

Families receiving supplementary benefit : a study comparing the circumstances of some fatherless families and families of the long-term sick and unemployed / by Rosalind Marshall.

Contributors

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No. 1

FAMILIES RECEIVING SUPPLEMENTARY BENEFIT

A Study Comparing the Circumstances of Some Fatherless
Families and Families of the Long-term Sick and Unemployed

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Statistical and Research Report Series
No. 1

FAMILIES RECEIVING SUPPLEMENTARY BENEFIT

A Study Comparing the Circumstances of Some Fatherless
Families and Families of the Long-term Sick and Unemployed

By ROSALIND MARSHALL, B.A.(Soc.)

STATISTICS AND RESEARCH DIVISION
DEPARTMENT OF HEALTH AND SOCIAL SECURITY

LONDON

HER MAJESTY'S STATIONERY OFFICE

1972

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A Study Comparing the Experiences of Some Families
and Families of the Long-term Sick and Invalids

BY ROSEMARY BARNETT (1972)
STATISTICS AND RESEARCH UNIT
DEPARTMENT OF HEALTH AND SOCIAL SECURITY

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The study reported here was originally designed and planned by Elisabeth Mapstone. It was carried out by Rosalind Marshall with a team from the Social Security Research Branch of the Department.

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Any views expressed in this report are those of the author, not of the Department, nor of the Committee on One-Parent Families.

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SIGNIFICANCE TESTING

The tables in this report are presented mainly in a form which compares 4 different groups of fatherless families with 2 groups of two-parent families. The percentages in the tables are based on the total number of mothers interviewed for each group (as given in Table 1, Chapter 1) less any mothers who did not give answers to the particular question and those who gave answers which could not be assigned to the categories listed. Where the tables are based on fewer than these totals for each group, the base populations are given in the tables.

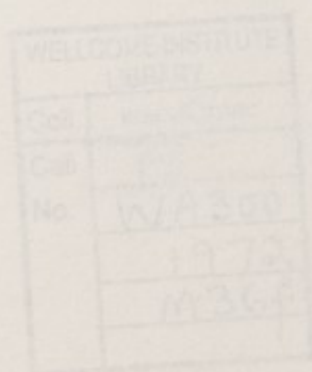
In the text comparisons are sometimes made between all 4 groups of fatherless families taken together, and all the

two-parent families. Tests of statistical significance have been applied throughout. All differences which are noted in the text between fatherless and two-parent families or between individual groups are significant at the 5% level; i.e. each difference noted is so large that it would arise by chance no more than 5 times in 100.

GLOSSARY

There are some terms and expressions used in this report which are special to the supplementary benefits scheme. A list of these terms and some other explanatory notes are included in a glossary in Appendix A.

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CHAPTER 1

INTRODUCTION TO THE STUDY, ITS DESIGN AND METHODS

1. This chapter describes the aims, methods, and design of the study, and gives details of the samples of families interviewed.

BACKGROUND TO THE STUDY

2. The project reported here is a small scale study of fatherless families and other families obtaining supplementary benefit. It was carried out by the Social Security Research Branch of the Department of Health and Social Security. This study was planned in the context of continuing public concern about the difficulties experienced by mothers bringing up children in fatherless families, and about the consequences for the children. The situation of one-parent families in the community generally has been the subject of an enquiry carried out for the Department by the Social Survey Division of the Office of Population Censuses and Surveys. And the Committee on One-Parent Families, set up in 1969 "to consider the general position of one-parent families in our society and whether there are further methods by which they should be helped" is still sitting at the time of writing this report.

3. The present study was designed to examine the circumstances of some fatherless families who were claiming supplementary benefit and to see how the scheme operated at present in relation to their needs. It seemed to be most useful to look at these families in conjunction with others who were claiming supplementary benefit and to compare their situation in various respects. Under the terms of the Ministry of Social Security Act (1966), everyone in Great Britain aged 16 or over is entitled to supplementary benefit if his "resources" are less than his "requirements"; but people in full-time work or still at school are normally excluded from receiving this benefit.¹ The most numerous categories of supplementary benefit claimants are pensioners, sick people unfit for work, unemployed people registered as available for work and women with dependent children under 16 years. The most appropriate groups to take for comparison with fatherless families therefore appeared to be those families with dependent children whose father was in the household but was sick or unemployed.

4. It should be emphasised that a study of families claiming supplementary benefit will not include all families where the breadwinner is not working full-time. Almost all men of working age are insured under the National Insurance Scheme and are likely to qualify for unemployment benefit or sickness benefit, plus in many cases an earnings-related supplement. If this income is enough to meet the family's requirements the man would not claim supplementary benefit. Similarly, most widows receive a national insurance benefit by virtue of their husband's contributions, and if they also receive income from other sources such as earnings, they may have no need to claim supplementary benefit. Other fatherless families, with unmarried, separated or divorced mothers, have no national insurance benefit payable to them at present, apart from any benefits such as maternity allowance, unemployment or sickness benefit,

which the mother may claim on her own contribution record. But it may be that with maintenance contributions from the father and/or the mother's own earnings plus family allowances (payable in respect of the second and any subsequent children) her income may be sufficient to support the family.

5. The suggestion has been made that the National Insurance Scheme should be extended to provide an insurance benefit for children in all fatherless families. It could be expected that such a benefit would have a greater effect on those families not claiming supplementary allowances (or who would be enabled to cease claiming supplementary allowances because of it). Comment on the efficacy or practicability of such a benefit is in any case outside the scope of this study.

