holdings below the limits set for National Assistance disregards of capital. The fact that a few will have large asset holdings will reduce our estimate of the numbers in the group whose *total resources* are at National Assistance levels. To be set against this, however, it is likely that those units with incomes between £3 10s. and £4 10s., who do not properly belong to this poorest group, are more likely than others to have assets. What we know therefore about this group's assets suggests that the figures produced by our analysis of their income (i.e. 27 per cent of all units in the sample) is probably a fair estimate of the number of people not in receipt of National Assistance whose *total resources* (capital and income) are at or below the levels laid down by the National Assistance Board as the limits for help. Calculations made to determine the entitlement of individual units to National Assistance suggests that if this figure of 27 per cent ought to be reduced it should not be to below a quarter of the sample³. This is the estimate we shall use in future discussions.

TABLE 40
Asset distribution of women, men and couples

	Assets £							Total
	No Assets	Up to and including £50	£50-£100	£100-£250	£250-£500	£500-£2,500	£2,500 +	
Women	35.5	13.1	6.1	9.8	10.6	16.3	8.6	100.0
Men	25.0	8.3	16.7	8.3	6.2	22.9	12.5	100.0
Couples	18.6	14.7	3.9	13.7	11.8	18.6	18.6	100.0

1. See Chapter V, p. 63.
2. For detail see Chapter VIII, p. 93. Broadly speaking, at the time field work began no Assistance was payable if an applicant had more than £400 in assets after disregarding up to £375 of so-called "war savings". After the change of Regulations in September 1959 this became £600, after disregarding £375 of "war savings".
3. To examine in detail the position of units with likely entitlement to National Assistance we selected those without Assistance who displayed the combination of characteristics (of income levels, asset levels, individual or couple, keeping house alone or with others, etc.) necessary for the creation of a net large enough to catch those who could **possibly** be so entitled. There were 95 units or 24 per cent. of the sample with such characteristics. This group is not directly comparable with the 27 per cent. in the text, because of differences of characterisation; but clearly there was a good deal of overlap. Certain of these differences led us to expect a smaller percentage than 27 per cent.; for instance we used a lower income limit to select units keeping house with others, and units combining low incomes with relatively large asset holdings would also be excluded. In fact the result is not much lower and the difference may be some indication of the size of the group which does in fact have low incomes and sizeable assets.

As with income we found considerable variation in the asset position of men, women and couples.

Over a third of the women, a quarter of the men, but less than a fifth of the couples had no assets. Over a half of the women had no more than £100, but only 37 per cent of the couples were in this position. Twice as many couples as women had more than £2,500 worth of assets. But the contrast between these groups was less marked than in the case of income and this has the result we have already noted, that compared with other sources of income, such as employment and private pensions, women were relatively well placed as far as property income was concerned. Indeed if we look at the position of the three groups in relation to income groups Table 41, overleaf, it becomes very apparent that most of the women in the highest income groups must have been there by virtue of their property income.

We are prevented by the smallness of the sample and the absence of the necessary tabulations from exploring, as fully as we would wish, all aspects of the asset position. For we should have liked, as we did with income, to study separately those of our sample who were still working and those who were retired. We certainly encountered people who were quite deliberately building up a little savings by continuing to work after retirement age. As one old man said:

“I reckon if I can get £500 or so that’ll see me out and then I shan’t need the assistance.”

But others who were working continued to enjoy a relatively high standard of living which would clearly come to an abrupt end when they did retire. A comparison of the asset holdings of those above and below seventy perhaps rather surprisingly shows no very significant differences, with the possible exception that more women over 70 seemed to have no assets at all, than did those under 70 (see Table 42). We had expected some difference between the age groups because apart from any other factors at work it seemed likely that people with assets would draw upon them to supplement their retirement incomes. The older they were then the more likely they were to have done this.

TABLE 42
Asset distribution by age for women, men and couples

	Assets £					Total
	No assets	Up to and including £100	£100–£500	£500–£2,500	£2,500 +	
<i>Women</i>						
Below 70 ...	27·8	20·4	23·1	20·4	8·3	100·0
70 and over ...	41·6	18·2	18·2	13·1	8·8	100·0
<i>Men</i>						
Below 70 ...	28·5	14·3	14·3	14·3	28·5	100·0
70 and over ...	23·5	29·4	14·7	26·5	5·9	100·0
<i>Couples</i>						
Below 70 ...	17·4	21·7	26·1	15·2	19·6	100·0
70 and over ...	19·6	16·1	25·0	21·4	17·9	100·0

TABLE 41
Asset holdings within income groups of women, men and couples

Income Group—£ per week												
	Up to and including £3 0s.		£3 0s.—£4 10s.		£4 10s.—£6 0s.		£6 0s.—£8 0s.		£8 0s.—£10 0s.		£10 0s. +	
	% without assets	Average holding of those with £	% without assets	Average holding of those with £	% without assets	Average holding of those with £	% without assets	Average holding of those with £	% without assets	Average holding of those with £	% without assets	Average holding of those with £
Women	46	393	43	584	24	484	14	498	11	3,927	5	10,402
Men	50	378	33	303	33	37	10	939	50	222	13	12,244
Couples	—	458	29	554	33	139	25	768	11	1,026	14	7,000

Against this, however, it is widely believed that old people often have a lower standard of living than they need, because they cling to their assets in order to leave something to their heirs, or have some provision for a worse 'rainy day' which never comes. Comparison of the present asset position with that at retirement age¹ revealed no tendency for assets to be used up. This was due partly to the fact that although some old people do undoubtedly run down their assets, others acquire them through lump sum benefits from insurance or pensions or through inheritance. But it was also due to the large numbers in the sample who had never had assets at any stage. 30 per cent of the sample said they had no assets at all when they reached retirement age, the same percentage, although not necessarily the same people, as we found to be without assets when interviewed. Typical comments were:

"Never had a chance to save—I lay idle for many a year afore the war."

"How could you save—it took all your time to live those days."

Low wages and the cost of rearing a family were the reasons most often given for inability to save for old age.

Our impression is that the number of old people who deliberately 'go short', as they would say, rather than draw on their savings is very few. Some in our sample were clinging to very small amounts, but this was almost always for burial:

"I've got £45 in the Post Office, dear, but that's for when I'm taken home,"

said one widow.

A 79 year old man whispered to the interviewer,

"I've a £100 in the Post Office: but I'll never touch it. I always swore I wouldn't have a pauper's grave."

Using up their savings was one way in which the people with nothing but their Retirement Pension and who were keeping house alone managed. As one woman, recently widowed, said to our interviewer:

"I've got £700 in the Post Office. I reckon to pay the rates and all the big bills like coal and things out of that. I'd rather use that while I've got it. When it's gone, that's different."

In fact the picture was not one of old people reluctant to use their assets. Primarily it was one of old people without assets to use.

Other Provisions for Retirement

At the beginning of this section we referred to two other possible ways of providing for retirement—through endowment assurance, and contributions to private or non-State pension schemes. We have already seen that 7 per cent of the women and nearly 40 per cent of the men and couples² in the sample were in fact receiving a pension from a former employer, a trade union or a charitable benefit. It is difficult to regard charitable benefits as in any sense provision for retirement by the old themselves, and although they were discussed together with private pensions in the previous chapter we shall here

1. We used 60/65 rather than the actual age of retirement of the unit because of the difficulties of defining the latter consistently in an interview situation.

2. Chapter V, Table 31.

exclude them. The same could be said of some trade union benefits and of employers' pensions which were non-contributory. Since the line is more difficult to draw here however we shall include them and see how important they are in the total of pension provision.

In addition to those people already receiving pensions there were some people in the sample still working, who had pension rights to come, and yet others who had taken, or been given, their pension rights in the form of a lump sum. About 6 per cent more units had such rights, so that 13 per cent of all women, 40 per cent of men, and 46 per cent of couples had been, were, or would be entitled to benefits of this kind. A few people had a pension or benefit from more than one source so that the total numbers of benefit exceed the total numbers of units with benefit or rights. The following table illustrates the relative importance of the different kinds of benefit. Nearly 44 per cent of all men in the sample had some sort of rights or benefits deriving from employment. This is high considering that many of them will have retired before the great post-war growth in occupational pension schemes. In 1956 the Government Actuary estimated that nearly one

TABLE 43
Type of pension rights and benefits
(% of individuals with such pensions)

Type of Pension	All women*		All men	
	%	No.	%	No.
Employers' contributory (including Civil Service, Police) ...	5.5	19	29.9	46
Employers' non-contributory ...	1.7	6	14.9	23
Employers' contributory and non-con- tributory widows' benefit ...	4.9	17	—	—
Trade Union benefit ...	0.9	3	3.2	5

*including wives in couples.

half of men then employed were covered by such schemes¹. The importance of non-contributory benefits is interesting and it may be that the introduction of contributory schemes has stimulated the granting of *ex gratia* payments to workers too old to join, but with long service. Another point to be noted is the relatively small number of widows who derived benefit from their husbands' pension rights or benefits. Just under 10 per cent of all widows had such benefits and clearly more than half of these must have been lump sum payments². A further 4 per cent of widows (not included in Table 43) told us that their husbands had been receiving employers' pensions which ceased at their death. These low percentages may be a reflection of the fact that so many of the widows in our sample had lost their husbands before the occupational pension boom or before their husbands had retired. In view of the relative poverty of women over retirement age

1. "Occupational Pension Schemes. A survey by the Government Actuary" HMSO, 1958, pp. 5 and 18.

2. See the discussion of the number of widows' pensions in payment, Chapter V, p. 57.

the question of the transference of pension rights to widows in private occupational schemes is clearly an extremely important one. Trade Union benefits are not very important for either women or men.

How important in financial terms were these pension rights? We have not attempted to distinguish those which carried both a pension and a lump sum benefit. The following table gives a distribution of the value of all the lump sums and of all the annual pensions being paid or to be paid.

TABLE 44
(a) Value of lump sums received as pension benefits

	Up to and including £100	£100– £250	£250– £500	£500 +	Total
% of lump sums paid or to be paid ...	34	21	29	16	100

(b) Value of annual pension being paid or to be paid

	£ per annum							Total
	Up to and including £25	£25– £50	£50– £100	£100– £200	£200– £300	£300– £500	£500 +	
% of all pensions	15	10	22	24	14	11	4	100

There was clearly a very wide range in the amounts of annual pensions, stretching from the pension for the railway porter of 6s. a week to the £4,000 a year of the ex-company director. A quarter of all the units with annual pension rights had less than £1 a week; on the other hand, over another quarter had more than £4 a week. The majority of the lump sums were less than £500 but 16 per cent were worth over £500.

Although, from this examination it seems that a relatively high percentage of pension rights are not, strictly speaking, *provision* for retirement by old people in the sense that they themselves have directly contributed, there is little doubt that the number of people enjoying such benefits is already quite large.

Endowment assurance on the other hand appeared to be of small importance. Rather arbitrarily we decided that only sums assured of over £100 and maturing not earlier than five years before age of retirement or any time after, could be regarded as provision for retirement. 8 per cent of the women, 4 per cent of the men and 18 per cent of the couples were found to have made such provision, but the amounts involved were small.

We then attempted to combine all three kinds of provision for retirement—saving, private pension rights and endowment assurance—to see how many of the old people in our sample had reached retirement age without any provision at all and what, for those who had some

provision, were the most popular forms. For this purpose we disregarded any assets of less than £100 at retirement age. £100 is itself an extremely small sum and could be criticised as rather meaningless as provision for retirement. However, some arbitrary line had to be drawn. We also tried to avoid duplication such as would arise from the transfer of a lump sum pension benefit to a savings account which might then appear both as a past pension benefit and as present assets. For this reason and possibly as a result of some coding errors relating to future pension benefits, the number of units with pension rights in the following table does not agree with estimates quoted earlier in this chapter, but the differences are not large enough to invalidate the data contained in Table 45.

Assets alone, or a combination of assets and private pension were the most common forms of provision, and assurance alone, the least important. What emerges clearly, however, is that a substantial

TABLE 45
Methods of provision for retirement by women, men and couples

Type of Provision	Women	Men	Couples	All
Assets of £100+ only	35.3	29.8	26.2	32.2
Assets of £100+ and pension	8.7	21.3	23.3	14.1
Assets of £100+ and assurance	4.6	4.3	9.7	5.9
Assets of £100+ and assurance and pension	1.7	8.5	7.8	4.1
Pension only	3.7	6.4	5.8	4.6
Assurance only	2.1	—	2.9	2.0
Pension and Assurance	—	—	6.8	1.8
No provision	44.0	29.8	17.5	35.3
Total	100.0	100.0	100.0	100.0

proportion of the units in this sample, a third at least, reached retirement age without having been able to make any provision for their retirement as defined here. As we would expect, the women¹ were the worst placed; as many as 44 per cent of them were without either assets, assurance or private pension when they reached the age of 60. This was two and a half times as many as the corresponding percentage of couples who had made no provision.

Summary

As many as 30 per cent of all the units in the sample had no assets at all. Of those solely or primarily dependent upon state benefits, 95 per cent had £500 worth or less of assets, and the majority had none at all. Low incomes and few or no assets were associated, just as were relatively high incomes and large asset holdings. The most important conclusion which emerged from the examination of income was that,

1. We regarded a widow as having made provision for retirement through savings or assurance even if these assets had been in her husband's name before his death. A pension was only included, however, if the widow was receiving one at the time of interview (i.e., lapsed pension rights of deceased husbands were disregarded).

whereas a quarter of all units were already receiving allowances from the National Assistance Board, another 27 per cent without such help were living at or, in some cases, below the levels of income which those with National Assistance were receiving. An examination of the asset position of this group suggests that they may on average have rather more assets than those people actually with Assistance. The total resources (income and assets) of at least a quarter, however, remain at or below the levels laid down by the Assistance Board as the limits for help. Women again emerge as the poorest group in terms of assets as of income. A substantial proportion of the sample, 30 per cent, said that they had never been able to save because of low wages, unemployment, large families. There was no evidence that those who had savings were unwilling to draw on them, except for the small amounts of £50 or £60 which were clung to in order to provide for a 'decent burial'. The number of men who had some sort of pension rights or benefits was surprisingly high, and there was some suggestion from the relative importance of non-contributory benefits that the introduction of contributory schemes may have stimulated the granting of *ex gratia* payments. Women, on the other hand, had few such rights or benefits. Considering all forms of provision for retirement together, assets, private pensions, and endowment assurance, we found that a third of all the people in our sample had reached retirement without any provision at all. By the old people themselves, this was primarily seen as a result of inability to provide, rather than as a lack of desire to put something aside against the day when they were no longer able to work.

CHAPTER VII

Help from the Family and Others

So far our definition of income has specifically excluded help of any kind, in cash or otherwise, from family and friends. The reasons for such a definition were discussed in Chapter V. There is no suggestion, however, that the extent to which old people manage because of, or with the help of, their kin is not important. Certainly many old people are themselves very conscious of the value of such help:

“Of course *I* live with my daughter—and she’s a good girl. I don’t know how those on their own manage it,”
was a typical comment.

“Well I manage because my son’s always ready to help me out. Of course he has his own family to look after and I say to him—they must come first—it’s only right. But he always says ‘Mum, while I can I will’. So I’m one of the lucky ones, but what about them that ‘as no children?’”
asked one widow living alone. Just how far such views are justified we shall try to examine in this section.

There are two channels for what we shall call ‘family’ help¹. The first is by keeping house with others, thereby reducing the burden of overheads through sharing, or even being subsidised by the other members of the household. Thus, a higher standard of living may be achieved than would otherwise be possible. The second is by direct transfers, in cash or in kind, to old people keeping house alone. In our sample just about half of the units kept house with someone else, the majority with at least one person under retirement age. Is there any evidence that those keeping house with others were poorer and therefore in greater need of help than those units keeping house alone?

The Financial Position of Units Keeping House Alone and with Others

Because of the differences which we have already observed in the pattern of living arrangements and in the financial position of men, women and couples, we shall distinguish these three types of unit in the following discussion. We have also thought it useful to show data separately for a group of women, keeping house only with other people over retirement age. Ideally we should also have treated as separate categories those people living with others but having a purely commercial relationship with them and those old people keeping house alone but in the same living accommodation as a child. However, as we saw in Chapter III the number of such units was small and is unlikely to disturb the general picture which emerges.

The most marked feature of the income distribution is the much

1. It is not exclusively help from relatives, but this is by far the most important. It will be convenient to use the term ‘family help’ to include assistance in cash or otherwise from both family and friends. We found no cases of regular cash allowances from friends.

TABLE 46
Income distribution of units keeping house alone and with others

	Income Group—£ per week						No. of units %
	Up to and including £3 0s.	£3 0s.- £4 10s.	£4 10s.- £6 0s.	£6 0s.- £8 0s.	£8 0s.- £10 0s.	£10 0s. +	
Keeping house alone							
Women	15.1	50.8	12.5	5.4	5.4	10.7	112 100.0
Men	10.1	40.0	10.0	20.0	5.0	15.0	20 100.0
Couples	—	5.9	11.6	29.0	17.4	36.1	69 100.0
Keeping house with others							
Women with others over retire- ment age	39.9	30.1	10.0	6.7	6.7	6.7	30 100.0
Women with others under retire- ment age	33.7	40.3	10.5	7.7	—	7.7	104 100.0
Men	33.4	23.3	6.6	16.7	3.3	16.7	30 100.0
Couples	—	20.0	17.1	17.1	14.3	31.4	35 100.0

higher proportion of those keeping house with others to be found in the very lowest income group. Among the women, for instance, 15 per cent of those alone had incomes of £3 0s. a week or less, but the percentage was as high as 40 per cent for those keeping house with others over retirement age, and 34 per cent for those with younger household members. The difference is not so great if we look at units with £4 10s. a week or less income; but it is still there. In Chapter V we found that 52 per cent of all units had incomes of £4 10s. or less a week. From Table 46 we can now see that the percentage ranges from 74 per cent of women living in households with younger members, and 66 per cent of women keeping house alone, through to 20 per cent of couples living in households with younger members and 6 per cent of couples living alone. At the top end of the distribution rather more units with incomes of £10 0s. a week or more were keeping house alone, but the numbers in the sample are small so that the difference may not be significant.