GENERAL SCOPE AND AIMS

6. The objects of this study were therefore to examine how far the needs of these different types of families were met under the general provisions of the supplementary benefits scheme, and to ascertain whether or not there were any variations among them in the extent to which discretionary powers were exercised. The study was not centred exclusively upon financial needs and cash benefits. Attention was also paid to such matters as health, housing deficiencies, use of other welfare services, support from relatives and friends, and domestic difficulties, such as the children's behaviour. These factors could, of course, have a bearing on the financial position of the family (and vice versa). For example, a mother's ill health, or anxiety about her children's welfare, might prevent her from taking a job. The availability or lack of help from relatives might also have an effect on the family's economic and social opportunities. It was also hoped to learn from this study more about the problems faced by fatherless and other families living on supplementary benefit and the ways in which particular difficulties affected their well-being.

DESIGN OF THE STUDY

The Groups of Families

7. To achieve these general aims the study was designed primarily to compare the circumstances of 6 groups of families and to investigate, on a comparative basis, how equitably the supplementary benefit scheme met their needs. The groups of families, who had all been receiving supplementary benefit for at least 6 months, were:

1. Families where the father was unemployed;
2. Families where the father was sick;

¹ A fuller exposition of the general conditions of entitlement to supplementary benefit is contained in the Supplementary Benefits Handbook published by HMSO. Families with small incomes where the breadwinner is in full-time work and there are dependent children, are entitled to a new social security benefit, Family Income Supplement.

Families where the father was not normally resident:

3. Families where the mother was unmarried;
4. Families where the mother was separated from her husband;
5. Families where the mother was divorced;
6. Families where the mother was a widow.

These groups are subsequently referred to in this report as unemployed men, sick men, unmarried mothers, separated wives, divorced women and widows.

Age and Household Composition

8. In order to make direct comparisons between small groups of families possible, the design of the enquiry required that each group should contain an equal number of families, and that certain factors in the household composition should be held constant for all families. Thus all the families from which the samples were drawn were required to have three characteristics:

- (a) the head of the family should be under retirement age (i.e. the father who was sick or unemployed should be under 65 years, and the mother in the 4 fatherless groups should be under 60 years);
- (b) the head of the family should be a householder (i.e. he or she should be responsible for paying the rent);
- (c) the household should contain no adults other than the father and the mother in the unemployed and sick groups, and the mother in the 4 groups of fatherless families.

This last condition meant that families with children over 16 living at home who were no longer financially dependent on their parents were excluded from the study, as also were families of those unmarried, separated, divorced and widowed women who were living with a man, or with their parents or relatives. The presence of other adults in the household affects not only the calculation of a family's supplementary allowance but also, of course, their actual material circumstances. Different groups of families would include in varying proportions those who were sharing accommodation with another household, and those with non-dependent adult members of the household. For instance, one would expect a relatively high proportion of unmarried mothers to be living with parents, and a relatively high proportion of widows to have non-dependent sons and daughters out at work. Comparison would have been confused by these differences if the samples had not been closely defined in the ways described. Some evidence on these points from data relating to all families claiming supplementary benefit is given in Appendix D.

Length of Time in Receipt of Supplementary Benefit

9. In order to exclude families whose need for a supplementary allowance was transient, and to discount as far as possible the effect of any initial temporary variations in the receipt of income tax refunds, drawing on savings, etc., the selection of families for this study was confined to those families where a supplementary allowance had been in payment for a period of at least 6 months.

Exclusion of Particular Types of Families

10. **Immigrant mothers.** Experience at the pilot stage showed that some groups of families were more likely to include immigrant families than others. Comparability between the groups might therefore be affected by any social and cultural characteristics of immigrants which differ from those of the indigenous population, e.g. their contact with relatives, hire-purchase habits, housing expenses, etc. Therefore, in selecting areas for the main study, it was decided that areas which were known to have a large immigrant population should be excluded. For the purpose of this study an immigrant was defined as a person whose parents were not ordinarily resident in the United Kingdom or Eire at the time of his or her birth. When the mothers of families selected and interviewed proved to be immigrants, other families were drawn from the population to replace them in the final sample.

11. **Prisoners' Families.** As the study was focused on the circumstances of mothers who were bringing up children on their own, and who would expect to be doing so for an indefinite period, the families of men who were absent from the home because they were in prison have not been included. That is, the wife of a prisoner would not be included in the group of separated wives (or a common-law wife in the group of unmarried mothers) if her husband had been living in the household up to the time of his imprisonment.

12. **Families of Men who had been in Hospital for 2 years or more.** The same considerations as in the preceding paragraph applied in the decision to exclude families where the father had been in hospital for more than 2 years, and the wife was now the claimant for supplementary benefit on behalf of herself and the children.

The Sampling Design

13. The sampling procedures were designed to produce 6 samples of equal size, i.e. one sample from each of the 6 types of families. These samples were matched in the proportion of families with various characteristics relating to:

- (a) the length of time the families had been receiving a supplementary allowance;
- (b) the size and age structure of the families;
- (c) the type of area in which the families lived.

Matched Characteristics

14. **Length of Time in Receipt of a Supplementary Allowance.** It has already been explained (paragraph 9) why the study was confined to those families who had been receiving a supplementary allowance for at least 6 months. It was further decided to match the groups of families by specifying that half of each group should be "short-term" cases, i.e. those who had been receiving an allowance for at least 6 months but less than 2 years; and half should be "long-term" cases, i.e. those who had been receiving an allowance for 2 years or more.

15. **Size and Age Structure of the Family.** Equal proportions of each group were to consist of families with one child, 2 children, 3 children and 4 or more children. At the same time, half of each sample was to consist of "short-term"

claimants and half of "long-term" claimants. Among the "short-term" families with 1 child, the child was to be aged under 5 years, while in the "long-term" families the child was to be 5 years or over. For all 2-child families at least one was to be under 5 years. There were no specifications for the ages of the children in the larger families, apart from the general one that in each category all the children were to be dependent children under 16, or under 19 and still at school.

16. **Region and Type of Area.** The samples were drawn from the records of 8 local offices of the Department in

England and Wales: 4 in areas north of a line drawn between Bristol and the Wash and 4 south of this line. Two of the northern and 2 of the southern offices each covered parts of conurbations of large cities; 1 northern and 1 southern office each covered a smaller town and surrounding urban districts; and the remaining offices, 1 in the north and 1 in the south, covered largely rural areas. From each office 1 family was to be interviewed for each of the 48 cells in the sample structure, which can be represented as a matrix, as shown below.

Sample Matrix

Area.....

Group	Length of Time Receiving Supplementary Allowance							
	Short Term 6 months but less than 2 years				Long Term 2 years or more			
	Number of Children				Number of children			
	1*	2**	3	4 plus	1***	2**	3	4 plus
Unemployed men . . .								
Sick men								
Unmarried mothers .								
Separated wives . .								
Divorced women . .								
Widows								

* Under 5 years.

** One child under five years.

*** 5 years or older.

Size of Samples

17. Forty-eight families were to be selected from each of 8 local offices, making a total of 384 families for interview; this would have consisted of 64 families in each group sampled. In the event, for reasons which are explained later, this total was not achieved: 348 families in all, who were identified as fulfilling the requirements of the sample structure, were successfully interviewed.

The Use and Limitations of Matched Samples

18. It must be emphasised that the *groups* of families, not the individual families, were matched in the ways described above. The population was defined and divided into 6 groups: these groups did not by any means contain similar numbers of families. Appendix D shows the total population of families in each group who would be eligible for selection on the criteria used. From each of these groups, an equal number of families was drawn to produce matched samples.

19. The comparison of matched samples is an effective method of looking at differences between groups. This method is not however suitable for making inferences about the populations from which the samples are drawn. For example the sample of the families of unemployed men discussed in this study is not, and is not intended to be, representative of all families of unemployed men who are receiv-

ing a supplementary allowance. First, the groups of families studied specifically excluded non-householders, householders with non-dependants living with them, and those who had been receiving a supplementary allowance for less than 6 months. (Appendix D gives details of the total populations of families in the 6 groups, including those who were not eligible for inclusion in the study. In the case of families of unemployed men for example, only one-third of the total population of all such families receiving a supplementary allowance and containing dependent children fulfilled all the basic criteria for inclusion in the study.) Secondly each sample of families was not drawn randomly from the population but included equal numbers of such families with 1, 2, 3, and 4 or more children respectively. It was of course important to ensure that the families selected to fill each cell of the sample structure were picked randomly from all those families eligible to be in that cell.

FIELD WORK

20. The field work consisted of the selection of families from supplementary benefit records held in local offices; interviews with the mothers in these families; and subsequently the collection (from records) of certain details of the supplementary allowances in payment to the families, and any special grants or allowances made to them in the

previous year. This was completed during the period May to September 1969. The sampling was done by taking a random starting point in the records of each office, and examining the case papers for families currently receiving a supplementary allowance. The first and second families who were eligible for each cell were recorded: the second family was a reserve and was approached only if the first was not contacted, or refused, or proved on interview to be ineligible for the sample.

21. The families selected for the study were each sent a letter,¹ informing them about the study and asking for their help in agreeing to be interviewed when the research worker called on them. The mothers were assured that any information given to the interviewer would be treated as confidential and used only for the purposes of the study.² In this report care has been taken to exclude or alter names and other details which might identify any individual. The research worker always attempted to interview the mother of the family, both in 1-parent and in 2-parent families. In the unemployed and sick groups, the husband was also asked a

short set of questions relating to his unemployment or sickness. Often, of course, the husband was present during the interview with his wife, and occasionally in fact the main interview was conducted with the husband. The questionnaires used are reproduced in Appendix E.

Number of interviews achieved

22. A total of 348 families were successfully interviewed. This was 36 fewer than the 384 families required by the sample design, even after the search had been extended to an additional 5 local offices.³ Table 1 shows the composition of the final sample of interviews.

¹ The letter of introduction is reproduced in Appendix E, together with the letter sent after the interview thanking claimants for their help.

² The most important implication of this was that nothing of what the claimant said to the interviewer was repeated to the staff of the local office.

³ These offices, 3 in the north and 2 in the south, were visited when all the sample cells could not be filled at the original offices.

Table 1 Number of Families Interviewed—All Areas

Group	Short Term Number of children				Long Term Number of children				Total
	1	2	3	4+	1	2	3	4+	
Unemployed men	8	8	8	8	8	6	8	6	60
Sick men	6	7	7	8	8	8	8	8	60
Unmarried mothers	7	8	2	1	8	7	8	8	49
Separated wives	8	8	8	8	8	8	8	8	64
Divorced women	6	8	8	7	8	8	8	8	61
Widows	6	7	8	6	8	4	8	7	54
Total	41	46	41	38	48	41	48	45	348

23. Completing the sample structure was not, in practice, a straightforward process. When a family selected was found to be ineligible for the sample, or the mother refused to be interviewed, or was not interviewed for other reasons, the reserve family was approached. Altogether no less than 85 cases selected, including some reserves, were found on interview not to conform with the requirements of the sample design. More details of these are given in Appendix C. This highlights the difficulties of using as a sampling frame records which have been compiled for administrative purposes; particularly when several factors had to be checked before a family was finally selected. Forty-five families, which (so far as is known) were correctly selected, could not, for one reason or another, be interviewed: details are given in Appendix C.