Before we conclude that poverty causes the old to keep house with others, we must remember that these income distributions are themselves affected by the way in which National Assistance allowances operate. 'Resources' are matched against 'needs' for National Assistance purposes and the 'needs' of a 'householder' are judged differently from the 'needs' of someone not a householder; and even a 'householder's resources' are affected by the presence of other members of the household¹.

TABLE 47
% of units with National Assistance and the average annual value of the grant

	Keeping house alone			Keeping house with others			
	Women	Men	Couples	Women with others over retirement age	Women with others under retirement age	Men	Couples
% of units with Assistance	43	30	12	23	23	13	6
Value of grant	£62	£42	£83	£72	£66	£66	£67

The average annual value of the supplement paid to the two groups (those keeping house alone and those with others) did not vary markedly; but twice as many of the units keeping house alone had grants as compared with those with others in the household. Here clearly is part of the explanation of the differences in the income distributions. A lot of old people who, if keeping house alone, would have National Assistance allowances which would carry them into the £3 0s.-£4 10s. a week income group, or even a little above, when keeping house with others were to be found in the bottom income group.

1. See discussion below Chapter VIII.

We cannot on the material at present available compare the income distribution of the two groups excluding National Assistance allowances¹, but we can compare the structure of their income and see whether such things as private pensions or employment are more common among, or had a higher average value for, those keeping house alone. From Tables 48 and 49 it is difficult to see any reason for supposing that the old alone were better off in terms of income, other than National Assistance, than the old keeping house with others. If we consider assets (Table 50), however, it is fairly clear that there were more units with no assets, or only a very small amount, among those keeping house with others.

TABLE 48
The sources of income for units keeping house alone and with others
(% of units in each group having that source of income*)

	State Benefits	Private Pensions	Employment	Property
Keeping house alone				
Women	94.6	18.8	18.8	55.4
Men	95.0	55.0	12.0	32.0
Couples	88.4	46.4	47.8	71.0
Keeping house with others				
Women with others over Retirement age	90.0	16.8	27.0	73.0
Women with others under Retirement age	90.3	7.8	14.5	42.7
Men	73.3	36.7	30.0	60.0
Couples	94.2	31.4	57.1	54.3

*Definitions as in Table 28.

TABLE 49
Average value of income from different sources for units with that income
£ per annum

	State Benefits	Private Pensions	Employment	Property
Keeping house alone				
Women	151	153	184	110
Men	143	196	317	10
Couples	219	231	483	137
Keeping house with others				
Women with others over Retirement age	137	204	216	23
Women with others under Retirement age	152	69	186	168
Men	146	111	515	265
Couples	202	418	385	248

1. We shall be able to do this in our main report when the material for the full sample is available.

TABLE 50
Asset distribution of units keeping house alone and with others

	Assets—£					Total
	No assets	Up to and including £100	£100–£500	£500–£2,500	£2,500 +	
Keeping house alone						
Women ...	31·3	17·9	25·9	15·2	9·8	100·0
Men ...	10·5	52·6	21·0	15·8	—	100·0
Couples ...	17·4	15·9	24·6	20·3	21·7	100·0
Keeping house with others						
Women with others over Retirement age ...	13·3	26·7	26·7	26·7	6·7	100·0
Women with others under Retirement age	46·6	18·4	12·6	14·5	7·8	100·0
Men ...	34·5	6·9	10·3	27·6	20·7	100·0
Couples ...	21·2	24·2	27·3	15·2	12·1	100·0

One suggestion (and it can of course be no more than a suggestion with such small numbers) is that the *very* wealthy were as numerous among those living with others, as among those living alone. At the highest levels of income and assets the commercial relationships between the household members became more common; the housekeeper, the maid, even the butler, all appeared at some time or another in our Wimbledon and Hexham households. This is, of course, a strong argument in favour of treating this kind of household separately in such analyses in future work.

An examination of the dependence of the various types of old person unit upon state benefits is interesting because it reveals that the percentage dependent solely or primarily upon any kind of state benefit was not so very different; although relatively more of those keeping house with others had no income but a Retirement Pension. In fact 73 per cent of those whose sole income was a Retirement Pension were keeping house with others. This is clearly an important factor in explaining how they managed. Moreover of the 25 per cent of all units who we found were without Assistance but with total resources at or below the levels laid down by the National Assistance Board as the limits of help, the majority were in fact keeping house with other people. Only 30 per cent of this group, representing 8 per cent of all units in the sample, were keeping house alone.

The discovery of this situation does help to reconcile the apparent contradiction between the views, on the one hand, that there are large numbers of old people with extremely low levels of resources, including a group who have no income but their Retirement Pension, and on the other hand, that there are relatively few old people whose poverty is extreme, judged by the admittedly stringent standards implied by

TABLE 51
Units keeping house alone and with others in relation to dependence upon state benefit*
 (% of all units in each group)

	State benefit only 1	Primarily de- pendent upon state benefits 2	Retirement Pension only (included in Col. 1)
Keeping house alone			
Women	38·7	19·8	5·4
Men	25·0	20·0	5·0
Couples	13·0	—	4·3
Keeping house with others			
Women with others over Re- tirement age	33·3	30·0	10·0
Women with others under Re- tirement age	32·7	16·3	16·3
Men	23·3	20·0	13·0
Couples	8·6	20·0	8·6
All Units	28·0	16·0	10·0

*Definitions see Chapter V, p. 51.

current levels of pension and Assistance. Indeed one might almost say that some of the old people in our sample with the very lowest money incomes felt better off than they had ever done in their lives before, since they were now keeping house with relatively well paid and generous children. This was particularly true of that group who had led a poverty line existence over the period of their working lives. As an interviewer wrote of one widow living with her unmarried son:

“She has long suffered with chronic bronchitis which stopped her getting a job. The family were on the means test in the thirties. Her husband died when he was 55 and was unemployed for two years before his death. It’s a bare place that they live in—no comfort in the living room, just shabby lino and a worn rug. The old lady had her Retirement Pension and nothing else but she is well pleased. ‘The lad’s in a good job. He gives me £5 a week. I just spend it as I get it. I’m buying a new table—5s. a week now we’ve finished paying for the telly. They should gie the old women that has nothing and is alone a wee bit more’.”

Help by keeping house with others?

Can we however assume that keeping house with others does solve the financial problems of all of this group? First we have to establish that keeping house with others represents a subsidy to the old person; and this raises what, to us, seems, at present, an insoluble methodological problem. To establish the existence of a subsidy one would first have to measure total household income, match it against the demands made upon it in terms of the number of people to support and the like, and in some way calculate a per capita level of disposable income. The

difference between this and the old person's own income would then presumably be the amount of subsidy to or from the other members of the household. Even if these calculations could be made—a difficult enough task—one would still have to make the big, and clearly sometimes unjustifiable, assumption that income was in fact shared in this way. All that is available is evidence which may give a general indication of whether there is any widespread subsidy. This evidence consists for us of three different kinds of information; first, data about the household structure; second, data about the income of the members of the household other than the old person or couple; and third, data about the kind of financial arrangements which exist between the different parts of the household.

There are certain kinds of household structure where subsidy to the old is unlikely. First in our sample was the group of boarders, landladies or domestic servants. Second, there were those units whom we saw in Chapter III to be keeping house with handicapped adults, or young children where the subsidy was more likely to move from the old to the young rather than the other way round. Finally there was the group of units keeping house with unrelated people. This does not mean, of necessity, that no subsidy accrued; but help in these cases is much more likely to be confined to the sharing of household overheads. Thus, in about a fifth of the cases keeping house with others¹ there appeared little reason to assume much subsidy to the old from what we know of household structure.

Data about the income of the remainder of the household can only be meaningful if it is related to, at least, the number of people dependent upon that income; and in turn that has to be related to the old person's income. Our sample here was much too small to do this. It appears, however, that of all the old person units keeping house with others, 30 per cent had £6 0s. or less a week of their own income, and were keeping house with other people where the total income of the rest of the household was £8 0s. or less a week. The limitations of this observation are clear—the figures are maxima, and 'other people' includes a wide variety of persons and families; but it probably gives a rough indication of the size of the group where rather low incomes of the old people were related to low incomes of the other members.

Lastly, what, if any, were the financial arrangements between the different parts of the household? Do older people make a contribution to household expenses, or if they are themselves responsible for those expenses do they receive any contribution? We defined household expenses as including rent, rates, decoration and repair, fuel and food; and we found that the majority of couples among the old people were responsible for meeting these expenses and received some regular weekly contribution towards those expenses from the others in the household. Among the men and women keeping house with others the pattern was more irregular. Sometimes the old person kept the reins of housekeeping in his or her own hands, sometimes they passed

1. The figure of one-fifth derives from the same material as that from which the information in Chapter III is taken: but in that section it was presented in terms of individuals, not units.

entirely to the younger members, and the old person paid so much a week; yet in others, there was virtually a sharing arrangement with no well defined allocation of responsibility. The way in which such arrangements develop appeared to be closely related to whether or not the people, particularly parents and children, had always lived together, and which part of the household, the younger or the older, had moved to live with the other.

TABLE 52
Responsibility for meeting household expenses
(Units keeping house with other people)

	Old person responsible		Old person not responsible		Members share	No. of units %
	receives contribution	receives no contribution	makes contribution	makes no contribution		
Women	36.9	2.9	24.3	6.8	29.1	103 100.0
Men	16.7	12.5	29.2	12.5	29.2	24 100.0
Couples	72.7	6.1	—	3.0	18.2	33 100.0

Whether or not the contributions given or received were realistic, it is clear that the great majority of old people did in fact reckon to go some way to meeting their share of these basic expenses of living. We found that for many, in particular single and widowed people who for one reason or another found themselves in a position of dependence, such contribution was of great psychological importance quite apart from its economic significance. A typical view was expressed by a 75 year old widow living with her married son who had quite a good job and lived in a comfortable house:

“I give her (the daughter-in-law) £2 a week and more if I can manage it. But there’s only my pension and I reckon to pay for my own medicines and things and if I buy a pair of stockings there’s not much left. But I don’t want to be a burden to them. They’ve got all they can do to look after the children. It’s good of them to have me. It would be nice to have that bit extra to spend on the children. . . .”

Where the old people were themselves responsible for all the main household expenses we collected details of these and were able to calculate a reasonable per capita share to be charged against the contributions made by the other members of the household, thus arriving at an estimate of the ‘profit’ or ‘loss’ to the old person. On average it appeared that in this way old women received a subsidy equivalent to about 10s. a week. There were too few men to make the average meaningful, but the couples just about broke even. Where the old people were not in charge of household expenses we did not collect details of these expenses because this would have meant a longer and more complicated interview with the younger members of the household. For this group we can only calculate the average total contri-

bution made by the old people towards household expenses and see what was the balance of income left to them for their own disposal.

It is interesting to note that women, men and couples, all appeared to hand over about two-thirds of their available income. This suggests that the level of contribution is strongly influenced by the level of the old person's income rather than by the level of the expenses to be met. Most of these units, 90 per cent in fact, said that they reckoned to meet all their other needs, such as clothing, drink, tobacco, medicines and

TABLE 53
Average annual value of contributions to household expenses by units keeping house with others
£ per annum

	Women	Men	Couples
Average contribution to household expenses by units who gave regular contributions or shared	111	132	229
Balance of income remaining to the unit after making the above contribution	53	77	130

the like out of the income left to them, which as Table 53 shows, ranged from £1 0s. a week for women to £2 10s. a week for the couples¹.

These three kinds of data—household structure, income and financial arrangements—cut across one another. Among those households where the very structure presupposed no subsidy to the old, were to be found those old people meeting all household expenses and receiving no contribution towards them. They were also to be found in the group where the low income of the old person was associated with low income in the rest of the household. It is therefore extremely difficult to summarise and say what the total effect of keeping house with other people adds up to. We can say first that it would be extremely misleading to assume that keeping house with others automatically means that an old person is comfortable. Apart from the obvious cases where the young were dependent upon the old, there were many marginal ones. As one interviewer wrote of a couple:

“The husband here is 78, senile, deaf and incontinent; his wife is 74. Their daughter of 40 lives with them and works as a clerk and earns £7 a week. The only income of the old couple is their £4 Retirement Pension and they have no savings. The daughter pays the rent, half of the gas and electricity and tries to give £1 a week towards the food for the three of them. They say they’ve had no new clothes for 20 years, and that the daughter can’t do much when she’s got to care for them.”

or again:

“This 50 year old woman, much as she would like to work full time, can’t because of the demands made upon her by her semi-

1. At the time of field work the standard practice in local authority homes and institutions for old people was to allow 10s. a week pocket money to those who were being subsidised.

invalid mother of 75. The total income of this household is only £6 10s. a week and there are no savings to fall back on."

On the other hand there were examples where extreme cases of need among the old were entirely cared for and dealt with by a joint household. Any summary we give must be impressionistic. Of the 25 per cent of all units with total resources at the borderline, or below Assistance levels we have seen that the majority, 70 per cent, were keeping house with other people. As a result of this many of them enjoyed a higher standard of living than their monetary resources would suggest was possible. But perhaps between 20 and 30 per cent of them remained with quite serious financial problems because the other members of the household were themselves relatively poor. Altogether they would represent about 5 per cent of all units. A more precise identification and measurement of this group must await the analysis of the full sample.

Help from outside the household to those keeping house alone

For the units we have just examined we have ignored the possibility of help from other children, relatives and friends not actually living with the old person. We did this mainly for reasons of expediency. To have asked the necessary questions would have complicated the schedule still further. We judged that with the majority such help would be negligible compared to the help the old person received from the people with whom he or she was living. The fact that such a large percentage of the units keeping house with others were responsible for providing their own clothes, entertainment, etc., suggests that this supposition was well founded and that help from others outside the household was marginal.

But what about the help coming from outside the household to old people keeping house alone? Conceptually this is easier to handle and to measure, but even here there are difficulties. Just as in the case of those keeping house with others so here too one must first beware of making assumptions about the direction of the flow of help. Then one must remember that exchanges of hospitality, gifts of home grown food, exchange of gifts at Christmas and birthdays are the stuff of social intercourse at all ages. The amount of visiting which we found taking place between the old and their families (or where there was no family, their friends) should prepare us to find such exchanges very important for the old. A value judgment is then involved in deciding whether any *net* flow of gifts to old people on their own is relevant to judging their financial position.

The questions we asked can be seen in the schedule at Appendix III. Some of them such as "Do you usually have a meal?" asked about visits to children, are vague. 'Yes' could mean anything from a cup of tea with bread and butter, to a main protein meal. There was some independent check on the answers given through the detailed questions about meals eaten out which we asked of those who kept expenditure records for us. But in order to use any of the material in this section we have had to put a cash value upon all gifts and help in kind. We have arbitrarily valued all meals given and received at 1s. 6d., and with

other items like home grown food and clothing we have always erred on the side of over-valuation. Any kind of Christmas and birthday gifts were excluded from help given and received.

The forms of help were diverse:

"My daughter pays the rental for the T.V. We couldn't manage it on what we get, but we'd miss it if it had to go."

"My son's good to me. Bought me that coat you see there, and he always takes me away with them for a fortnight's holiday. I like that. Some old 'uns never get away—sit in the same house all day; enough to make them sick I should say."

"Well my grandson's just started to give me 5s. a week. It's good of him—he's only 20 but he's a good lad and he thinks a lot of his nan. I tell him he's not to stint himself—perhaps he won't be able to keep it up—these young lads ought to enjoy themselves while they can."

For purposes of analysis we felt it desirable to distinguish three categories of help. First, regular cash help which would be so much a week, a month, and relatively dependable. Second, regular help in kind, such as eggs or groceries every week, which is again dependable but gives the old person no choice; and third, occasional help either in cash or in kind such as 5s. when a son drops in, or a cardigan bought by the daughter who has been out shopping. The last category has less importance in the total financial situation, although the value of the individual gift may be considerable. For instance we were struck by the number of children who had managed to provide television sets, in one way or another, for their parents. This was a form of help much appreciated by the old, and contributing substantially to their contentment. But as far as their financial position was concerned it was an additional source of expenditure, for television licences and repairs can be expensive.

The three kinds of help will often overlap. There were eleven cases of regular cash allowances in the whole sample, nine of them being to women keeping house alone (that is 8 per cent of all such women) and the other two to couples. They are not shown separately in Table 54 which shows the relative importance of the other kinds of help. Total help is the sum of all kinds of help received less any help

TABLE 54
Help given and received by those keeping house alone
(% of all units in the group)

	Regular help in kind				Occasional help				Total help ¹				Total No. of units
	Given No.	%	Received No.	%	Given No.	%	Received No.	%	Given No.	%	Received No.	%	
Women	11	9.8	33	29.4	17	15.1	59	52.7	12	10.7	68	60.7	112
Men	4	20.0	3	15.0	3	15.0	9	45.0	6	30.0	8	40.0	20
Couples	17	24.6	11	15.9	18	26.0	19	27.5	16	23.5	23	33.3	69
All	32	15.9	47	23.4	38	18.9	87	43.3	34	16.9	99	49.3	201

1. Including regular cash allowances given or received.

given and thus shows the proportion of units with a net balance in either direction. It includes regular cash allowances in the balance.