A COMPARISON OF SOME CHARACTERISTICS OF THE GROUPS OF FAMILIES INTERVIEWED

24. As explained earlier, the study was designed to compare 6 groups of families, matched as closely as possible on certain predetermined characteristics. Tables 2 and 3 show how similar and how dissimilar the groups were in fact, on some of the matched characteristics and on certain other factors which may be relevant to findings discussed later in the report. In so far as there are differences among the groups of families in the distribution of the matched characteristics and other basic details, the 6 groups are of course less directly comparable. Any conclusions that are drawn from the data presented in this report will take into account these differences. There are two important reasons

which can account for differences between the groups of families interviewed:

(a) Because the target number of interviews was not achieved in every group. The number of unmarried mothers and of widows fell particularly short of the target (see Table 1).

(b) Because the various types of families in the wider population differ from each other in characteristics such as the number and ages of dependent children. (Some of these differences are shown in Appendix D.)

Table 2 Size and Age Structure of Families Interviewed

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families with at least one child under 2 years	22	20	39	25	15	11
Families with at least one child under 5 years	75	67	76	77	66	52
Families with at least one child aged 11 plus	35	46	26	25	40	54
Families with 3 or more children	50	52	39	50	51	54
Total number of families (= 100%)	60	60	49	64	61	54

Size and Age Structure of the Families

25. There were important differences between particular groups in the age structure of the families. The unmarried mothers had a relatively high proportion of children under 2 years old (39%) and the widows a relatively low proportion (11%). The widows were correspondingly more likely

to have children over 11 years (54%) and the unmarried mothers and separated wives included a low proportion of families with children in this age group (26% and 25% respectively). The unmarried mothers included a smaller proportion of large families, (39% compared with between 50% and 54% of the other groups).

Table 3 Length of Claim and Family History

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families who had been claiming an allowance <i>continuously</i> for 2 years	47	53	63	50	52	50
Families who had claimed <i>in all</i> for 5 years or more (not necessarily continuously)	20	20	37	22	26	23
Families who entered "anomalous situation"* 5 years ago or more	10	37	63	33	54	41
Families where husband's last job was:						
non-manual	3	12		7	28	6
skilled manual	37	29		37	41	57
semi-skilled	23	42		28	23	31
unskilled	37	17		28	8	6
Total number of families (= 100%)	60	60	49	64	61	54

* The "anomalous situation" is discussed below in paragraphs 26 and 27.

Family Histories

26. **Length of Time in an "Anomalous Situation".** The families interviewed had all been claiming a supplementary allowance for at least 6 months. Their current incomes in relation to family size was likely to be broadly similar, although the differences between the families in income level

which did occur form one of the subjects of this report. It is very likely that the actual standard of well-being and comfort or deprivation may be affected not only by current income but by the previous circumstances of the family before the claim for a supplementary allowance. For each group of families a specific event was arbitrarily chosen as an

indicator of the length of time the families had been coping with difficulties, i.e. the date when the family entered an "anomalous situation". These were:

- (a) For unemployed and sick men: when they had last been in regular work (on their own assessment).
- (b) For unmarried mothers: the birth of their first child.
- (c) For separated wives and divorced women: when they were first separated (began to live apart) from their husbands.
- (d) For widows: the death of their husbands.

There were some differences among the 6 groups in the length of time the families had been in an "anomalous situation". Two-thirds of the unmarried mothers had had their first child (in a few cases now grown up and out of the household) more than 5 years before the interview. More of them would have been defined as "unmarried mothers" for a longer time than the separated wives could have been described as separated, and longer than the widows' experience of widowhood. Over a half of the divorced women had been living apart from their husbands for at least 5 years, compared with only a third of the separated wives' group. Among the 2-parent households, very few (10%) of the unemployed said they had not been working regularly for as long as 5 years, whereas 37% of the sick men said they had not worked regularly for 5 years or more. It is likely that the definition of the "anomalous situation" for the male claimants was liable to looser interpretation than that for the female claimants. Memory errors may occur more frequently on the question of when the subject was last in regular work than on the date of birth of a woman's first child, or the date of her husband's death. The date of separation for the divorced and separated women may of course also be liable to memory errors and difficulties of interpretation in some cases. But bearing in mind these qualifications the families of male claimants had apparently been in an "anomalous situation" for shorter periods on the whole than had the fatherless families.

27. For many families the events described above coincided, approximately with their first claim for supplementary benefit. But there could be wide variations within each group in the particular set of circumstances which led to a claim. An unmarried mother, for instance, may have lived with the father of her children for many years and not claimed a supplementary allowance until his death. A widow may have supported herself and an older child by going out to work, until she had an illegitimate baby and claimed a supplementary allowance. Another widow may have been living on a supplementary allowance for years before the death of her chronically ill husband. A separated wife may merely have made her first claim for the family in her own right when her unemployed husband, who had been claiming a supplementary allowance for some time, left home. All of these examples are actual instances taken from the families interviewed. Unemployment, sickness, and fatherlessness may all be considered as circumstances in which there are likely to be particular needs or difficulties. The receipt of supplementary benefit may also be thought of as the recognition of one kind of need. But taking either the date of the beginning of fatherlessness, or the date of first claiming benefit, does not necessarily provide a point

demarcating a period of "normal" family life from a period of stress or difficulty.