Occasional help was the most common form of help either given or received. 43 per cent of all units received some kind of help in this way, compared with half that number who received regular help in kind. Half of all the units received some kind of help on balance, 17 per cent on balance gave help, and the other third neither gave nor received. Women gave help least often and received it most often. This is not surprising in view of their financial position. Couples on the other hand received help least often and more of them neither gave nor received. A fair amount of the help received was of small value. Of the women 14 per cent, and of the couples 12 per cent, were receiving help valued at less than £5 per annum. On the other hand over a third of the women were receiving help valued at more than £10 per annum (see Table 55).

TABLE 55

Help of different value received by units keeping house alone, by income groups
(% of units in each group with help)

	Income group—£ per week					All
	Up to and incl. £3 0s.	£3 0s.— £4 10s.	£4 10s.— £6 0s.	£6 0s.— £8 0s.	£8 0s. +	
Women						
Help valued more than £10 ...	47.1	35.7	53.3	33.3	11.1	35.7
£5-£10 ...	5.8	16.1	6.7	—	5.6	10.7
Up to and incl. £5	11.8	21.4	13.3	—	—	14.3
All help (No. of cases with help)	64.7 (11)	73.2 (41)	73.3 (11)	33.3 (2)	16.7 (3)	60.7
Men						
Help valued more than £10 ...						15.0
£5-£10 ...			Only 8 cases			20.0
Up to and incl. £5						5.0
All help (No. of cases with help)	— (1)	— (5)	—	— (1)	— (1)	40.0
Couples						
Help valued more than £10 ...	—	25.0	25.0	20.0	8.1	14.5
£5-£10 ...	—	25.0	12.5	5.0	5.4	7.2
Up to and incl. £5	—	25.0	37.5	15.0	2.7	11.6
All help (No. of cases with help)	— —	75.0 (3)	75.0 (6)	40.0 (8)	16.2 (6)	33.3

Naturally the frequency and value of help given declined as the income of the old person increased. In Table 55 we see that in the lowest income groups the proportions of women and couples receiving help are at times as high as three-quarters. In the highest income group

the percentage is only 16 per cent. Net help given by old people of course came in the main from the better off, and the bulk of cases occurred in the income groups above £10 a week. But it was not exclusively so. We recall an old man, who out of an income of £4 10s. a week was making a regular allowance of 15s. a week to his single sister; and a widow with a Retirement Pension, National Assistance and a small private pension who tried to help out her widowed daughter by making clothes for her grandchildren.

The larger amount of help given to women may in some way be related to the almost daily contact with their children which many of them had (see Chapter III p. 32); the more the children 'pop in' the more they are likely to bring the odd piece of meat, or bag of fruit. It may also be related to the special place given to 'mum' by her children (or to substitute mums by nephews and nieces). But clearly it is also very closely linked with financial status, and with the relative poverty of women alone.

Furthermore, an examination of the amount of help given to those units (women, men or couples), who were receiving National Assistance shows that it was markedly higher than that given to those without. We have the impression that help was more frequently given too to those without Assistance but living at Assistance levels of income.

What was the effect of this help upon the value of total income for those units in our lowest income groups? This is shown in Table 56. The most significant feature, in fact, concerns the women in the lowest income group. Help of all kinds increased the annual average of income for women here by 15 per cent, that is by 7s. 6d. a week. Nowhere else

TABLE 56

The average value of net help received by units keeping house alone in relation to average income
£ per annum

	Income Group—£ per week		
	Up to and including £3 0s.	£3 0s.—£4 10s.	All
Women—Average annual income:-			
including all help	155	194	288
excluding help	135	187	282
Average annual value of help ...	20	7	6
Men—Average annual income:-			
including all help	143	183	321
excluding help	143	179	347
Average annual value of help ...	—	4	-26
Couples—Average annual income:-			
including all help	—	281	648
excluding help	—	205	647
Average annual value of help ...	—	76	1

is the difference of importance. The large value of help received by the couples in the income group £3 0s.-£4 10s. a week is not very meaningful because it is accounted for by two substantial cases of regular cash allowances and the overall negative value for men by one large case of help given. The effect of help on the income distributions is also small. If we include all kinds of help in total income, the percentage of women living alone who would, without help, have been in the lowest income group is reduced from 15 to 10 per cent, and the percentages in the income groups up to £6 0s. a week are increased to correspond. The income distributions of the men and the couples are virtually unchanged.

Summary

The measurement of the help which old people receive from their family and friends presents many difficult conceptual and methodological problems. Family exchange is an integral part of family life and it is a subtle and complex process, not easily quantifiable. Where judgment has been involved we have, as far as possible, erred on the side of over-estimating the extent and importance of such help. There is little conclusive evidence in the material to suggest that relative poverty was an important factor causing old people to keep house with their children. The lower incomes of those keeping house with others appear to be largely due to the fact that fewer of them have help from the National Assistance Board, although there is some suggestion that they also have fewer assets. But most of the people whose financial resources we found to be at the borderline or below Assistance levels even though they were not receiving Assistance, were to be found keeping house with others. Those who were in this position and keeping house alone were only 8 per cent of the sample. As a result the majority enjoyed a standard of living higher than their money incomes would suggest was possible. There were, however, instances where the younger members of the household were physically and financially dependent upon the old, or where the younger members had relatively low incomes to meet their own needs. It is therefore misleading to suppose that all old people's financial problems are solved by keeping house with others. Perhaps as many as 5 per cent of all units remained with serious financial problems although they were living with other people. In the joint households the methods of arranging financial responsibility between the old and the young were varied. Whether or not the contributions made were realistic it was apparent that the majority of old people attached considerable importance to paying 'their share'. As for help given to those keeping house alone it was frequent and diverse. There was a lot of exchange between children and parents, relatives and friends, and a half of all the old people alone did on balance receive some kind of help. For most of them however its *real* value was small. Only for the very poorest of women living alone did it really amount to a significant addition to their income. For them it was important. But we were struck by the two-way flow at all levels. Whatever happens on balance, old people give as well as receive; and they prize their ability to play their part in the family system of exchange.

CHAPTER VIII

National Assistance and its Operation

This study of the financial position of old people has suggested that as many as a quarter of them were not receiving National Assistance allowances but were, nevertheless, living at, or in some cases, actually below Assistance levels of resources. The "Assistance level" of resources, vague as it is, was used as a criterion for defining a problem group for two reasons. First, because we did not wish, in this report, to enter the controversy which centres around the concept and definition of subsistence levels¹. Second, because whatever the principle lying behind the determination of pension levels, and whatever the official view of subsistence, in practice it is clear that since 1948 old people have not been expected to be able to manage on their Retirement Pensions alone; but they *have* been expected to be able to live on the scale rates of income determined by the National Assistance Board with due allowance for rent². De facto recognition has been given to the Phillips' committee's view that "A contributory scheme cannot, in our view, be expected to provide a rate of benefit which would enable everybody, whatever their circumstances, to live without other resources either of their own providing or by way of National Assistance"³. From 1951 to 1959 the percentage of Retirement Pensioner income units receiving National Assistance has never fallen below a fifth, and it has at times been well over a quarter⁴. The scale of needs and resources laid down by the National Assistance Board is therefore an *administrative* definition of subsistence.

It is an essential part of the way in which National Assistance operates at the moment, however, that of two people with exactly the same level of money income and assets, one may be entitled to an allowance and the other not. First "needs" may differ because of differences in rent, and differences in the position of the old person within a household. The scale of "needs" distinguishes and has different rates for:

- (a) husband and wife;
- (b) a person living alone, or who is a householder and as such is directly responsible for rent and household necessities;
- (c) any other person.

But over and above this, in calculating "resources" available to meet

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1. We hope elsewhere with the aid of the material we have collected on old people's expenditure patterns to say something on this matter.
 2. This statement is slightly inaccurate in so far as the Board is empowered to make discretionary additions to the scale rates for "special needs". In 1959 the percentage of supplements to Retirement Pensions which were increased in this way was 63 per cent. (See Cmnd. 1085 op. cit. p. 20). The average weekly value of all such additions (to Retirement Pensioners and others) was 7s. 5d.—no mean sum. The aggregate yearly rate of expenditure on these additions represented 10 per cent. of the yearly rate of expenditure by the Board on weekly allowances as a whole.
 3. Cmnd. 9333 op.cit. p. 56.
 4. For instance in 1953 and 1954—See the Annual Reports of the National Assistance Board.

“needs” the Assistance Board disregard certain amounts and types of income and of capital. The amounts of such disregards were changed in September 1959 for the first time since the passing of the National Assistance Act in 1948¹. The rules about the disregards of the first four types of income shown in Table 57 are subject to an overall maximum of originally £1 0s. a week (husband’s and wife’s resources being treated as one) which was raised to £1 10s. after September 1959. Earnings are in a separate category. Until September 1959 there was an additional disregard (in this case, if applicable, for husband and wife separately), of £1 0s. a week which was subsequently increased to £1 10s. plus half of the next £1 0s. or part thereof. The operation of these various disregards can be seen by taking some examples. Let us

TABLE 57
Resources which may be disregarded by the National Assistance Board in calculating entitlement to Assistance allowances

Type of Income	Amount disregarded up to 1.9.59 shillings per week	Amount disregarded from 1.9.59 per week
Sick pay from trade union or friendly society	10s.	15s.
Superannuation	10s.	15s.
Charitable grant, allowance from children, etc.	10s.	15s.
War disability pension, workmen’s compensation, etc.	20s.	30s.
Earnings (for old people not required to register for unemployment)	20s.	40s. (maximum)

assume that there are two people living alone each with £1 0s. a week rent. The “needs” of these two people in terms of the scale rate operating in September 1959 is £3 10s. a week. One has a Retirement Pension of £2 10s. and £2 0s. from part time employment. £1 15s. of this latter income can be ignored so that his total resources to be set against needs will be £2 15s. and assuming no special needs he will be entitled to a National Assistance allowance of 15s. 0d. a week. The other has a Retirement Pension and £2 a week employer’s pension of which 15s. 0d. a week can be disregarded. In this case therefore total resources to be set against needs are £3 15s. and no National Assistance will be payable.

Similar differences can arise because the National Assistance Board is not empowered to disregard certain types of income at all, such as increments to Retirement Pensions, investment income, or income from lodgers and boarders. The position of the old person in the household may also affect his ‘resources’. Before September 1959, the regulations provided that where an old person was the householder but there were *earning* members of the household, the latter were assumed to contribute 7s. per week towards general household expenses.

1. See Improvements in National Assistance, Cmnd. 782 H.M.S.O. 1959.

Under the new regulations operating since September this 7s. contribution has been abolished¹.

Capital is also treated as a resource in the calculation of entitlement to an allowance. Before September 1959 the following rules applied:

The capital value of the house in which the applicant was living was disregarded. In addition the first £375 of 'war' savings² (husband and wife each being allowed this sum) was also ignored. Other capital was aggregated and no account taken if it was less than £75. Over that amount it was taken into account at the rate of 6d. a week for the first £75 and each subsequent complete £25 up to £400. People with over £400 worth of capital other than 'war' savings were not usually likely to be awarded a grant.

Since the changes of September 1959 the same general principles have applied but the amount of non war savings to be disregarded has been increased to £125. Holdings of £125 and over are taken into account at the rate of 6d. a week for the first £125 and each subsequent £25. The maximum holding of capital other than war savings has been increased to £600³. The regulations now mean that an old person with £375 deposited in an account at the Post Office savings bank since September 2nd 1939, and £300 in a building society, could be entitled to National Assistance if his or her other resources were small enough; but another old person whose £675 capital all happened to be in a Cooperative Society's Savings Account or a building society would not be so entitled.

In view of these complicated Regulations it is clear that it is somewhat ambiguous to speak of 'National Assistance levels' of resources. The actual resources available to people receiving help from the Board could in theory vary widely according to the type of income and capital which they happened to possess. In practice we have found that the units in this sample probably had rather few disregarded resources;⁴ and when we estimated that as many people again in our sample were at Assistance levels but were not receiving Assistance, we did not use as our yardstick those totals of income and assets which would allow for the maximum possible disregards. Our income yardstick ignored sources altogether and took £3 10s. for an individual and £6 0s. for a couple⁵, levels of income directly comparable to the total income available to those in the sample receiving National Assistance⁶. The capital yardstick, again ignoring

1. Under the old regulations in these cases, instead of the actual rent paid by the old person householder being allowable, only a **rent allowance** was normally added. Now the actual rent paid is allowed and the earning members are assumed to pay up to their proportionate share of the rent.

2. Defined as money subscribed since September 2nd, 1939 to Government Stock on the Post Office Register issued since that date, or invested in National Savings Certificates, deposited in the Post Office Savings Bank or Trustee Savings Bank, or lent to the Treasury free of interest.

3. In its calculation the National Assistance Board ignores the **actual** income received from any of this capital. The account given in this paper of the incomes of the sample has included **actual** interest received as part of total income.

4. Chapter V, p. 63, and Chapter VI, p. 69.

5. Chapter V, p. 53.

6. Chapter V, p. 49. The total income of those with Assistance of course includes their Assistance allowances which will contain something for rent, and possibly discretionary additions as well. Thus their income 'resources' might well have been below those of the units in our sample at 'Assistance levels'.

any distinction between 'war' and other savings, was £600, that is higher than the average total asset holding of those in the sample with National Assistance, but well below the maximum permitted holding of assets where there are 'war' savings. It would be perfectly consistent however for large numbers of old people to be at 'Assistance levels' on this sort of definition, but for a much smaller proportion to be actually entitled. Since there has been much dispute about how many old people have entitlement but are not receiving National Assistance we have examined our data to see how far they will throw light on this vexed question.

The first piece of evidence we have comes from an operation which we carried out with the generous cooperation of the National Assistance Board. As we explained earlier, our interviewers were encouraged to put the people they interviewed in touch with agencies of help where such help appeared to be needed. They received some instruction about how National Assistance operated, and were armed with specially marked application forms for National Assistance, which could be left with people who appeared to have a good *prima facie* case for a grant. Being specially marked, the fate of these applications could be traced by the Board. During the course of all the field work our interviewers distributed a total of 58 such application forms, that is to just over 5 per cent of the 1,078 old person income units interviewed. Twenty-one were in fact used, and of these 18, about two per cent of all units, were awarded an allowance. The average allowance made to these 18 cases was 13s. a week; only in one case was it less than 5s. and in one other it was as high as £2 18s. a week. Three of the cases were couples, seven were living with a child and the remaining eight were living quite alone. Of the 18 allowances 10 included some kind of discretionary addition.

We must not conclude from this that there are very few old people with entitlement to Assistance but not getting it. On the contrary a detailed study of the 400 cases upon which this report is based suggested that there were many more. Among these 400 cases we looked at the resources of those units at the bottom end of the income distribution who were without Assistance and tried to apply National Assistance Board criteria to a determination of their needs¹. (Since the change in the regulations came into force in the middle of our field work, we applied the set of regulations ruling at the date of interview.) We know that we are unable to do this with absolute reliability for two reasons. First the 'scale rate' of the Board varies, as we have seen, according to whether a person is a "householder" or not and we cannot always be sure that our definition of householder agrees with that of the Board². Second, although we have distinguished defence bonds, post office and trustee savings bank, etc. from holdings of other kinds of asset, we have not been able to determine whether they are 'war' savings in the sense of having been newly invested since September 1939. Because of this we may be overestimating the percentage of

1. See Chapter VI, p. 69, footnote.

2. The regulations specify that where the applicant is not the householder he shall be assumed to make a reasonable contribution to the rent; but we understand that unless the applicant himself knows what the rent is, a guess has to be made since the Board is not empowered to ask the householder.

units entitled to an allowance. On the other hand, we are in no position to judge when a discretionary addition for extra nourishment, laundry, fuel, home help or the like would be allowed, and, as we have seen, of the people in our sample who did actually apply for and receive National Assistance allowances, a high proportion received such special payments. On balance these two factors may well cancel each other out.

Altogether our examination¹ suggested that there were 46 units in the sample, that is 12 per cent of the total, entitled to, but not receiving National Assistance. There were 14 women and 4 couples keeping house alone and 22 men and women and 6 couples keeping house with other people. It is true that in one way or another all of these units had some resources over and above their Retirement Pension or its equivalent; 18 of them had assets which were disregarded, an average value of £246 for those 18 units with such capital (an average of £96 for all 46 units), and 19 had varying income disregards which averaged £35 a year for the 19 (or an average of £15 for all 46 units). Nearly two-thirds of all 46 were keeping house with someone else. Unfortunately the material for the units in the sample already receiving National Assistance is not at present tabulated in such a way that we can compare the average amount of capital and income disregarded in those cases. In 1959 the average annual value of capital and income disregarded for *all* recipients of weekly allowances from the National Assistance Board was £36 and £6 respectively². Possibly then the units in our sample entitled to but not receiving allowances were rather better off than those already receiving them. Indeed it is to be hoped that this was the case. It does not alter the fact that at the most conservative estimate, among old people half as many again qualify for National Assistance as are at present getting it.

What sort of people were they who found themselves in this position? We have room for only a few examples:

"This is a 74 year old spinster. She worked until 65 as a companion and now lives in two furnished rooms for which she pays 18s. 6d. rent a week. This includes her light. She has a Retirement Pension of £2 10s. and manages for the rest on her savings. These are under the mattress (as she showed me!) and amounted to £120. I asked her what she would do when that was gone and she said she would worry about that when it happened—perhaps the Lord would take her first."