28. **Length of Time in Receipt of a Supplementary Allowance.** The group of unmarried mothers, as a consequence of the deficiency in the total number interviewed, included relatively more families who had claimed an allowance for over 5 years in all (37%). The proportion whose claims added up to this length of time was similar among all the other groups (20% to 26%), despite the differences in their histories described above. Although these matched groups of families had been receiving supplementary allowance for the same total length of time, it seemed that the fatherless families, once having claimed benefit, tended to remain in receipt of it without any substantial breaks in their claims: whereas the sick and unemployed men were more likely to have more frequent shorter periods of claiming benefit. Seventy-nine per cent of the female claimants had been receiving benefit continuously since their first claim while the comparable figure for the male claimants was 63%.

29. **Social Class.** This variable, usually so relevant to the analysis of samples of the general population, has been used only occasionally in the present study. The householders seen were all supplementary benefit claimants, and not currently in full-time work, so the classification was made on the basis of the husband's last-known job (the unmarried mothers were omitted from this comparison). All the samples included a much smaller proportion of non-manual grades than the general population as shown by the Census. There were, however, some differences between the groups. If the small number of non-manual workers' families are added together with those of skilled manual workers, there were significantly more families in these higher socio-economic status categories among the divorced women and the widows than among any of the other groups. The 2 groups of male claimants differed from each other in the proportion of unskilled workers: 37% of the unemployed had last been employed in an unskilled occupation, compared with 17% of the sick.

SUMMARY

30. The study was designed to compare matched groups of fatherless families with certain 2-parent families, on various factors related to their standards of living and to the way in which the supplementary benefits scheme operated in their cases. Differences shown to occur between 1-parent and 2-parent families might throw light on the question whether these particular fatherless families were more or less in need of additional help than the families of these particular unemployed and sick men. The groups of families were matched in various ways because it is known that there are wide variations in family size and composition between families headed by divorced women, widows, separated wives and unmarried mothers. If a random sample of claimants were taken, very large numbers would have to be studied in order to facilitate analyses allowing for these variations. Thus all the families in this study were selected from householders, who had no other adults in the household, and who had been claiming a supplementary allowance for at least 6 months. The groups were matched in other

ways to do with the size and age structure of the families. As the study was *not* based on random samples of each group of families it cannot provide indicators of the *extent* of "need" among fatherless families generally nor in any one particular type of fatherless family.

31. An attempt was made to examine how far the comparability of the groups was affected by differences between the groups in some basic characteristics of the families interviewed. In subsequent analyses and discussion of the information obtained about the families interviewed, the following limitations to the comparability of the groups will be taken into account:

(a) within the group of unmarried mothers, proportionately more had been claiming a supplementary allowance for longer periods than was the case in the other groups;

(b) proportionately more of the unmarried mothers had small families of only 1 or 2 children. This group also contained a relatively high proportion of mothers with children under 2 years of age;

(c) a relatively high proportion of the widows had children of 11 years of age and over;

(d) a relatively low proportion of the groups of unmarried mothers and of separated wives had children aged 11 years or over;

(e) proportionately more of the divorced women and of the widows had husbands in non-manual or skilled occupations;

(f) proportionately more of the unemployed men than of the sick men had last been employed in unskilled occupations.

CHAPTER 2

MATERIAL CIRCUMSTANCES

32. This chapter uses data from the interviews to describe and compare the material standards of living of the groups of families, as reflected in their housing and in the goods they possessed. It also looks at the mothers' statements of their current needs for household equipment and clothing. The chapter concludes with a comparison of the groups' take-up of certain statutory benefits for children—free milk and welfare foods, free school dinners and clothing grants—among the 6 groups.

Table 4 Tenure of Accommodation

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families living in:	%	%	%	%	%	%
Local authority property ¹	67	60	66	67	65	78
Privately rented property— furnished	3	2	20	14	10	2
Privately rented property— unfurnished	13	13	12	14	15	5
Owner occupied property	17	25	2	5	10	15

There was no difference between the 1-parent and 2-parent families in the proportions living in local authority houses or flats. But 20% of the families of sick and unemployed men, compared with 8% of the fatherless, owned or were buying their own homes. Several of the fatherless families were living in furnished rooms (12% compared with 3% of 2-parent families). Rather more than a tenth among the 2-parent families as well as among the fatherless rented privately owned unfurnished accommodation.

34. There were some marked differences among the various groups of fatherless families. Relatively more of the unmarried mothers (22%) lived in accommodation which was not self-contained, i.e. bedsitters and rooms. At least 90% of families in the other 5 groups lived in self-contained houses or flats. Compared with the other lone mothers, fewer widows were renting accommodation, furnished or unfurnished, from private landlords.

35. A striking feature of Table 4 is the similarity between the fatherless and the 2-parent families in the proportions who lived in local authority property. Differences among the groups of fatherless families in this respect were small. Remembering that the groups were all matched for size of family and to some extent for ages of children, it seems that local authority housing was equally available whatever the marital status of the head of the family. The accommodation of those families not in local authority housing was on the other hand very much related to the type of family. In particular the unmarried mothers and the separated wives were more likely than the other groups to live in furnished accommodation, the tenancy of which was likely to be less secure. An association between size of family and type of tenancy could be traced; for instance, of the 16 unmarried mothers in this study who lived in privately rented accommodation,

ACCOMMODATION

Tenure of Accommodation

33. Table 4 shows that a majority, at least three-fifths, of each group of families interviewed were local authority tenants.¹

¹ "Local authority" tenants also include tenants of a New Town Corporation.

9 had only 1 child. But even comparing these small families with those in other groups, the unmarried mothers were in a relatively unfavourable position. Half of the unmarried mothers with 1 child were living in rooms or a bedsitter, compared with a quarter of the 1-child families in all the other groups taken together.