"I suggested to this couple that they should apply for National Assistance," wrote one of our interviewers, "but they wouldn't hear of it. He is 74 and worked past retiring age. So he has a pension of £4 10s. a week, no other income and no assets. The rent in this tenement is 15s. a week, but it must be a struggle for them to manage."

"This widow of 65 has only a Retirement pension of £2 10s. a

1. Our calculations, on the basis of the information supplied by us, have been checked by an officer of the National Assistance Board and we are most grateful to the Board for their help in this matter.

2. Report of the National Assistance Board 1959, Cmnd. 1085, p. 19.

week and a £5 Premium Bond. Her married daughter with husband and two year old grandchild live with her. The old lady looks after the housekeeping and she is the tenant of the house paying rent and rates of 16s. 6d. a week. The son-in-law is a long distance lorry driver."

"This 79 year old man has his Retirement Pension and £117 in the Coop. He lives with his 34 year old daughter who is cook at a local school. She does all the housekeeping and he gives her £2 0s. a week. Says he keeps the 10s. for his 'baccy'."

Why did these people not apply for help from National Assistance? First of all it must be pointed out that our interviewers did not suggest an application unless there was a fairly obvious entitlement. We did not wish to raise expectations unduly. This means that on the whole, attention was concentrated on people living alone, and few of the older people living with married sons and daughters were invited to apply since entitlement would be less clear in such cases. There was, however, a widespread view that if you were keeping house with someone else you either could not apply or ought not to apply for National Assistance. Second, we have abundant evidence of the desire to "manage while we can". This was so often said by people with small amounts of saving—"We'll use that, when it's gone we'll have to apply, I suppose."

Memories die hard:

"I remember before the war: my mother was left a widow and they told her she should be ashamed of herself—her daughter should look after her."

"We have our pride—we had Assistance once and the Gentleman was very nice to us. But people looked in the Post Office when we had two books. And then the pension went up and we could manage, so we stopped it," said two spinster sisters of 73 and 75 living together.

There was also ignorance:

"Well we've got a bit of savings: they won't let you have it while you've got a bit in the bank."

Sometimes children intervened:

"My daughter says I mustn't—while I've got her she'll help she says. She won't have people saying she doesn't look after me."

There is no doubt that the Board has made valuable efforts to publicise its work and to correct these misapprehensions. There seems little doubt, however, that it is hampered by two things. First, the apparent illogicality of the Regulations as they now stand, which make it very difficult for old people to understand their entitlement. Second, the variations in the interpretation of certain regulations by the Board's officers. Our interviewers received a great deal of help from N.A.B. officials with the problems they raised but they commented upon the variations between areas. Some of our interviewers worked in two of the areas investigated, and they specially remarked upon the differences.

The approach to discretionary payments was the major example. In some places fuel allowances, for instance, appeared to be granted almost automatically, given the age and general state of health of the

old person. In others we were told that they could be granted only on production of a doctor's certificate. We have already seen the considerable importance of such additions for old people¹ and in view of this, any variation in standards would seem particularly undesirable. In some areas, where the Board's officers were less hard pressed, it often appeared that they took the initiative in bringing to the old person's attention the possibility of non-recurrent single payments to replace clothing, worn-out bedding and the like. In others no such initiative was shown. Such variations may be defended as being the price of a flexibility desirable if the diversity of human need is to be met; but we were left with the question whether the variations actually existing did not relate more to regional practice than to the individual old people concerned. The officers of the Board cannot fail to be affected by their own general outlook and the special conditions of their area in other respects.

The fact that nearly two-thirds of the weekly allowances to Retirement Pensioners were increased by discretionary additions might be offered as evidence that variations in standards between officers or areas could not be very important. But of course this tells us nothing about the needs of the other third of old people receiving weekly allowances, nothing about any variations in the *amounts* granted to those people receiving the additions, nor about the granting of the single payments for clothing, bedding, etc. The fact that such a high proportion of old people do receive discretionary additions does however put in question the adequacy of the scale rates, as they now stand, to meet old people's needs. What are 'special' needs for other sections of the population may well cease to be 'special' for the old.

We formed the impression that variations in approach could be fed by other attitudes—for example a feeling that "technical entitlement" is different from "real hardship". Our 46 units may have had "technical entitlement", but in the view of some, at least, of the Board's officers "real hardship" probably did not exist because these old people had resources which could be disregarded or were helped by people with whom they were living. But even though the Regulations may be criticised, they are still called the "National Assistance (Determination of Need) Regulations", and it would seem reasonable that old people, such as we found, who qualify according to their terms for an allowance, should be regarded as in 'need'. The fact that they were not in receipt of help (whatever the reason for not applying) is a cause for concern.

The overwhelming impression which we gained from the people who were actually receiving National Assistance was one of satisfaction with the *way* that the system was administered.

"I've told all that to my Assistance man: he looks after me, why do you want to know it all?" said one old lady at the beginning of an interview. "We can manage on what we've got now. The Assistance is very good to us," said two sisters 78 and 75 living entirely on Assistance, since they had never been employed.

1. See this Chapter, footnote p. 91.

If we found 25 per cent of our sample with Assistance level resources but not in receipt of National Assistance, and only 12 per cent with entitlement, what of the other 13 per cent? In the course of examining individual cases for entitlement to National Assistance¹ we gained some impression of the number who were not entitled because of what we have called the illogicality of the disregards. These are people whose levels of income or of assets were the same as others with entitlement, but with sources which were unprotected. They represented some 5 per cent of all units in the sample—and it was interesting to note that one of the most common types of unprotected source was an incremented Retirement Pension². Then another group of 3 per cent of all units in the sample were not entitled under the old regulations but would have been entitled under the new ones of September 1959. They might have applied after they were interviewed, although the increase of 1.7 in the percentage of units receiving Assistance between 1959 and 1960 suggests that they have not all done so.³ If this is the case then the percentage with entitlement and not receiving is larger than we have estimated above. We are then left with a group who are literally at the border-line of entitlement (no Assistance is payable if needs exceed resources by less than 1s. a week) or just over it. The resources of these people, which are what we have here examined, have been no greater than those of people receiving Assistance, but their “needs” as measured by Assistance criteria, because of low rents, because of keeping house with others, are probably lower.

Conclusions

We estimate that over 12 per cent of all old people units, nearly half as many again as are at present receiving Assistance, are entitled to help from the Assistance Board but are not getting it. Our general conclusions, on the Regulations as they stand, is that there could be some marginal improvements by means of slightly greater uniformity, and better publicity. But the main problems as we have identified them probably cannot be tackled by the National Assistance Board in its present framework. We were left with the impression that whatever the Board did, there would still be a number of old people who would have entitlement but on principle would not apply because of the aura which attaches to Assistance. Furthermore, we believe that we have shown there to be a significant group—5 per cent—of old people who would be entitled to Assistance were it not for the fact that certain kinds of resources of both income and capital, cannot be disregarded, while others can. The remainder of the 25 per cent of units, who in Chapters V and VI we identified as living with resources at or below Assistance levels consisted of some people who since the change in the Regulation in September 1959 might now be entitled; people whose needs (in terms of rent, etc.) may not be as great as those with Assistance even though their money resources were low, and yet others who were at the very borderline of the National Assistance limits.

1. See Chapter VI, footnote p. 69.

2. i.e., increments earned by continuing to work and to pay contributions after the age of 60/65.

3. See Report of the National Assistance Board Cmnd. 1410. Appendix III, p. 45.

CHAPTER IX

Conclusions

Despite the limitations of this study we feel that certain broad conclusions can validly be drawn. Those limitations must by now be clear. We have here a sample of 400 units, which is relatively small for such a non-homogeneous group of people. What we have said about the whole sample will be more reliable than what we have said about the smaller sub-groups. We have, moreover, not worked over the material available for these 400 units as fully as we might otherwise have done, because the larger sample has still to be analysed, and many hypotheses have been suggested by this study which must wait to be tested on that data. Lastly, we know that there is some bias in the financial information because it appears that the better off people tended more often to refuse.¹ We found that, according to independent data published by the National Assistance Board, the sample estimate of the percentage of units actually receiving National Assistance was probably overestimated by some 4 percentage points; what we know about the income of the units who refused suggests that our estimate of the percentage of units with less than £4 10s. a week is also overstated by about 5 percentage points.² In the rest of this chapter we shall quote first the sample estimates and then give in brackets the true percentage where known, or an estimate of the true percentage (labelled E) for the population of old age as a whole.³ Where some people refuse to cooperate it is the responsibility of the research worker to provide some such guide as to the distortion likely to have been introduced.

Changes Since the Fieldwork

Since the fieldwork was completed there has been an increase both in Retirement Pensions and in the scale rates for National Assistance.⁴ These represented increases at that time over and above those needed to keep pace with rising prices. This will mean that the actual cash income, and the real income of our old people will in many cases have been raised above the levels we have described. The actual extent of the rise is difficult to generalise, and particularly it is not clear how it will have affected the poorest groups. As often happens, National Assistance scale rates (excluding rent) were raised by less than the Retirement Pension and now stand below it. Thus Retirement Pensioners already receiving National Assistance did not necessarily benefit to the full extent of the increase in pensions because their Assistance

1. Chapter II, p. 18.

2. Thus, 25% in the first case becomes 21% and 52% in the second becomes 47%.

3. We assume a uniform overstatement of 10% for all numbers at the lower end of the income scale, or dependent upon state benefits. Thus the sample percentage of units keeping house alone with entitlement to National Assistance is 5% (E 4.5%).

4. Chapter V, footnotes p. 48.

allowances might be reduced—(some actually ceased to be entitled to National Assistance)—although they could not benefit by less than the increase in Assistance rates, i.e. 3s. 6d. for a single person and 5s. for a couple. But there have been other changes of importance for the old—a doubling of prescription charges¹ and an increase in the tax on beer and tobacco, for instance.² In view of this, and of the fact that the maximum benefit from the pension increase was 7s. 6d. for one person and 12s. 6d. for a couple, we believe that the recent changes do not seriously affect the situation as we found it.

The Extent of Poverty and the Role of the State

There are no generally agreed standards of poverty or subsistence. In Chapter VIII we took as a measure of subsistence those levels of financial resources which are broadly equivalent to the limits set by the Regulations of the National Assistance Board for the determination of need. Few people today would suggest that that measure should be lower. Certainly it is rarely argued that it is unduly generous, or that the general levels of disregarded assets, even after the recent increase, are set too high.³ Moreover a case can reasonably be made that the increase in the scale rates between 1948 and 1959 was only enough (and not always that) to maintain the real purchasing power of a Beveridge subsistence standard.⁴ Those who emphasise this suggest that in the face of increasing national incomes the *relative* position of those on assistance deteriorated, and that the 1959 increase in scale rates went only some way to reducing the gap. By them our choice of measure will probably be criticised as too low.

One finding of this report which does not depend upon any such problems of definition is the fact that State benefits remain crucial for determining the standard of living of a very substantial proportion of today's old people despite the proliferation of occupational pension schemes, and despite the efforts of people to save for their old age. We found 44 per cent (E.40%) of our units with no more than £1 a week in addition to their State benefits; and the great majority of these had little or no assets.⁵ As many as 28 per cent (E.25%) derived the whole of their income from the State. Of the Retirement Pensioners a half were found to have their standard of living wholly determined by

1. People in receipt of National Assistance can have their prescription charges refunded. But see "The Observer", August 13th, 1961 reporting protests by 50 Health Executive Councils, B.M.A., M.P.U., etc., against increased prescription charges because of their effect particularly on older patients.

2. In the pensioner indices which Tony Lynes has constructed in "National Assistance and National Prosperity" for smokers, alcohol and tobacco together have a weight of 78 for single pensioner households and 143 for pensioner couples. These compare with a weight of 151 in the Ministry of Labour index.

3. As to the illogical structure of these disregards see Chapter VIII, p. 92. If the special treatment of 'war' savings was abandoned there might be a case for setting the limit on capital at less than £1,000 (i.e., £600 and £375 war savings). Professor Titmuss has, however, suggested that the means test, as operated through these disregards of resources, is "relatively harsher today than in the middle of the war . . . ; harsher in some respects than at the height of the slump in 1932." "The Irresponsible Society" Fabian Tract 323, April, 1960, pp. 8-9.

4. "National Assistance and National Prosperity." Tony Lynes, Occasional Papers on Social Administration, No. 5.

5. Chapter V, p. 51, and Chapter VI, p. 68.

Pension or Assistance levels and another 11% (E.10%) largely so.¹ By comparison with the 25 per cent (21%)² of units receiving National Assistance allowances who had an average income of £3 14s. a week, we found that the average income of the 52 per cent (E.47%) of units with incomes of £4 10s. or less a week was only £3 4s.³ The bulk of the units with National Assistance were in this group, with £4 10s. or less a week; but it also contained 30 per cent (E.27%) of all units in the sample who were at or below this income level and without Assistance.⁴ To provide some detail of poverty among the old in terms of differing needs we took as a subsistence level income £3 10s. for an individual and £6 0s. for a couple. We then found that no less than 27 per cent (E.24%) of all the units in the sample had incomes at or below these levels and yet were not receiving National Assistance.⁵ An examination of the assets of these people suggested that a few might have relatively large holdings of assets, but the remainder—25 per cent (E.23%) of all units—had no assets at all or holdings at or below the limits for help set by National Assistance.⁶ We have seen that less than half of these units with low incomes and without National Assistance were in fact entitled to National Assistance as the Regulations stood when they were interviewed. Some 12 per cent (E.11%) of all units,⁷ however, appear to be entitled—that is, still nearly half as many again as are at present receiving Assistance. This may be an underestimate in so far as another 3 per cent (E.2.5%) of the units in our sample would have had entitlement after the change in Regulations in September 1959; this is rather more than the increase in the percentage of Retirement Pensioners receiving supplementation as shown in the National Assistance Board's annual report.⁸ A marginal improvement in the position of old people could be made by better publicity for the Board's work since there are still some people not receiving the help they should because they are ignorant of their rights. But no amount of publicity will help the group for whom "Public Assistance" implies a real stigma, nor those who are without such strong feelings of pride or opposition to Assistance, but wish nevertheless to "manage while we can". Nor will it help those people excluded by the present illogicality of the Regulations which protect some sources of income and capital and not others. We estimate this group to number some 5 per cent (E.4.5%) of the sample.⁹ Finally it will not help those—perhaps another 5 per cent (E.4.5%)¹⁰—at the very border-line of Assistance who were, we found, precluded from help either because their money resources in total were just on the wrong side of the line, or because, even though their money resources were in some cases below the levels of people receiving Assistance, their needs were less as measured by their levels of rent or their responsibilities as householders.

1. Chapter V, p. 63.

2. National Assistance Board data; see Chapter II, p. 15.

3. Chapter V, p. 49 ("income" as defined there, p. 47).

4. Chapter V, p. 50.

5. Chapter V, p. 53.

6. Chapter VI, p. 69.

7. Chapter VIII, p. 95.

8. Cmnd. 1410.

9. Chapter VIII, p. 98.

10. Chapter VIII, p. 98.

The great majority of those with entitlement and of those at subsistence levels without entitlement were single women and widows.¹ The women were worse off than couples or single or widowed men in every respect. They were less often working; fewer of them had private pensions; and although some of them had large amounts of assets, the majority—and again far more than men or couples—were without any at all or had only negligible sums.

It may be thought that we have omitted from consideration the position of those old people units who stand a little above the borderline of subsistence. After all the 25 per cent (E.23%)² of units with incomes in the range £4 10s. to £8 0s. a week have received very little attention in these pages but have modest levels of incomes by today's standards. This we have done intentionally in order not to risk overstatement when directing attention to the groups which are described as "poorest".

Hardship

If these estimates are correct, it would imply that nearly two and a half million old people³ were living in 1959-60 very near to the poverty line as determined by National Assistance standards. The numbers actually below this level are very much smaller. Indeed all the major problems of the old to which we have turned our attention in this report (loneliness, ill health and poverty) appear to be suffered in *extreme* form by only a relatively small minority. The people who appeared to have little social contact (less than once a month) represented some 4.0 per cent⁴ of all old people. 7.0 per cent⁵ were really handicapped and unable to move outside the house. There were 4.5 per cent (E.4.0%)⁶ of all units who kept house alone with rent, fuel and other expenses to meet, who had definite entitlement to National Assistance but were without such help. One of the gaps in the tabulations, upon which this report is based, is that the group where these problems overlap has not been measured. We do not know, therefore, how many people there were like the old man with whom we began Chapter III—alone and with severe disabilities and unable to manage.

To use such characteristics—social contact less than once a month; inability to leave the house; keeping house alone and entitled to but without National Assistance—for the purposes of defining "hardship" is to impose very stringent standards. Each of these groups, taken separately, is not insignificant. Moreover it must be remembered that 5.0 per cent of all people over retirement age⁷ represents nearly 350,000 people. In many ways small groups like these pose difficulties for policy makers out of all proportion to their size. Their circumstances are varied, and their very smallness makes them hard to identify. When

1. Chapter V, p. 53, and Chapter VI, p. 70.

2. Chapter V, p. 50.

3. There were 1.2 million allowances in payment to people over retirement age at December 1959, covering the needs of 1.4 million individuals, Cmnd. 1085, p. 11.

4. Chapter III, p. 32.

5. Chapter IV, p. 39.

6. Chapter VIII, p. 95.

7. As defined for this study—Chapter I, p. 10.

particular cases are met with they can more easily be dismissed as exceptions.