Household Amenities and Density of Occupation

36. One question raised by the above analysis was whether the type of tenancy had any relation to the actual amenities of the accommodation and the families' satisfaction with it. The stereotypes of the owner-occupied semi-detached house in a suburb, or the modern local authority flat, or the small crowded bed-sitting room (rented furnished) were not necessarily typical homes for these selected groups of families.

37. Many of the owner-occupiers lacked some of the basic amenities in the accommodation they owned or were buying. For instance only 57% had sole use of a fixed bath and indoor lavatory, compared with 84% of local authority tenants. They were however more likely to have these amenities than "private" tenants, 25% of whom had sole use of a fixed bath and indoor lavatory. (These figures include families from all groups taken together.) Apart from problems with mortgage repayments (discussed later, in Chapter 5) many owner-occupiers were worried about the condition of their property and the cost of repairs.

A sick man with 4 children was buying a house without hot water, bath or inside lavatory. His wife was not satisfied with the accommodation: "There is no bath and we all sleep in one bedroom because the rain comes in the others". The man had a skin disease and had to bath every

day; for this he had to go to his mother's home or to the corporation baths.

A divorced woman with 4 children, who was buying her own house, said "I'd like a Corporation house—it's got a toilet inside. Wood rot is going right through the house . . . the roof needs repairing, the toilet is no good".

Many of the owner-occupiers lived in the central areas of towns and cities; in one area in particular several families interviewed were buying old terraced houses which they expected would soon be demolished; and they were looking forward to being rehoused by the local authority.

38. The families renting furnished rooms and bedsitters nearly all shared a bath and lavatory with other tenants; less than half had their own hot and cold water taps, and only just over half had the sole use of an oven. They were much more likely to be overcrowded. The difficulties associated with bringing up children in furnished accommodation are typified in these two examples:

A separated wife with a child of 2½ years had problems with washing clothes: "The man upstairs complains because I do it in the kitchen—he said I should do it in the bath. I couldn't afford to send it out".

An unmarried mother with a son nearly 2 years old lived in a bed-sitting room crowded with dark old furniture. She was: "fed up with it—I can't do nothing in a room like this, and it's not fair on the baby. I go out all day, I'm so fed up with it".

As in the examples quoted, most of the mothers in furnished accommodation were young (three-fifths of them under 30 years old) compared with those in other accommodation.

39. Of private housing which is rented unfurnished, David Donnison writes: "Most of them are old and obsolete but they offer a greater variety of types and sizes, including most of the country's smaller and cheaper dwellings".¹ A few mothers in each of the study groups lived in rented unfurnished accommodation. (These mothers were in various age-groups.) Their household amenities were generally little better than those of tenants in furnished accommodation, and considerably worse than those of the local authority tenants and owner-occupiers.

40. It must be remembered that a majority of families in all groups were in fact living in local authority housing, and had relatively high (for this study) standards of amenities. In some areas it seemed to be the case that fatherless families were housed in rather old and poor local authority property; this might well have been part of a deliberate policy to house low-income families in accommodation with the lowest rents.

41. Returning to the comparison between the study groups, Table 5 shows the household amenities available to the families, irrespective of tenancy.

¹ D V Donnison, *The Government of Housing*, Penguin (1967).

Table 5 Household Amenities

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families with sole use of oven	98	98	86	92	93	100
Families with sole use of hot water tap	82	88	73	80	85	93
Families with sole use of bath	85	85	63	77	87	93
Families with sole use of WC with access within the building	65	73	57	64	80	81

Available household amenities were not significantly different for the fatherless groups and the 2-parent families. But consistently fewer of the unmarried mothers than of the widows had the sole use of an oven, of hot and cold water, and of a bath and indoor lavatory, reflecting the differences in the types of tenancy between these two groups.

42. Twenty-eight families were living in accommodation where there were more than 1½ persons per room.¹ Seven of these families had either 7 or 8 children (there was only one

other family of this size in the study). Comparing the groups, the unemployed men and the unmarried mothers were those most often living in crowded conditions (1 in 7 families in these groups), while there were no widows' families with more than 1½ persons to a room (Table 6).

¹ No distinction has been made between children of any age and adults for the purpose of these calculations, following the Census practice.

Table 6 Density of Occupation

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families with more than 1½ persons per room.	9(15%)	3(5%)	7(15%)	3(5%)	6(10%)	—

Satisfaction with Accommodation

43. Despite the variations in actual living conditions, there seemed to be very little difference between the 6 groups in their satisfaction with their housing. Mothers were asked to choose between the statements that they were "very

satisfied", "fairly satisfied", and "not satisfied" with their accommodation, and the mothers who replied "fairly satisfied" or "not satisfied" were asked if they could give reasons. The answers of those in each group who chose one of the given statements are shown in Table 7.

Table 7 Satisfaction with Accommodation

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Feelings about accommodation:	%	%	%	%	%	%
"Very satisfied" . . .	42	39	44	48	48	56
"Fairly satisfied" . . .	40	41	37	36	34	31
"Not satisfied" . . .	18	20	19	16	18	13

44. Since the fatherless and the 2-parent families as a whole differed only slightly in the tenure of their accommodation, and not at all in their housing conditions, as measured above, it is perhaps not surprising that similar proportions of lone mothers and of wives (49% and 41% respectively) said they were "very satisfied". But 2 groups, the unmarried mothers and the widows, have been shown to differ in several ways in their access to household amenities, and the extent of overcrowding. Nevertheless these groups did not differ significantly in their satisfaction with their accommodation. Apart from the physical condition of the accommodation, many considerations such as nearness to relatives, or having good neighbours, may have an important influence on the mother's feelings about her housing. Individual mothers may also have very different hopes and expectations.