The Role of Family and Friends

If this report does not present a more alarmist picture of the real hardship caused by poverty for the old it is very largely because of the help which they receive in one form or another from their family and friends. Large numbers of the old people with incomes at subsistence level manage without National Assistance by keeping house with their children or with other relatives and friends.¹ The poorest among the units keeping house alone also had a good deal of support from children outside the home.² The precise picture presented by our survey will therefore be coloured differently for those who do, and for those who do not, place heavy emphasis upon the fact of family help. The latter will see a lot of poor old people; the former will find it more difficult to see the poverty and will be aware of a lot of old people helped by their families. This survey, in so far as its object was to provide information, cannot designate either of these views as incorrect. In so far as it was the picture of poverty which struck us, this undoubtedly reflects our belief that the resources available to old people should be such as to enable them to have the choice of maintaining reasonable independence. It is certainly arguable that old people are prevented by their meagre incomes from making as large a contribution as they would wish to family exchanges. As a 76 year old said:

“I can manage on what I have now, but it would be nice to take a little holiday to visit my sister and be able to pay her. She can’t put me up on her pension. But I can’t manage that and the fare. . .”

or as an interviewer described another old lady:—

“She had had a hard life. Her husband gave up his trade as a shipwright when, as she put it ‘the grass in the shipyards was as high as the children’. They came south to furnished rooms. Her husband never refused work whatever the weather, and ‘in the end he got pneumonia and God took him’, when he was 52. She now lives with her married daughter and relations are good but the arrangements might appear to us formal. She pays 16s. rent a week which is entered in a book, 10s. for her food and her appropriate share of all fuel and light bills as they come in. Asked what could be done to help old people she said, ‘I’d like a bit more money; then I could do a bit more for the grandchildren’.”

Certainly we found no evidence at all to support the view that the modern “welfare state” weakened family ties.

Resources and the Problems of Adjustment in Old Age

Our material is not inconsistent with the occasional case which comes to light, where an old person is found living on tea and buns. As people grow old they have to adjust to failing physical capacities, loss of employment, perhaps loss of husband or wife, and loss of

1. Chapter VII, p. 81.

2. Chapter VII, p. 89.

income. For some, adjustment to low income may be the final burden, and inadequate expenditure on food a manifestation of this. On the other hand 'managing' can become a means of adjustment in itself. A spinster who had been invited by us to apply for National Assistance wrote to us:—

"Thank you very much indeed for all your information and help at the moment and hoping pensions will be increased soon. . . . I will not approach the Public Assistance just yet for I feel there are so many needing the help far more; true my expenses have been high. . . . There was a discussion on the less we could manage on—some said 30s., others 27s. 6d. and myself £1 0s. if one goes careful and is not working on empty cupboards."

But whilst it is clear that more money is by no means a panacea, there was little doubt that most old people thought of it first as a means of easing their position and of retaining their independence. We asked them what they thought could be done to help old people. Not surprisingly, the nature of our inquiry and the kind of questions they had been answering would have set them thinking about financial help. But even allowing for some bias of this kind it is still significant that 44 per cent of all individuals interviewed suggested more money, and another 8 per cent more help in kind, through cheap food, fuel, fares, and the like.

"Raise the pension. Sure they can't get fat on their pensions. If an old woman buys a bag o' coal she's no' much left."

"Mair nor what they're gieing us the noo."

The levels people had in mind were very modest:

"If I had a bit more money I wouldn't have to draw from the store; another 10s. and we would float. But I wouldn't like them to put my pension up and take it off the sons and other workers. It's like taking the bread from their mouth to put it in mine."

Questions for Policy Makers

The purpose of this inquiry was to provide a factual background for a study of the financial problems of old age; it was not to suggest remedies. A number of points have emerged, however, which we feel deserve the attention of those concerned with policy.

Our major finding has been of a large group of old people with resources at or below the levels laid down by the National Assistance Board as the limits for help. We estimate that there are probably as many old people again in this position as are at present receiving National Assistance.¹ At first sight this might seem to support opinions such as: "The right ways to help the aged poor are to increase National Assistance rates and—almost more important—to see that they are drawn by all who would qualify to receive help already."² This would certainly help those whom we have identified as at the present borderline of Assistance either in terms of resources or needs. The shape of the income distribution of the sample without National Assistance³

1. Chapter VI, p. 69, and Chapter VIII, p. 98.

2. *The Economist*, March 11th, 1961, p. 550.

3. Chapter V, Table 36.

shows, however, that, within the framework of National Assistance as we know it, a substantial increase in such rates would be necessary if a level is to be found which does not again arbitrarily leave a large number of people just on the wrong side. More imaginative publicity as suggested by *The Economist*¹ would help those at present entitled but unaware of it. A change in the scale rates would not necessarily, as we have seen, help those at present excluded by the nature of the Regulations concerning disregarded resources.² Simplification of these Regulations would not only assist this group; it would also enable more old people to understand their entitlement and thereby encourage them to apply. None of this however will deal with the difficulty that some old people (and their families) have strong objections to applying for National Assistance. Policy makers cannot wholly discount such feelings. But at this point it is perhaps right to restate the number of people likely to be receiving National Assistance if all these changes were successfully carried through—as many again as receive it now, i.e. a total of some 40 per cent of all old people. In that situation, it might be open to serious consideration whether National Assistance should not be transformed into a truly emergency service for exceptional cases and the level of the basic old age pension substantially increased.

Among other fields, private provision for old age could also fruitfully be considered. With the growth of occupational pension schemes which we have noted,³ we would suggest that particular attention be paid to the guarantee or protection of widows' rights in any benefits which accrue to their husbands during their lifetime.

Indeed our survey has shown that the position of the women in our sample was in general very much worse than that of the couples or the men. One immediate, if crude, change in policy which this finding might suggest is an increase in retirement pensions, relatively to other groups, for single and widowed women. In this way help could be concentrated on the poorest among the old without having to rely upon their willingness to participate in a means test. A sex differential of this kind might well be unpopular, and for many people unthinkable, particularly since it would operate the opposite way round to those which are normal in our society.

The same objective could be achieved in another way—by an automatic increase in Retirement Pensions at 70.⁴ Fifty-eight per cent of all the single and widowed women are over 70, and they are nearly one half of all people of that age. As important, however, is the suggestion in our material that couples and men over 70 are poorer than the younger ones.⁵ An increase in Pensions at 70 would be easy to administer and would raise old people's incomes at a time when they often become conscious of the running down of the stocks of clothes and household goods with which they began retirement,⁶ and when

1. Op. cit., p. 531, where advertising on television is proposed.

2. Chapter VIII, pp. 92 and 98.

3. Chapter VI, p. 73.

4. This was of course a policy adopted for a brief period between 1951 and 1952 but then for the very different reason of economising on an increase in all pension rates which was overdue.

5. Chapter V, p. 59 and Table 33.

6. We believe that the data in our main report will substantiate this.

they are less able to work.¹ It would, of course, be arguable that if such an increase were introduced, single and widowed women at least should be given theirs earlier, e.g. at 65.

Whatever other problems such an age-step brought, the main one would be the oldest—finding more money. If the insurance principle were strictly enforced, no doubt this would mean an increase in contributions in order that “higher pensions should be paid for”. But the application of that principle has long been subjected to serious strain, and commentators have seen in the Government’s new graduated scheme its final demise.² Within the framework of that scheme, contributions might still be increased in order that current incomings should cover the increased current outgoings for a higher pension at 70; or alternatively the age-step might be financed by increasing the Exchequer contribution thus providing the money out of general taxation. Whichever way were chosen, the financial question would return to the general question of whether the community was prepared to meet the special needs of those old people over seventy. We may not go so far towards rewarding longevity as one of our respondents would have us go:

“I think a bonus should be paid for every year after 65—and it should go up too—£13 in the first year, £26 in the second and so on. . . .”

Higher pension levels at 70 is, however, an idea to be taken seriously—not as an alternative to generally higher pensions, but as a structural modification. One 72 year old spoke for many when he said:--

“Money isn’t the only thing. A lot of them could be visited by someone like you (the interviewer) to stop them getting lonely. Another thing I don’t like the idea of segregating the old in homes. I think mixing with young families is the best, so that young people can find help from us old ’uns. Make people feel wanted—that’s the core of life. But when all’s said and done we do need a bit more money. Clothes do wear out—or you put weight on like me—none of my trousers fit; and then the wife gets upset when the curtains go in holes, or we can’t have the living room done. And we can’t manage it ourselves now. It’s a week to week existence for us now. We worked hard all our lives—it would be nice to have a bit of peace in our last years.”

But whatever is done in the way of rationalising National Assistance Regulations and whatever steps are taken to meet the special needs of the very old, the basic problem for policy makers is likely to remain—should the general levels of pension be increased? On this we hope our findings have provided some of those facts about the economic circumstances of old people which the Phillips’ committee wished to have in 1953. In particular, we believe that they have at least established that decisions about the levels of the Retirement Pension are decisions which largely determine the standard of living for the majority of old people in Britain today.

1. Chapter IV, p. 41.

2. “The Government Pension Plan”, **J. Wiseman**, London and Cambridge. Economic Bulletin. Times Review of Industry. New Series No. 29. March, 1959, p. iv.

Appendix I — The Sample

1. *The general sampling scheme*

The broad objective which we set for our sampling scheme in this inquiry was to obtain a representative cross-section of "over-retirement age income units" living in private households, or in hotels or boarding houses, in Great Britain. Such a unit was defined as any married couple living together in which the husband was aged 65 or over (irrespective of the wife's age) or any other man aged 65 or over or woman aged 60 or over¹.

There is no simple sampling frame covering people of these ages in Britain, nor any frame in which ages or age groups are stated, so we had to find some indirect means of drawing our sample. Census material had suggested, and our pilot study had confirmed, that about 1 in 3 of all addresses in Britain contain people falling in these age groups. If therefore we were to take a representative sample of *addresses*, ascertain the ages and relationships of the people living at those addresses and interview those who satisfied our definition, we should obtain a representative sample of those groups of people without too great a wastage of time in unfruitful calls. This, then, was the general sampling procedure which we used.

It was our original hope to use a two stage random sample design, first taking a nation-wide sample covering perhaps one-sixth or one-eighth of all Parliamentary constituencies or administrative areas. But this had to be ruled out on financial grounds. If we had attempted to cover so many areas, the funds at our disposal would have allowed only a very few interviews in each area, especially since the cost per interview is much higher when the addresses are widely scattered than when they are grouped together in relatively concentrated areas. As we hoped also to be able to make comparisons between old people living in different types of area, it seemed best to restrict ourselves to relatively few areas, so as to have as large a sample as possible in each area and also in total.

2. *The Choice of Areas*

Faced with this problem, we sought criteria which would enable us to choose a limited number of areas which together might be representative of the country as a whole. The following were those which appeared most relevant for a study concerned with the economic and financial circumstances of old people and for which data were available:—

- (i) Geographical spread—a reasonable spread would not only help to balance the more tangible factors, such as industrial structure and the general level of incomes, but also to obtain a reasonable cross-section of less tangible influences, like cultural and social

1. See also Chapter I, p. 10.

attitudes toward older people, which vary with geographical location in Britain. We wanted at least an area in the South, the Midlands, the North of England, Scotland, and if possible, Wales.

- (ii) Degree of urbanisation—there was every reason to suppose that the position of old people in respect of social contact, for example, would vary between urban and rural areas. As a minimum we wanted to aim at the representation of Greater London, another conurbation, a fairly large town, a small town and a genuinely rural district.
- (iii) Proportion of people over retirement age—it seemed possible that the provision of services for the old might vary with the relative importance of the over-retirement age groups in the local population.
- (iv) Occupational distribution—the age at which people stop work, their rights to occupational pensions, and the like, may well be affected by the kind of jobs they have done. We aimed at a diversity of occupational background and the representation of the main occupational groups in Great Britain.
- (v) Social class distribution—if one uses the Registrar-General's classification, this is no more than a special grouping of occupations; but it is probably the best which is readily available to ensure a reasonable range of social and economic circumstance.
- (vi) Although we wanted areas which together would represent Great Britain we also wanted to establish differences in the position of old people which might be related to these factors of urbanisation, geographical location, occupational structure and the like. We wished therefore to avoid choosing areas which were individually "average".

The Census volumes are almost the only source in which information of this kind is available for local government areas in Britain. We therefore assembled data from the 1951 Census describing the main social and economic characteristics of a large number of areas. We were limited to choosing about six, so our final choice had to be to some extent a compromise among our various criteria, with each area making its individual contribution to as many as possible. As a result we reluctantly abandoned the idea of taking an area in Wales. After consultation and discussion with others¹ we finally chose:—

East Ham County Borough and Wimbledon Municipal Borough—two widely different boroughs in the London area, with contrasting social structure and occupational distribution. The choice of two districts in Greater London seemed preferable to relying on only one to represent this very large and heterogeneous area.

Glasgow Burgh—another conurbation but with certain peculiarly Scottish features, especially the housing arrangements. The bad inter-war employment record would also be of special importance, since the people most affected were those who have now retired.

1. We are indebted to the British Market Research Bureau which undertook the work of making a larger initial selection of areas for us from which the final ones were chosen.

Leicester County Borough—a prosperous Midland town with a good employment record between the wars, and with a high proportion of employed women.

Salisbury Municipal Borough—a small Southern English town in rural surroundings, the sort of place to which people retire. The proportion of people over retirement age is high but not excessively so.

Hexham Rural District—a rural district in the extreme North of England which is mainly agricultural, and has many rather isolated dwellings.

The Census material for the six chosen areas is shown in Tables I, II and III of this Appendix. Columns 9 and 10 show that they are reasonably representative of Great Britain in respect of the characteristics considered. The most notable divergence is in respect of men employed in mining and quarrying. As there are special features relating to provision for the aged in coal-mining areas (aged miners' cottages, free coal) we subsequently made good this deficiency by drawing a small supplementary sample from a coal-mining area in Northumberland; but this is not covered in the present report. The choice of two districts in Greater London means that that area is over-represented in the sample, the total sample, and the total cooperating sample¹. But these two widely different boroughs ought not to be considered only as representatives of the Greater London area. They have many characteristics which are common to urban areas generally; and they contribute to the overall balance of our sample, particularly in respect of social class composition.

3. *Sample size*

The choice of sample size is always to some extent a matter of achieving a balance between the extra precision which results from a larger sample and the extra cost of collecting the material. It is, of course, often difficult to make any prior estimate of the sampling errors which will arise from an inquiry, and sometimes quite difficult to estimate the cost of undertaking it as well. In our case we had the results of our quite extensive pilot study to guide us on both these matters². From the point of view of sampling error, we felt that we should like a sample about 9 times the size of our pilot sample (i.e. about 1,800 over-retirement age units); but our estimate of cost suggested that, even with concentration into only six areas, we could not afford much more than half of this. (Sampling error varies inversely with the square root of sample size; so halving the sample adds about 40 per cent to the sampling error). Assuming a response rate of about 75 per cent, it seemed that we should aim at an initial sample of about 4,000 addresses. This might be expected to yield a cooperating sample of some 1,000 over-retirement age units.

Our interest in comparison between areas suggested that we should aim at roughly equal numbers from each area. The Census material

1. See Chapter 1, p. 12, footnote (3).

2. "Report on a Pilot Survey of the Economic Circumstances of Old People in Greenwich and Bedfordshire."

showed that Glasgow had a markedly lower, and Wimbledon a markedly higher proportion of old people than our other areas; but against this, we had little idea of possible area differences either in the proportion of addresses where old people lived or in the response rate we were likely to achieve. We therefore started with the same number of addresses in each area. We chose 700, which we thought might yield 160-170 cooperating over-retirement age units in each area.

In the event, and as had seemed probable, our 700 addresses in Glasgow yielded rather few old people, and we subsequently added a further 95 addresses to the sample in that area.

4. *Selection of addresses*

Following the standard practice of the Social Survey and others, we decided to draw our sample for the English areas from the electoral registers for those areas. The chief advantage of this method over the use of rating lists for a household sample is the greater accessibility of the lists. Copies of the electoral register can be purchased or consulted in London, whereas rating lists are only available locally. The reliability of the electoral register as a frame for ordinary household sampling has been discussed by Gray, Corlett and Frankland¹ who show the deficiencies to be small, and we saw no reason to suppose that it would be any less satisfactory for a sample of old people only.

In Glasgow the electoral register is not a very convenient frame, because most of the population lives in "houses"—what in England would be called flats—in tenement blocks, and there are often six or more of these houses to each separately specified address. Thus, an electoral register sample, which is essentially a sample of "addresses", would yield very many multi-household addresses and would be very cumbersome to handle. The Valuation Roll (i.e. the rating list) for Glasgow does specify separate "houses" and gives a reasonably up-to-date name of occupier (which is the normal means of identifying the "house" within the address) as well as giving the rateable value which could be an additional aid to identification in cases of doubt. Therefore in Glasgow our sampling frame was the Valuation Roll².

Our standard sample size of 700 addresses represents very different proportions of the total number of addresses in our different areas (about 1 in 450 in Glasgow and only 1 in 9 in Hexham). There were clear advantages in the saving of the interviewers' travelling time if the addresses to be visited were not too widespread. Therefore in the larger areas (i.e. Glasgow, East Ham, Wimbledon and Leicester) we took a first stage sample of wards, before sampling addresses from the electoral register for the selected wards. In East Ham (10 wards) and Wimbledon (8 wards) we first arranged the wards in order of J-index³ and then selected alternate wards. In Leicester (16 wards), one ward

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1. "The Register of Electors as a Sampling Frame," P. G. Gray, T. Corlett and Pamela Frankland, C.O.I., London, November, 1960.
 2. We are most grateful to the City Assessor's Department for facilitating the use of the Roll for this purpose.
 3. See "The Proportion of Jurors as an Index of the Economic Status of a District," P. G. Gray, T. Corlett and Pamela Jones, C.O.I., London, 1951. The J-index is given in "Some Useful Data when Sampling the Population of England and Wales," P. G. Gray, Elizabeth A. Parr and R. M. Blunden, C.O.I., London, 1956.

had a J-index of 10.12 whereas none of the others was greater than 3.24. We arranged these 15 in order of J-index and chose 4 at regular intervals; and we selected addresses from these four and from the ward with the high J-index so as to give the latter approximately the correct representation in our total sample (i.e. based on the proportion of electors who lived in the ward). In Salisbury (8 wards) and Hexham Rural District (27 parishes) where the proportion of addresses to be selected was much higher, a first stage selection of wards or parishes would have meant that our sampling interval would have been rather smaller than we considered desirable. Calls at addresses too close together can affect response if people think their neighbours will learn of their affairs. So we selected addresses throughout the area although this meant that they were very widespread in the geographically dispersed rural area.

Again, Glasgow was a special case. There is no J-index for Scotland which would provide a rough social stratification of wards, and "rateable value per elector"¹ clearly depends as much on the proportion of residential to commercial and industrial property as on anything else. For a convenient clustering of addresses, we wanted to interview in about six of the 37 wards in Glasgow, and our eventual choice was made, in consultation with the Medical Officer of Health and members of the City Assessor's staff, so as to give a reasonable social stratification, judged subjectively. In terms of rateable value per elector, our chosen wards proved to be fairly evenly dispersed over the upper and lower thirds of the distribution, with none at all in the middle third. It also appeared, when we began to work in the area, that we had no district with a substantial proportion of shipbuilding workers. When we decided to add another ward to increase our sample, we chose a shipbuilding area with a more nearly median rateable value per elector. (Names of the wards selected are given in Table IV of this Appendix.)

Within the selected wards in the English areas, we sampled addresses from the electoral register using the Social Survey method.² We chose a sampling interval which might be expected to yield rather more than 700 addresses, and reduced the total to 700 by eliminating addresses at regular intervals throughout the list. In Glasgow the Valuation Roll is listed ward by ward in street order, in units consisting of groups of streets in close proximity to one another. We sampled at regular intervals from this list, eliminated properties which were clearly non-residential and reduced the total sample to 700 by striking out at regular intervals. The further selection in the additional ward was made with the same sampling interval.

1. Given in "Some Useful Data when Sampling the Population of Scotland," P. G. Gray and R. M. Blunden, C.O.I., London, 1957.
2. See Gray, Corlett and Frankland, *op. cit.*

TABLE I
Social and economic characteristics of the survey areas
(Source:—1951 Census reports)

	Glasgow Burgh	Leicester C.B.	Salisbury M.B.	Hexham R.D.	Wimble- don M.B.	East Ham C.B.	Un- weighted Mean of Wimble- don and East Ham (7)	Greater London (8)	Un- weighted Mean of Six Areas (9)	Great Britain (10)
Total population ...	1,089,767	285,181	32,911	20,869	58,141	120,836	—	—	—	—
Persons 60 and over, per 1,000 population ...	129	157	185	188	200	152	176	155	169	157
Social class distribution per 1,000 population ¹										
Class I ...	25	22	63	43	89	13	51	47	43	33
Class II ...	96	135	147	232	218	103	161	162	155	148
Class III ...	561	611	563	380	519	576	548	551	535	525
Class IV ...	131	126	125	269	88	133	111	107	145	164
Class V ...	187	106	102	76	86	175	131	133	122	130
Males retired and not gain- fully occupied, per 1,000 population ...	35	40	56	51	49	38	44	40	45	44
Persons gainfully occupied, per 1,000 population ...										
(a) Males ...	315	320	303	317	298	336	317	323	315	321
(b) Females ...	156	198	135	118	184	157	171	179	158	142
(c) Total ...	471	518	437	434	482	493	488	502	473	461

¹Occupied and retired males aged 15 and over.

TABLE II
Males, per 1,000 occupied, in selected occupation groups
(Source:—1951 Census reports)

	Glasgow Burgh	Leicester C.B.	Salisbury M.B.	Hexham R.D.	Wimble- don M.B.	East Ham C.B.	Un- weighted Mean of Wimble- don and EastHam (7)	Greater London (8)	Un- weighted Mean of Six Areas (9)	Great Britain (10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Agricultural Occupations	7	11	27	357	13	3	8	10	70	72
Mining and Quarrying ...	4	10	0	68	0	0	0	0	14	44
Manufacturing ...	322	402	208	122	213	273	243	254	257	264
Building and Decorating	76	69	93	65	82	89	86	86	79	80
Administration, Profes- sional and Technical ...	62	79	114	78	175	45	110	110	92	80
Transport ...	123	81	144	101	88	196	142	124	122	100
Commercial and Financial	97	107	117	76	134	85	110	107	103	88
Defence ...	27	18	49	12	24	27	26	31	26	47
Entertainment, Sport and Personal Services ...	42	38	68	35	59	34	47	56	46	38
Clerks and Typists ...	49	58	82	32	126	94	110	102	74	59
Others ...	191	127	99	55	86	154	120	120	119	128

TABLE III
Females, per 1,000 occupied, in selected occupation groups
(Source:—1951 Census reports)

	Glasgow Burgh	Leicester C.B.	Salisbury M.B.	Hexham R.D.	Wimble- don M.B.	East Ham C.B.	Un- weighted Mean of Wimble- don and East Ham	Greater London	Un- weighted Mean of Six Areas	Great Britain
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Agricultural Occupations	1	1	3	128	2	1	2	2	23	15
Textile and Leather ...	149	430	31	21	36	145	91	92	135	139
Administration, Profes- sional and Technical ...	78	58	156	139	131	41	86	94	101	92
Transport	22	14	33	32	29	31	30	27	27	21
Commercial and Financial	145	86	171	119	102	109	106	97	122	124
Personal Service	211	138	323	365	255	187	221	238	247	228
Clerks and Typists ...	209	152	201	157	322	281	302	278	220	205
Others	182	121	82	39	123	205	164	172	125	176

TABLE IV

Selected wards in the four areas where selection took place

Leicester C.B.

Charnwood
Wycliffe
Newton
Westcotes
Knighton (proportion, see p. 111)

East Ham C.B.

Little Ilford
South
Castle
Wall End
Plashet

Wimbledon M.B.

Trinity
South Park
St. John's
St. Mary's

Glasgow Burgh

Hutchesontown
Mile-End
Springburn
Whiteinch
Pollokshields
Cathcart
Park

Appendix II – Sampling Errors

The figures given in this report are all derived from our cooperating sample of 400 over-retirement age units¹. We are only justified in generalising from this to the population of all over-retirement age persons if this cooperating sample is in fact representative of that total population. We discuss in Chapter II and Appendix I our reasons for believing this to be broadly true.

However, any results derived from a sample of the population are subject to sampling errors, which arise because the particular sample may not be entirely representative of the population even though it was selected in a wholly unbiased fashion (e.g. it may *by chance* include a number of extreme cases which are very rare in the population). The smaller the sample on which an estimate is based, the greater is the danger of this kind of error. We discuss in Chapter II the other sorts of error which may attach to the figures. Here to aid in the interpretation of our results, many of which are given in the form of percentages, we give below a table of the sampling errors of various percentages in random samples of different sizes.

TABLE V
Standard error of a proportion
(in percentage points)

Proportion	Sample Size			
	50	100	200	400
10 or 90	4.3	3.0	2.1	1.5
25 or 75	6.2	4.3	3.1	2.2
33 or 67	6.7	4.7	3.4	2.4
50	7.1	5.0	3.6	2.5

The interpretation of these figures is as follows. If in the total population the proportion having a given characteristic is one of the percentages shown and we take a random sample from that population of the size shown, then in about 19 cases out of 20 the proportion of the sample having the same characteristic will be within two standard errors of the true proportion, and in about 99 cases out of 100 it will lie within three standard errors of the true proportion.

For practical purposes this may be interpreted as meaning that there is only a one in twenty chance that the true proportion differs from the estimate by more than twice the standard error, and only a 1 in 100 chance that it differs from the estimate by more than three times the standard error.

1. As defined, see Chapter 1, p. 10.

For example Table 11 in Chapter III shows that 76% of the couples in our sample had surviving children. This proportion is based on a sample of 104 couples, and we see from Table V of this Appendix (75%; sample size 100) that the corresponding sampling error is about 4.3 percentage points. Thus we can say (on the assumption that our sample of couples is a random one) that there is only one chance in twenty that the proportion of couples with surviving children lies outside the range 76.0 ± 8.6 per cent. Similarly the proportion (88.6%) of widowed women with surviving children, which is derived from a sample of 184 widows, can be seen to have a sampling error of rather over 2.1 percentage points (which corresponds to 90%; sample size 200), and there is thus only one chance in 20 that the true proportion lies outside a range of about 84-93%.

Appendix III — The Questionnaire

The questionnaire reproduced here is the version used to interview old people keeping house only with other people over retirement age. A slightly different version was used where the older person was keeping house with people under retirement age. The main modifications for the latter were:—

1. Question 15 was omitted.
2. Additional questions were asked about how long the respondent had lived with the other members of the household and why they were keeping house together.
3. Questions 66-74 were omitted.
4. Additional questions were asked about arrangements between the different members of the household for meeting household expenses.
5. Questions 77-91 were omitted.

CAMBRIDGE UNIVERSITY
OLD AGE INQUIRY
O.P./A

Interviewer

Area	Ward	Serial	HH	Ind

Household composition (copy from Contact Sheet)

Ind.	Rel. to Head	Sex	Age
1	HEAD		
2			
3			
4			
5			
6			
7			
8			
No. of HH	Rel. to other HH Child.....1 No. Rel.....3 Other Rel.....2		

Type of Accommodation Occupied by Household

Whole house detached.....	1
Whole house semi-detached	2
Whole house terraced	3
Flat, etc., with business premises	4
Other flat	5
Part of house.....	6
Other (specify)	7

1. Male.....1 2. (i) What is your date of birth?.....month.....year

Female.....2 (ii) That means you are now.....years

3. Are you single1

married2

widowed }
divorced }
separated }

3. 4. If widowed, etc.
How long have you been widowed?.....years
(divorced, separated)

Marital status

1	4
2	5
3	6

WIDOWS ONLY

5. (i) Was your husband working full-time (more than 30 hours a week) when he died? Yes1
No2
- (ii) What was his main job during his working life? (If D.K. What job was he in longest) Occupation
Was he employed or did he work on his own account then? Employed1
Self-employed2
- What industry was that in? What did his employer do? Industry
- How many hours a week did he work in that job? Over 30, between 15 and 30, between 4 and 15 or less than 4? Full time (over 30 hrs.)1
Half time (15-30 hrs.)2
Part time (4-15 hrs.)3
Less than 4 hrs.4

FOR WIVES AND WIDOWS

6. Have you had a paid job since you were 40? Yes1
No2

IF NO GO TO QUESTION 11

FOR ALL (except wives and widows not working since 40)

7. What would you say had been your main paid job throughout your working life? Since you were 40? IF NONE GO TO QU. 11

- (If D.K. What job were you in longest?) Occupation
Did you have an employer or did you work on your own account? Employed1
Self-employed2
- What industry was that in? Did you work full time?
What did your employer do? Full time (over 30 hrs.)1
Half time (15-30 hrs.)2
Part time (4-15 hrs.)3
Less than 4 hrs.4
- Industry..... Full time (over 30 hrs.)1
Half time (15-30 hrs.)2
Part time (4-15 hrs.)3
Less than 4 hrs.4
8. Are you working now? Full time (over 30 hrs.)1
Half time (15-30 hrs.)2
Part time (4-15 hrs.)3
Less than 4 hrs.4
Not working5

IF NOT WORKING GO TO QU. 10

FOR THOSE WORKING NOW

9. What job are you doing now? SameX
(If same as main occupation, code same) Occupation
If different PROMPT AS BEFORE Employed1
Self-employed2
- Industry
- If Working Less Than Full Time
(i) When did you stop working full time? Year
Never hasX
- Age
Years ago
- IF NEVER HAS GO TO QU. 11
- (ii) What job were you doing then? SameX
(If same as main occupation code same) Occupation
If different PROMPT AS BEFORE Employed1
Self-employed2
- Industry

(iii) Was the decision to stop working made by yourself	Own decision	1	Code
If so, what was your reason ?.....			
Or was the decision made by your employer ?	Employer's decision		
Was this because there was a general age limit for that job, or was there some other reason ?	Age limit	2	
	Other.....	3	

GO NOW TO QU. 11

FOR THOSE NOT WORKING NOW

10. (i) When did you stop work altogether ?	Year		Age
			Years ago
(ii) And what job were you doing then ? (If same as main occupation code same) If different PROMPT AS BEFORE	Same	X	Occ.....
	Occupation.....		Ind.....
	Employed	1	Soc./ec.gp.
	Self-employed	2	
	Industry		
	Full time	1	
	Half time	2	
	Part time	3	
	Less than 4 hrs.	4	

(iii) Was the decision to stop working made by yourself?	Own decision	1	Code
If so, what was your reason ?.....			
Or was the decision made by your employer ?	Employer's decision		
Was this because there was a general age limit for that job, or was there some other reason ?	Age limit	2	
	Other.....	3	

If Last Job Was Less Than Full Time

(iv) When did you stop working full time ?	Year		Age
	Never has	X	Years ago

IF NEVER HAS GO TO QU. 11

(v) What job were you doing then ? (If same as main occupation code same) If different PROMPT AS BEFORE	Same	X	Occ.....
	Occupation.....		Ind.....
	Employed	1	Soc./ec.gp.
	Self-employed	2	
	Industry		

Was the decision to stop working full time made by yourself?	Own decision	1	Code
If so, what was your reason ?			
Or was the decision made by your employer ?	Employer's decision		
Was this because there was a general age limit for that job, or was there some other reason ?	Age limit	1	
	Other.....	2	

HEALTH

FOR THOSE BEDRIDDEN

11. (i) Are you permanently bedridden ?	(ii) If YES How long have you been bedridden ?	years
Yes	1	
No	2	

FOR THOSE NOT BEDRIDDEN

12. How would you describe the state of your health ? (Record verbatim)	Code
---	------------

ASK ALL

13. Do you suffer from any of the following?

<i>Remarks</i> (Note use of sticks, crutches, etc.)	Bad heart	1	Blindness	8
	Arthritis/rheumatism	2	Deafness	9
	Stomach trouble	3	Dizziness	10
	Chest and lung complaints.....	4	Paralysis	11
	Bladder trouble	5	Limbs missing	12
	Varicose veins	6	Other (specify)	13
	Bad feet	7	None	14

FOR THOSE NOT WORKING OR WORKING LESS THAN 4 HOURS A WEEK

14. Apart from times when the weather is very bad, can you get out:—

As you like	1	Bedridden (Qu. 11):—	
With effort	2	Up to 1 year.....	5
Confined to house (winter only)3		1-3 years	6
Confined to house (all year)	4	Over 3 years.....	7

15. (i) (a) Do you do, or could you if necessary do, your own shopping etc.? **PROMPT** as in table.
 (b) Do you in fact have any help with any of these things? *If YES* Which ones?
 (c) Who helps you with (*each mentioned in reply to (b) ?*)?
 (d) Do you give them anything for this, if so, how much?
 For **LAUNDRY**, ask (a)-(d) of laundry done at home, then ask
 (ii) Is any of the laundry taken to a launderette or sent out to a laundry?

PROMPT	(a) Do/could do		(b) Help No Yes No		(c) Who helps	(d) Payment	Office Use	
	Yes	No	Help	No Help			(c)	(d)
Shopping ...	1	2	3	4	.....	per		
Cooking ...	1	2	3	4	.....	per		
Housework ...	1	2	3	4	.....	per		
Gardening ...	1	2	3	4	.....	per		
Laundry at home	1	2	3	4	.....	per		
Launderette ...	1	2	3	4	.....	per		
Laundry sent out	1	2	—	—				

(iii) Do you feel you need any more help with these things? Yes.....1 No.....2

If YES Which things?..... Code

(iv) Are you able to do any of this kind of thing for anyone else outside this household?

- (a) **PROMPT**
 (b) Is this for one of your children, another relative or someone else?
 (c) Do they give you anything for it?

(a) PROMPT	(b) FOR WHOM Child Other Other Relatives			(c) PAYMENT	Office Use (c)
Shopping ...	1	2	3	..... per	
Cooking ...	1	2	3	..... per	
Housework ...	1	2	3	..... per	
Laundry ...	1	2	3	..... per	
Gardening ...	1	2	3	..... per	
Baby sitting ...	1	2	3	..... per	
Other (specify) ...	1	2	3	..... per	

HOUSING

ASK ALL

16. Do you rent this house/flat or do you own it? Rent council s.o.p.4
- | | | |
|------------------------|--|--------------------------|
| Own .....1 | | council other .....5 |
| Rent free s.o.p. ....2 | | unfurnished s.o.p. ....6 |
| other .....3 | | unfurnished other .....7 |
| | | furnished s.o.p. ....8 |
| | | furnished other .....9 |
17. (i) How many rooms are there in this accommodation? Number
- (ii) Do you sublet any accommodation to a lodger? Yes.....1 No.....2 Rooms
- (iii) If YES Number
- How many rooms do they occupy? Pers./room
- Were these included in those you just mentioned? Yes.....1 No.....2
18. How long have you lived at this address? years
- If LESS THAN 10 YEARS*
- Why did you move from your previous address?.....
- Code
19. Have you a fixed bath here? Yes.....1 No.....2
20. Have you a radio or television? Radio1
- Television.....2
- Neither3

FOR ONE PERSON HOUSEHOLDS AND MARRIED COUPLES

21. How many years have you (and your wife/husband) been living alone now?years

FOR OTHER OLD PERSON HOUSEHOLDS

22. How many years have you been living with other members of the household?years

INCOME

23. Can you tell me something about the money you have coming in now? Into which of these Income groups do you (and your wife/husband) come, taking all sources together, before paying tax?
- SHOW INCOME GROUP CARD* Income Gp. No.....
24. As you know, some sources of income are more adversely affected by rising prices than others. Can you tell me from which of these sources you have money coming in?