An unmarried mother aged 39 years, with a daughter of 9 years, had given up a council flat because she felt isolated on a suburban estate, and had come back to 2 rooms with shared kitchen and bathroom near her relatives in the town centre, where she was "very happy". The wife of a sick man, with 3 children, who had been buying a house but was now renting a 3 bedroomed house on an estate of mixed private and council housing, said she was "fairly satisfied. I am quite happy about the house itself, but not terribly keen on the locality. We'd never lived on an estate before—it's terribly noisy and everyone lives on top of everyone else. We like to be fairly quiet and not mix over much".

A divorced woman with a daughter aged 9 years, who rented privately 2 rooms and a kitchen said: "As circumstances go, I am very satisfied. Deep inside of me I would like my own house—but unless 'Ernie' came up I couldn't furnish a house. Having to rent places I couldn't do any better than this. I'd like a council house or a flat but it's the money to furnish it".

45 There were no great differences between the groups in the reasons they gave for dissatisfaction with their accommodation. The most frequent complaint was about dampness, followed by comments that the accommodation was too small for the size of the family. A few families in each group mentioned inadequate facilities—for instance, no bathroom or no electricity, but many families without some

facilities had no complaints about this. Of the 83 people with no lavatory within the building, 16 (one-fifth) were "very satisfied" with their accommodation, and only 21 (a quarter) were less than completely satisfied and gave inadequate facilities as one of their reasons. Some other comments related to difficulty in getting repairs done by the landlord (in many cases this was the council), too high a rent, not enough privacy, accommodation which was too large for the family, and an inconvenient layout of the accommodation. In some cases the special problems of the lone mother were illustrated.

A separated wife said: "I'm moving—I've been here 2 years and the landlord has never decorated it, but what can you do? My boy is half-caste and that puts me in an awkward position".

And a widow: "There's lots of things I'd like—I'd like the room a bit lighter, I'd like a lot of improvements. . . My husband would do them if he were alive. He put in the back kitchen".

46. To summarise this comparison of the families' accommodation, it may be said that matched groups of 1-parent and 2-parent families on supplementary benefit did *not* have very different experience of living conditions. Relatively more of the male claimants and of the widows owned or were buying their own houses. This is not explained in terms of age; younger mothers were no less likely than older ones to be in the owner-occupied property. There was an indication that one group, the unmarried mothers, particularly those with 1 child only, were rather more likely to live in less satisfactory accommodation. Mothers in all groups of families were about equally likely to say they were satisfied with their present accommodation. It seemed that the differences among the groups in the housing conditions and amenities considered here were not large enough to affect overall satisfaction, and that satisfaction with accommodation also depends on other factors, which vary in importance according to the individual concerned.

HOUSEHOLD EQUIPMENT

47. The mothers were asked whether they had the use of each of 10 items of household equipment, within their own homes; and whether the family had the use of a car. The

family might own these items or be buying them on hire purchase, or have them on long-term loan from relatives. If the item was unusable because it needed repair, it was not included in the figures. The proportions who had the use

of each of these items are given below (Table 8), together with the average (mean) number of these items per family in each group.

Table 8 Use of Household Equipment and Cars

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families with the use of:	%	%	%	%	%	%
Electric iron	88	88	71	80	90	96
Television set	90	88	80	81	82	89
Radio	83	78	69	72	80	83
Washing machine	45	52	37	45	56	63
Vacuum cleaner	30	50	20	34	53	67
Spin dryer	37	35	25	36	48	63
Record player	35	38	27	31	49	44
Sewing machine	30	45	18	20	31	32
Refrigerator	22	32	18	25	36	39
Telephone	3	12	2	5	7	7
Car	8	15	—	—	5	—
Mean number of items per family .	4.7	5.3	3.7	4.3	5.4	5.8

48. The mean number of items used by 2-parent families (5.0 per family) was similar to the mean for mothers on their own (4.8 items). But there were contrasts between the unmarried mothers and separated wives, with relatively few items per family, on the one hand, and the widows and divorced women, whose homes were relatively well-equipped, on the other. More than half of the widows and the divorcees had at least 6 of these items, compared with one-fifth of the unmarried and one-third of the separated. The proportions of 2-parent families, with 6 or more of the specified items were one-third of the unemployed and two-fifths of the sick. So, again, the differences among the groups of fatherless families were greater than the differences between 1-parent and 2-parent families.

49. Various sets of circumstances may be explored to account for the differences, in terms of other variations between the groups. First the possibility that possession of household equipment was related to current income level. This seems unlikely as the group which will be shown later (Chapter 5) to have the lowest current incomes, the unemployed men, had as many items of equipment per family as some other groups. Most of the equipment owned was probably acquired before the family first claimed supplementary benefit: certainly few families in any group were buying these items on hire purchase at the time of the study. (See Paragraph 91.)

50. Explanations in terms of the families' circumstances before claiming supplementary benefit may be examined to a limited extent. The comparatively unfavourable position of the unmarried mothers suggests that one advantage of marriage may be the opportunity to acquire household equipment, during periods of relative affluence. The unmarried mothers may or may not have earned good wages before their children were born, but in any case most of them were at that time still living with their parents, and would have been unlikely to buy items of household equipment for themselves. But this would not explain the difference between the separated wives and the divorced women. The latter group as a whole was better off for domestic equipment, while the length of time their marriages had lasted before separation was similar for both groups. And although divorced women were more likely to have been married to men in non-manual and skilled occupations this was not related to the possession of equipment.

Bedding

51. Other questions which related to material standards were those concerned with bedding. Tables 9 and 10 show the proportions of families in each group with fewer than 3 sheets per bed, and the proportions whose bedding was sometimes insufficient in winter, and who had to supplement it with coats, etc.