PROMPT

- | | | |
|--|---|--|
| Retirement pension .....1 | Private pension scheme for self-employed .....8 | Odd jobs, spare time and seasonal work, fees, royalties .....14 |
| Non-contributory Old Age pension .....2 | Trade Union or Friendly Society Benefit.....9 | Rent from property .....15 |
| War or disability pension .....3 | Employment .....10 | Rent from lodgers or boarders .....16 |
| National Assistance .....4 | Govt. sickness or industrial injury benefit .....11 | Dividends and interest .....17 |
| Widow's pension .....5 | Unemployment benefit.....12 | Annuity .....18 |
| Family Allowance .....6 | Income from own business or partnership .....13 | Regular help from friends & relatives (except other members of the HH) .....19 |
| Employer's pension or Forces pension.....7 | | |

IF ONLY ONE SOURCE OR 1-6 ONLY GO TO THAT SOURCE
FOR ALL OTHERS ASK QU. 25

25. (i) Which of the sources you mentioned is the main source?
- (ii) Does more or less than half of your income come from that source? More 1
- Less 2
- About half 3
- D.K. 4

Could you tell me a bit more detail about your income (Go through sources mentioned in answer to Qu. 24)

GOVERNMENT BENEFITS (Sources 1-6)

26. You say you have money coming in from:

- (a) **PROMPT** as in answer to Qu. 24
- (b) How much is this?

(a) PROMPTS	(b) Amount per week	Annual:
Retirement pension
Non-contributory old age pension
National Assistance
Widow's pension
War or disability pension
Industrial Injuries pension
Family Allowance

NON-GOVERNMENT PENSION (Sources 7 and 8))

27. You say you have some money coming in from a non-Government pension:

- (a) What type of pension is this?
- (b) How much is the pension?
- (c) Is the amount you receive before or after tax?
- (d) If **AFTER**, how much is deducted?
- (e) If **EMPLOYER'S PENSION**, were contributions deducted from your pay?

(a) PROMPTS	(b) Amount	(c) Before Tax After Tax	(d) Tax deducted per week	(e) Contribution Yes No	Gross annual
Former employer	per	1 2	.....	1 2	.....
Husband's employer	per	1 2	.....	1 2	.....
Private scheme for self-employed	per	1 2	.....	- -	.....
T.U. or Friendly Society	per	1 2	.....	- -	.....
Other (specify)	per	1 2	.....	- -	.....
					Tax

EMPLOYMENT INCOME

28. (i) Can you tell me what your present rate of pay is? £..... per Gross pay
- (ii) Is this before or after deductions for Income Tax, National Insurance, etc.? Before..... 1 After 2
- (iii) Can you tell me what is normally deducted for **PROMPT** Income Tax £..... per Tax
- Nat. Ins. £..... per N.I.
- Pens. Cont. £..... per Pens.
- Other £..... per Overtime Bonus
- Yes 1 Yes 1
- No 2 No 2

29. (i) Have you earned any overtime pay or bonus in the last year?

IF NO GO TO QU. 30

- (ii) Was that included in what you have just told me your present rate of pay is? Yes1 Yes1
No2 No2
- (iii) About how many weeks have you worked *overtime* in the last year?.....
- (iv) And how much, on average, was your overtime pay?.....per.....
- (v) So that altogether your overtime earnings came to about
- (vi) How much did you receive as *bonus* pay last year? £.....
30. Have you lost any money in the last year through having *time off or holidays*? Yes.....1 No.....2
If *YES*
(i) How much did you lose?.....per week
(ii) For how many weeks?.....weeks
31. *Sickness and industrial injuries benefit*
Have you drawn any Govt. sickness or industrial injuries benefit in the last year? Yes.....1 No.....2
Drawing nowX
If *YES or DRAWING NOW*
(i) For how many weeks?..... (ii) How much a week?
(iii) Does your employer make up your money? Yes.....1 No.....2
(iv) If *YES* How many weeks did he make up in the last year? Number
32. *Unemployment benefit*
Have you drawn any unemployment benefit in the last year? Yes.....1 No.....2
Drawing nowX
If *YES or DRAWING NOW*
(i) How much?.....per week (ii) For how many weeks?.....weeks
- Overtime.....
Bonus
- Holiday loss
Sickness loss
Unemp. loss
- Sickness benefit.....
Unemp. benefit.....

OWN BUSINESS OR PARTNERSHIP

33. Could you tell me what was the total profits (or your share of profits) of your business for the latest period for which the accounts have been made up—that is the total profit (or share of profits) before tax and before drawing anything out for living expenses?
Total profit £.....
Period covered: year ending
34. Can you say how much of those profits (or your share of those profits) you put back or left in the business? £.....
35. Can you say how much of those profits (or your share of those profits) you drew out for living or other personal expenses in that period? £.....
36. Does your wife help with the business? Yes.....1 No.....2 N.A.3
If *YES*
(i) How much did you pay her for the work during that period?.....per.....
(ii) Was that money included in the money you mentioned as being taken out of the business (Qu. 35)? Yes.....1 No.....2
37. Can you tell me what the total turnover of the whole business was for that period? £.....
38. Do you expect your profit in the current year as compared with the year you have just told me about to be higher, lower or the same? Higher1
Lower2
Same3
If *HIGHER or LOWER* How much higher or lower? £.....
- Gross profit
Saving.....

SPARE TIME & SEASONAL WORK—FEES & ROYALTIES (source 13) Employment of Less Than 4 Hours a Week

39. (i) You said you did some spare-time work (earned fees or royalties). What kind of work is this?
- (ii) Do you expect to go on doing this work in the next year?
Yes.....1 No..... D.K.3
IF NO GO TO NEXT SOURCE
IF YES OR D.K. CONTINUE WITH (iii)

- (iii) Can you tell me how much you earned last year in this way? £.....
If D.K.
 (a) How many weeks in the year do you normally do it?.....weeks.
 (PROMPT, if necessary:—Every other week/one week a month/etc.
 OR A stretch of one month/two months/etc.) | Casual inc.
 (b) And about how much a week do you earn?
If D.K.
 (c) What was the *most* you earned in a week in this way last year?
 (d) What was the *least* you earned in a week
 in this way last year?
 (e) So that last year you earned about

RENT FROM PROPERTY (Source 15)

40. (i) You say you are receiving rent from property. £.....per..... | Gross rent
 How much is this?
 (ii) Do you pay rates and water rates? If so how £.....per.....
 much are they?
 (iii) Have you paid for any repairs to this property | Expenses
 in the last twelve months? If so, how much
 have you paid? £.....per.....

RENT FROM LODGERS AND BOARDERS (Source 16)

41. You said you had a lodger/boarder:
 (i) How much do they pay? £.....per.....
 (ii) What do these payments cover?
 Rent.....1 Laundry4 Full board7
 Lighting2 Breakfast5 Service8
 Heating3 Breakfast and main
 evening meal7 Other.....9
 (iii) How long have you had a lodger/boarder?
 (vi) Do you expect to go on having one? Yes.....1 No.....2

DIVIDENDS AND INTEREST (Source 17)

42. You said you have some income as dividends or interest:
 (i) How much did you receive last year? £..... | Gross div. & int.
 (ii) How much of this was before tax was deducted? £.....
 (iii) How much of this was after tax was deducted? £..... | Tax

ANNUITY (Source 18)

43. You said you had some income from an annuity: | Gross inc.
 (i) How much did you receive last year? £.....
 (ii) Was this before or after deduction of tax? Before.....1 After.....2 | Tax

RELATIVES AND FRIENDS (Source 19)

44. You said that you are receiving some money from relatives
 or friends (except other members of this household). | Annual
 How much is this?per.....

OTHER SOURCES

45. Have you any money coming in from any source I have
 not mentioned? Yes.....1 No.....2
If YES
 (i) Where does this come from? | Annual
 (ii) How much is it? £.....per.....

INCOME TAX

46. Have you paid any Income Tax in the last 12 months
 in addition to what you have already told me? Yes.....1 No.....2 | Tax
If YES How much did you pay? £.....

LUMP SUM RECEIPTS

47. Now can you tell me if you have received a sum of money from any of the
 following last year? *PROMPT*
 (a) How much was this?
 (b) What did you do with the money, did you invest it or save it or what?

PROMPTS	(a) Amount £	(b) Use Made
1. Life Insurance Policy		
2. Post War Credit		
3. Tax rebate		
4. Legacy		
5. Death grant from Nat. Insurance		
6. Special grant from Nat. Assistance		
7. Sale of house, land or other property (including, for self employed, sale of business interest)		
8. Sale of car, furniture, etc.		
9. Football pools, sweepstake, betting wins		
10. Premium Bond prize		
11. Gifts		

Tax rebate

Total lump
sums

Use

PROVISIONS FOR RETIREMENT

48. (Apart from the pension you have already told me about)
Have you any rights to a pension or lump sum benefit which you will receive
in the future, or have you had any lump sum benefit from a pension scheme
since you were 55 (men)/50 (women) Yes.....1 No.....2
If YES
(a) Did that pension come from your/your husband's employer, or was it some other scheme?
(b) If EMPLOYER'S, were contributions deducted from your pay?
(c) Have you received, or will you receive any lump sum benefit? (i) How much?
(ii) When?
(d) Will you receive a regular pension? (i) How much?
(ii) When will you receive it?

(a) Type of Scheme	(b) Were contributions deducted?		(c) Lump sum benefit Amount Year		(d) Pension Amount Year	
	Yes	No				
Former employer	1	2			per	
Husband's employer	1	2			per	
Private scheme for self-employed	-	-			per	
T.U. or Friendly Society	-	-			per	
Other (specify)	-	-			per	

Type

Amt.

Age

FOR THOSE WITHOUT A PENSION OR PENSION RIGHTS

49. Have you (or your husband/wife) ever had an
opportunity to belong to a private pension scheme? Yes.....1 No.....2
If YES
(i) What sort of scheme was that?
(ii) Why didn't you join it?

Code

INSURANCE

(Ask All)

50. Have you (or your husband/wife) had any endow-
ment insurance policy which has matured since
you reached age 55 (women)/60 (men), or which
will mature in future? Yes.....1 No.....2

If YES

- (a) How much did you/will you get from this?
 (b) When did you/will you receive this?
 (c) If this year, is that what you told me about before?

Yes.....1 No.....2

	Has matured	Will mature	How much?		When? Year
			Income	Lump Sum	
1	X	Y	..... per .....	£.....	.....
2	X	Y	..... per .....	£.....	.....
3	X	Y	..... per .....	£.....	.....

Amt.

Age

51. Do you pay any life insurance premiums?

Yes.....1 No.....2

If YES

- (a) How much do you pay
 (b) Whose life is insured?
 (c) What is the amount of the insurance?

(a) Premium	(b) Whose Life	(c) Amount of Insurance
..... per	£.....
..... per	£.....
..... per	£.....
..... per	£.....

Self

Wife

ANNUITY

52. Are you paying for an annuity, or have you bought one which is not yet due, excluding any connected with the pension schemes already mentioned?

Neither1

Bought outright2

Paying for.....3

IF HAS BOUGHT OR IS BUYING (Code 2 or 3)

- (i) What income will it give you?

£..... per

Amt.

- (ii) When will it start?

Year

Age

IF IS BUYING

- (iii) How much are you paying for it?

£..... per

Cost.....

SAVINGS

53. Another way in which people are sometimes able to provide for their retirement is by saving/putting money by. Have you any money saved/put by at the moment?

Yes1

No2

IF YES GO TO QU. 56

FOR THOSE WITH NO SAVINGS NOW

54. Have you at any time in the last year had money in any of the following: PROMPT

Post Office Savings .....1	Building Society .....6	Stocks, shares or securities .....11
Trustee Savings .....2	Co-operative Society.....7	Money saved/put by anywhere else.....12
Other Savings Banks.....3	Savings Certificates.....8	None .....13
Ordinary bank—deposit ....4	Defence Bonds.....9	
Ordinary bank—current ....5	Premium Bonds.....10	

IF NO TO ALL GO TO QU. 55

If YES

- (i) How much was there altogether?

£.....

- (ii) So that means that you have had to draw £.....
 (as in (i)) in the last year. Why was that?

Code

55. Had you been able to save/put by any money when you reached the age of 60 (women)/65 (men) ?

Yes.....1 No.....2

If NO

Why was that?

Code

If YES

- (i) How much would you say you had then?
SHOW ASSET GROUP CARD

Group No.

- (ii) Did you have to draw on these savings?

Yes..... No.....

If YES Why was that?.....

Code

GO NOW TO QU. 59

FOR THOSE WITH SAVINGS NOW

56. Could you tell me which of these groups would cover the value of what you have now? (excluding the value of any property you may own).

SHOW ASSET GROUP CARD

Group No.

57. Could I ask you a little more about these savings? We would like to know what sort of savings these are because as you probably know as prices rise some savings become worth less while others increase in value.

- (a) Have you at any time in the last year had money in any of the following? PROMPT
(b) How much is in the account now? or How much are they worth?
(c) Does that include any interest accrued in the last 12 months?
(d) Compared with a year ago, is that more, less or the same? or Have you bought, sold or cashed any in the last year?
(e) How much more or less?
(f) If CHANGE OVER £10—Why was this?

(a) PROMPTS	(b) Amount now	(c) Interest			(d)			(e) How much more/less	(f) If change over £10 Why?
		Inc.	Excl.	D.K.	More	Less	Same		
Post Office Savings	1	2	3	1	2	3	£.....	.....
Trustee Savings	1	2	3	1	2	3	£.....	.....
Other savings banks	1	2	3	1	2	3	£.....	.....
Ordinary bank-deposit	1	2	3	1	2	3	£.....	.....
Ordinary bank-current	—	—	—	1	2	3	£.....	.....
Building Society	1	2	3	1	2	3	£.....	.....
Co-operative Society	1	2	3	1	2	3	£.....	.....
Money put by anywhere else	—	—	—	1	2	3	£.....	.....

(a) PROMPTS	(b)		(d) Last year			(f) If change over £10 Why?
	Present value	If D.K. Amount paid	Paid for those bought	Received for those sold	No change	
Savings Certificates	X	.....
Defence Bonds	X	.....
Premium Bonds	X	.....
Stocks, shares or securities	X	.....

58. When you reached the age of 60 (women)/65 (men), did you have more, less or the same amount of money put by altogether as you have now?

More.....1 Less.....2 Same.....3

If MORE OR LESS

- (i) How much more? £.....

- (ii) Why is that?

How much less? £.....

Code

ASK ALL

59. So far I have just been talking about money you may have saved/put by. But you may have put your savings into property. PROMPT AS APPROPRIATE

You said you owned this house 1
 You said you owned your business 2
 Do you own any (other) houses, land or business
 property? No.....X Yes.....3
 IF NO PROPERTY, GO TO QU. 64

60. For *OWNER-OCCUPIER* (Code 1)

- (i) What would you say was its current market value? £
If D.K.
 When did you buy it? year
 What did you pay for it? £
 (ii) Have you a mortgage on it now? Yes.....1 No.....2
If YES
 How much do you owe now? £
 How are you repaying it? per Repayment.....
 When do you expect to finish repaying it? year

61. For *OWN BUSINESS OWNERS* (Code 2)

- (i) What would you say your interest in the
 business was worth at current market
 prices, that is including the value of any
 property it may occupy? £
If D.K.
 What would you say the property alone
 was worth? £
 (ii) Have you bought any part of your interest
 in the business in the last year? Yes.....1 No.....2
If YES
 What did you pay for that? £

62. For *THOSE WHO OWN OTHER HOUSES, LAND, OR BUSINESS PROPERTY* (Code 3)

- (i) What would you say was the current
 market value of this property? £
If D.K.
 When did you buy the property? year
 What did you pay for it? £
 (ii) Have you bought any of this property in
 the last year? Yes.....1 No.....2
If YES
 How much would you say you paid for it? £

Ask All Who Have Some Property Other Than Their Own House

63. Have you at any time had to use any of this
 property you have told me about as security for
 a loan which is still outstanding? Yes.....1 No.....2
If YES
 (i) What sort of loan was it? Building Society1
 Bank Loan2
 Other.....3
 (ii) When was that? year
 (iii) How much do you owe now? £
If D.K.
 How much did you borrow? £
 (iv) How are you repaying it? £ per Repayment.....
 (v) When do you expect to finish repaying it? year

ASK ALL

64. Apart from any mortgages or anything you may already have told me about, have you had to borrow more than £5 from anybody in the last year to help tide you over?	Yes.....1	No.....2	Borrowing
<i>If YES</i> How much was that?	£		
<i>or</i> Have you repaid anyone more than £5 in the last year?	Yes.....1	No.....2	
<i>If YES</i> How much did you repay?	£		
65. And what about lending, have you lent anybody more than £5 in the last year?	Yes.....1	No.....2	
<i>If YES</i> How much did you lend?	£		
<i>or</i> Have you been repaid more than £5 by anybody in the last year?	Yes.....1	No.....2	
<i>If YES</i> How much were you repaid?	£		

EXPENDITURE

FOR SINGLE PERSONS WITH INCOMES OF £8 A WEEK OR LESS (Inc. Gp. 4 or below)

FOR COUPLES WITH JOINT INCOMES OF £10 A WEEK OR LESS (Inc. Gp. 5 or below)

CONTINUE WITH QU. 66

FOR ALL OTHERS, GO TO QU. 75

66. (i) Could you tell me what this accommodation costs you? How much do you pay for:—	PROMPT	Annual
Rent.....	per .....	.....
Rates	per .....	.....
Water Rates	per .....	.....
Owners only } Ground Rent	per .....	.....
	Fire .....	.....
<i>If RENT PAYING</i> Insurance	per .....	.....
(ii) Does your rent include any of the following?	PROMPT	
Furniture.....	1 Meals (specify).....	
Lighting	2	6
Electric Power	3 Anything else (specify)	
Gas	4	7
Coal.....	5	
(iii) Has your rent been increased in the last year?	Yes.....1 No.....2 D.K.....3	
<i>If YES</i> How much was it increased?	£per .....	.....

67. Have you spent any money in the last year for alterations, decorations or repairs to this accommodation (including paints, etc., and tools for work you have done yourself)?

Description

Cost in last year

.....
.....
.....

68. Do you have a quarterly bill or a slot meter for gas? Bill.....1 Slot.....2
electricity? Bill.....1 Slot.....2

(a) *If BILL*

(i) Can you tell me what your last bill was, and when you paid it? Amount £..... Gas Electricity £.....

Gas

Elec

(ii) Is this about the usual amount or is it sometimes higher or lower? When paid.....
If HIGHER or LOWER
When is it higher or lower?

How much is it then?

(b) *If SLOT*

(i) Can you tell me how much you put in last week? Gas Electricity

(ii) Is this about the usual amount or is it sometimes more or less?

If MORE or LESS
When do you put in more/less?

How much do you put in then? per per

69. Now may I ask you about coal and coke. Do you belong to a coal club? Yes.....1 No.....2

If NO ASK (iii)

If YES Summer Winter

(i) How much do you usually pay? per per

(ii) Do you buy any coal or coke in addition to this?

If YES
About how much? per per

And how much does this cost you? per per

Coal

If NOT A MEMBER OF A COAL CLUB

(iii) Do you buy coal and coke regularly or as you need it?

If REGULARLY
(iv) How much do you buy? per per

(v) How much does it cost you? per per

If NOT REGULARLY
(vi) Can you say how much you bought during the last year? per per

(vii) And how much did it cost you? per per

70. Do you buy any other fuel such as paraffin or other oil, calor gas, etc.? Yes.....1 No.....2

If YES

(i) Did you buy any last week? If so, how much did you spend on it?

(ii) Is this about the usual amount or is it sometimes higher or lower?

If HIGHER or LOWER
When do you spend more/buy any?

How much do you reckon to spend then?

Other fuel

72. (i) Could you tell me what you usually reckon to spend on food each week? £.....
- If MORE THAN ONE PERSON HOUSEHOLD**
- (ii) Is this the cost of the food for the whole household or does another member of the household buy some in addition to this? Whole HH1
Additional bought by other2
- (iii) I wonder if we might see just what you have spent in the last 7 days. It doesn't matter if last week wasn't typical.

Items	£	s.	d.	Comments
<i>Food</i>				
<i>Vegetables</i> (fresh, tinned or frozen) potatoes				
<i>Fruit</i> (fresh, tinned, frozen, dried) nuts ...				
<i>Meat</i> , offal, tinned or frozen, sausages, rabbit, poultry				
<i>Cooked meat</i> , ham, meat pies				
<i>Bacon</i>				
<i>Fish</i> (fresh, tinned or frozen), fried fish, fish and chips				
<i>Bread, flour</i> , cakes and biscuits				
<i>Milk</i>				
<i>Butter, margarine and lard</i>				
<i>Eggs</i>				
<i>Cheese</i>				
<i>Sugar</i>				
<i>Cereals</i> , rice, semolina, cornflour, custard and blancmange powders				
<i>Syrup, jam</i> , marmalade, honey and other preserves				
<i>Tea, cocoa, coffee</i>				
<i>Other food</i> , including jellies, sauces, pickles, soups and puddings, salt, pepper, spices, vinegar, salad cream, bisto				
<i>Sweets, chocolate, ice cream</i>				
<i>Meals on wheels</i> How many ?.....				
<i>Meals</i> , snacks, cups of tea, etc., eaten out ...				
<i>Any other food (specify)</i>				

73. Do you grow any of your own food or keep poultry? Food1

Poultry2

Neither3

If YES

(i) Have you used any of that produce in the last 7 days? Yes.....1 No.....2

If YES

(ii) Could you tell me what?

(iii) Is that about what you normally use?

Description	Approx. amount	
	last week	usually
Eggs		
Potatoes		
Vegetables (specify)		
Fruit (specify)		

Code

4. Now what about other things you have *paid for* in the last week? *PROMPT*

Items	£	s.	d.	Comments
<i>Cleaning materials, etc.</i>				
<i>Soaps</i> (incl. toilet), <i>soap powders</i> , <i>detergents</i> , <i>scourers</i> , <i>polishes</i> , <i>disinfectants</i> , <i>toilet paper</i> , <i>matches</i>				
<i>Firewood</i> , <i>fire-lighters</i> , <i>candles</i> , <i>night-lights</i> ...				
<i>Shoe repairs</i>				
<i>Laundry and dry cleaning</i>				
<i>Window cleaner</i>				
<i>Beer and other alcoholic drink</i> (all paid for, incl. bought for others) ...				
<i>Tobacco and cigarettes</i> , <i>snuff</i> , <i>pipes</i> , <i>pipe</i> <i>cleaners</i> , <i>cigarette papers</i> , <i>matches</i>				
<i>Medicines and medical attention</i> <i>N.H.S. prescription</i> , <i>appliances</i> and other <i>charges</i> (state amount refunded by Nat. Ass.). Other medicines, <i>aspirins</i> , <i>cough mixture</i> , <i>patent medicines</i>				
<i>Chiropody</i>				
<i>Private doctor or dentist</i>				
<i>Toilet goods</i> <i>Shaving soap</i> , <i>razor blades</i> , <i>toothbrush</i> , <i>tooth-</i> <i>paste</i> , <i>nailbrush</i> , <i>face powder</i> and <i>cosmetics</i> , <i>brush</i> , <i>comb</i> , <i>hairbrush</i> , <i>hot water bottle</i> ...				
<i>Travel</i> Bus, <i>train</i> , <i>tram</i> , <i>taxi fares</i> , <i>car running ex-</i> <i>penditures</i> , <i>petrol</i>				
<i>Entertainment</i> <i>Cinema</i> , <i>theatres</i> , <i>whist drives</i> , <i>football</i> or <i>cricket matches</i> , <i>raffle</i> , <i>sweepstake</i> , <i>football</i> <i>pool</i> , <i>newspaper competitions</i> , <i>betting</i> , <i>library</i> <i>subscriptions and fines</i>				
<i>Postal Charges</i> <i>Stamps</i> , <i>air letters</i> , <i>parcels</i> , <i>Phone calls</i> from a <i>box</i> , <i>Postal orders</i> (if possible get purpose and record in own section—poundage only here)				
<i>Newspapers, books, etc.</i> <i>Newspaper bill</i> , other <i>morning</i> , <i>evening</i> , <i>weekly papers</i> , <i>Radio Times</i> , <i>Magazines</i> , <i>books</i> and <i>book tokens</i> . <i>Writing paper</i> , <i>envelopes</i> , <i>ink</i>				
<i>Clothing</i> <i>Men's: trousers</i> , <i>shirt</i> , <i>suit</i> , <i>overcoat</i> , <i>pullover</i> , <i>jacket</i> , <i>vest</i> , <i>pants</i> , <i>pyjamas</i>				
<i>Women's: dress</i> , <i>skirt</i> , <i>jumper</i> , <i>coat</i> , <i>vest</i> , <i>knickers</i> , <i>nightdress</i> , <i>corsets</i>				
<i>Shoes</i> , <i>slippers</i> , <i>socks</i> , <i>stockings</i> , <i>handkerchief</i> , <i>gloves</i> , <i>scarf</i> , <i>hat</i> , <i>tie</i> , etc.				
<i>Children's clothing</i>				
<i>Cotton</i> , <i>needles</i> , <i>buttons</i> , <i>tape</i> , <i>knitting wools</i> & <i>pattern</i> , <i>dressmaking materials</i> and <i>charges</i>				

74. (contd.)

Items	£	s.	d.	Comments
<i>Household furnishings and equipment</i> <i>Furniture, floor coverings, soft furnishings, linen (incl. bedding), table linen, curtains, etc. Glass, china, cutlery, Radio or T.V. (not rent or H.P. payments), Electrical and gas appliances (incl. fires, irons, kettles, etc.), Electric light bulbs and fittings, Sauce pans, kettle, frying-pan, Brush, broom, mop, duster, Hardware & ironmongery, screws, nails, hooks ...</i>				
<i>Leather goods, jewellery, etc.</i>				
<i>Toys and games</i>				
<i>Hairdressing (including tips)</i>				
<i>Gifts (including money gifts) (Specify)</i>				
<i>Any other payments (Specify)</i>				

CONTACT AND HELP

75. Now I would like to ask you a little about your family and friends. First of all, Have you any children (apart from any you live with)?

Yes.....1 No.....2

If NO GO TO QU. 81

If YES

(i) Son or daughter							No
(ii) Married or single							
(iii) Where living							Nearest
(iv) How long does it take to get there?							
(v) How often do they come to see you?							Most Often
(vi) How often do you go to see them?							
(vii) When did you last see them?							

FOR THOSE WITH CHILDREN

76. Taking your children and their families together how often would you say you saw one or other of them? days per

77. When they come to see you do they usually have a meal with you? Yes.....1 No.....2

78. Do they usually bring anything with them when they come? Such as food or other presents? Yes.....1 No.....2

If YES

What kind of things do they bring with them?

79. And when you go to see them do you usually have a meal with them? Yes.....1 No.....2

80. Do you usually take anything with you when you go? Yes.....1 No.....2

If YES

What kind of things do you take with you?.....

FOR ALL

81. (Apart from your children and grandchildren). Do you have any visits from or make any visits to any relatives (brothers, sisters-in-law, nieces, cousins, etc.), close friends or neighbours? Yes.....1 No.....2

If NO, GO TO Q. 84

If YES

Taking them all together, how often would you say you saw one or other of them?

days per

Code

FOR THOSE SEEING RELATIVES OR FRIENDS

82. Does any one of them come to see you as frequently as once a month or more? Yes.....1 No.....2

If YES

Do they usually bring anything with them when they come? Yes.....1 No.....2

If YES

What kind of things do they bring with them?.....

83. And do you go to see any one of them as frequently as once a month or more? Yes.....1 No.....2

If YES

Do you usually take anything with you when you go? Yes.....1 No.....2

If YES

What kind of things do you take with you?.....

ASK ALL

84. Do you ever go to stay with relatives or friends? Yes.....1 No.....2

If YES

About how many nights have you spent away in the last year?

nights

Away

If MORE THAN 14 NIGHTS AWAY

Do you reckon to take anything with you, or give money or anything else towards living expenses? Yes.....1 No.....2

85. Does anyone ever come to stay with you? Yes.....1 No.....2

If YES

About how many nights have you had people staying with you in the last year?

nights

Visited

If MORE THAN 14 NIGHTS VISITORS

Do these people bring anything when they come or give any money or anything towards living expenses? Yes.....1 No.....2

86. Is any of these children, relatives or friends you've mentioned able to help you out at all? For instance—Does any of them make you a regular money allowance? Yes.....1 No.....2

If YES

How much is this?

per

Regular

87. What about occasional money gifts, *excluding* Christmas and birthdays, Do you ever get any? Yes.....1 No.....2

If YES

How much would you say you have had in the last year? PROMPT

Less than £10.....1 £20-£50.....3

£10-£20.....2 £50 plus.....4

If D.K.

When was the last time?..... How much then?

About how often have you had a gift of this kind?

per

88. And what about you, are you able to make anyone a regular money allowance? Yes.....1 No.....2

If YES

How much is this?

per

Regular

89. What about occasional money gifts, *excluding* Christmas and birthdays, Are you able to give any? Yes.....1 No.....2

If YES

How much would you say you had given in the last year? PROMPT

Less than £10.....1 £20-£50.....3

£10-£20.....2 £50 plus.....4

90. (a) Is anyone able to help you out with other things such as *PROMPT*
 (b) Are you able to help anyone out with this kind of thing *PROMPT*
 for each Could you tell me what you have received/given in the last year,
 excluding birthdays and Christmas?

PROMPT	(a) Received Description	(b) Given Description
Clothing		
Household goods — furniture, linen, T.V., radio, etc. ...		
Paying for holidays, house repairs, licences		
Other—specify		

Received:

Reg.....

Occ.....

Given:

Reg.....

Occ.....

TOTAL HELP

Code

91. And other things
 (i) are you helped out at all with *PROMPT*
 (ii) are you able to help anyone out at all? *PROMPT*
 If YES
 (a) Is this regular or occasional?
 (b) About how often?
 (c) Does this include the (food) you told me about before?

PROMPT	RECEIVED			GIVEN		
	Reg.	Occ.	How often	Reg.	Occ.	How often
Home produced food	1	2		3	1	2
Other food	1	2		3	1	2
Cigarettes & tobacco	1	2		3	1	2
Club, H.P. & Rental payments	1	2		3	1	2
Other—specify	1	2		3	1	2

FOR THOSE NOT WORKING OR WORKING LESS THAN 4 HOURS A WEEK

92. If you could choose, what do you think would be a
 reasonable income for you to live on now? £..... per..... Reasonable inc.

FOR THOSE WORKING MORE THAN 4 HOURS A WEEK

93. If you could choose what do you think would be a
 reasonable income for you to live on when you stop
 working altogether? £..... per.....

FOR ALL

94. In a government pension scheme, do you favour everyone paying the same
 contribution and getting the same pension when they retire, as at present—or
 do you favour paying contributions according to what you earn and getting a
 pension when you retire which depends on how much you have paid in?
RECORD VERBATIM

Code

95. Do you think anything can be done to help old people? If so, What?

RECORD VERBATIM

Code

TEXT TABLES

1. Distribution of the total sample and the sample of 400 units
 - (i) by area
 - (ii) by type of old person unit.
2. Sex and marital status composition of the sample of people over retirement age and of the Registrar-General's estimates, as adjusted.
3. Age and sex distribution of the sample and of the Registrar-General's estimates as adjusted.
4. Refusal rates by area and by unit type for the total sample.
5. Units with Retirement Pensions and with National Assistance; cooperators and non-cooperators compared.
6. Income and asset distribution of cooperating and non-cooperating units.
7. Age distribution and average age of men and women in the sample.
8. Number of years widowed; men and women.
9. Type of household in which individuals were living.
10. Age distribution and average age of individuals keeping house alone and with others.
11. Ways of keeping house for units and individuals with and without children.
12. Keeping house with others, not children; relationship of old person.
13. Proximity of nearest child for those units with children and keeping house alone.
14. Pattern of social contacts for all units keeping house alone.
15. Proximity of children to units with varying numbers of surviving children.
16. Average age of men and women in the six areas.
17. Sex and marital status of individuals in the six areas.
18. Type of household in which individuals in the sample were living in the six areas.
19. Size of family in the six areas.
20. Attitude to health of individuals in the sample.
21. Attitude to health of single, widowed and married women.
22. The mobility of individuals in the sample.
23. The mobility of men and women by age group.
24. Employment status of individuals by age group; % in the age group who were working.
25. Employment status of individuals by marital status and age.
26. Reasons given by individuals for stopping full-time work.
27. Income distribution of all units.
28. The sources of income for all units in the sample.
29. Income distribution of women, men and couples.
30. Dependence of all units upon state benefits.
31. The sources of income of women, men and couples.

32. Income distribution of women, men and couples—those working full-time and those retired.
33. Average income of retired units by age.
34. Dependence upon state benefits by areas.
35. Income distribution of all units by areas.
36. Income distribution of units with and without Retirement Pensions and National Assistance.
37. Asset distribution of all units.
38. Asset holdings within income groups for all units.
39. Asset holdings of all units in relation to dependence upon state benefits.
40. Asset distribution of women, men and couples.
41. Asset holdings within income groups of women, men and couples.
42. Asset distribution by age for women, men and couples.
43. Type of pension rights and benefits.
44. (a) Value of lump sums received as pension benefits.
(b) Value of annual pensions being paid or to be paid.
45. Methods of provision for retirement by women, men and couples.
46. Income distribution of units keeping house alone or with others.
47. % of units with National Assistance and the average annual value of the grant.
48. The sources of income for units keeping house alone and with others.
49. Average value of income from different sources for units with that income.
50. Asset distribution of units keeping house alone and with others.
51. Units keeping house alone and with others in relation to dependence upon state benefits.
52. Responsibility for meeting household expenses.
53. Average annual value of contributions to household expenses by units keeping house with others.
54. Help given and received by those keeping house alone.
55. Help of different value received by units keeping house alone, by income groups.
56. The average value of net help received by units keeping house alone in relation to average income.
57. Resources which may be disregarded by the National Assistance Board in calculating entitlement to Assistance allowances.

APPENDIX TABLES

1. Social and economic characteristics of the survey areas.
2. Males per 1,000 occupied, in selected occupation groups.
3. Females per 1,000 occupied, in selected occupation groups.
4. Selected wards in the four areas where selection took place.
5. Standard error of a proportion.

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