Table 9 Stocks of Sheets

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families with fewer than 3 sheets per bed	% 48	% 37	% 43	% 53	% 31	% 32

Table 10 Stocks of Blankets

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families with insufficient blankets in winter	% 29	% 20	% 29	% 20	% 13	% 13

There was no difference between the 1-parent and the 2-parent families in the proportions with insufficient blankets or sheets. But once again the unmarried mothers contrasted with the widows and the divorced women in that more were without enough blankets for the winter.

52. Between 8% and 24% of the families in each group (49 families in all) had low stocks of blankets and sheets. Within each group the families with only a few of the items of domestic equipment listed earlier (Table 8) were more likely also to have low stocks of bedding.

Need for furniture and household equipment

53. The mothers' own statements about their needs are described next, in the replies to the question: "Do you need any furniture or household equipment now that you cannot afford?" The proportions in each group saying that they did currently need at least 1 item of furniture or domestic equipment were in fact very similar (Table 11). Although the widows and divorced women already had access to more of the items of household equipment specified in Table 8 than did other mothers, the proportions in these groups who said they needed other items were not very different.

Table 11 Furniture or Household Equipment Needed

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Percentage of mothers saying they needed and could not afford:	%	%	%	%	%	%
Beds	14	22	16	20	12	23
Bedding, mattress	17	15	8	11	10	6
Other bedroom furniture, e.g. chest of drawers	19	15	16	17	10	11
Kitchen and living room furniture: tables, chairs, cupboards.	14	14	14	22	12	25
Carpets, mats	9	14	10	14	10	17
Linoleum	2	15	2	6	10	6
Major items of kitchen equipment: washing machine, refrigerator, cooker	12	7	10	9	8	6
Other and unspecified	12	15	20	16	20	4
Nothing needed at present	29	22	27	23	31	38

Percentages add to more than 100 because a number of mothers mentioned more than one item.

54. The need most frequently mentioned was for more beds for the family. Between 12% and 23% of mothers in each of the groups said they needed beds, and between 6% and 17% needed bedding or mattresses. Fifteen families in all said they needed a washing machine. The same number, representing less than 8% of families in any group said they needed but could not afford a refrigerator. Adding together the number of families interviewed who already had a refrigerator and those who said they "needed" one, the total was about a third of both the 1-parent and the 2-parent families. A survey of a random sample of British housewives carried out in 1965¹ showed that 4 years before this study half of the general population of housewives possessed a refrigerator. So the families interviewed for the present

study on the whole tended to set their sights lower than the average.

55. Between one-fifth and two-fifths of each group said they did not need anything at the moment which they could not afford. In the words of one separated wife with 5 sons ranging in age from 11 years to twins of 4 months: "You don't want nowt good where there's kids". While a few of them were hoping for other accommodation; for example an unemployed man's wife who said "Not for here, but when we get a house we'll need everything".

¹ Audrey Hunt. *A Survey of Women's Employment*. Government Social Survey (1968): answers to question "Do you have any of the following in the household? . . ."

CLOTHING

Children's Clothes

56. The subject of children's clothes, the speed with which they are outgrown, or worn out, and the cost of replacing them, is a familiar topic of conversation among most parents, and an ever-present worry to those with low incomes. Such anxieties were common among the mothers interviewed.

57. **Sources of supply.** When questions were asked about

the usual source of supply of clothes for the children it is possible that anxieties, expressed or unexpressed, may have influenced the answers in some degree. Two consecutive questions were asked about where the children's clothes come from:

(a) "How do you usually obtain clothes for the children?" and

(b) "From where did you last get a pair of trousers or a skirt or dress for your child/one of your children?"

Answers are shown in Tables 12 and 13.

Table 12 "Usual" Source of Clothes for Children

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families who usually bought children's clothes new	54	74	64	63	79	76
Families who normally were given children's clothes by relatives or friends	21	14	21	23	7	13
Families who usually obtained children's clothes from other sources (bought second-hand, home-made, etc.)	25	12	15	14	14	11

Table 13 Last Source of Specified Items of Children's Clothing

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families who bought <i>last</i> trousers/skirt/dress new	75	63	53	66	75	75
Families who were given <i>last</i> trousers/skirt/dress by relatives or friends	14	19	26	20	8	12
Families who obtained <i>last</i> trousers/skirt/dress from other sources (bought second-hand, home-made, etc.)	11	18	21	14	17	13

One would not expect perfect concordance between the answers to these two questions, but taking a group of 60 people together, the sum of "sources last time" should give reasonably similar results to the overall picture of sources "usually". Between a half and three-quarters of each group had bought the last item of child's clothing new from shops or clothing clubs. For the separated wives, the divorced women and the widows, this was consistent with what, as a group, they said they usually did. For the unemployed this was not the case: only just over a half said they usually bought new, whereas three-quarters had in fact bought new last time. The picture is reversed for the sick men and the unmarried mothers, who tended to say they *usually* bought new, while fewer of them bought the *last* item new.

58. It is tempting to speculate on the meaning of these

differences. Possibly the unemployed men and their wives may, more readily than the others, have thought of themselves as poor and unable to buy new clothes—or they may have intended to get them second-hand, although they bought clothes new as often as the mothers in the other groups. The sick men's families and the unmarried mothers on the other hand, may have liked to see themselves as being able to buy new, or had every intention of doing so, but in practice they may have been given clothes by relations, or picked up bargains at a second-hand shop.

59. Between a half and three-quarters of the families in each group had bought the last item of clothing new.

An unmarried mother with 4 children from 15 to 4 years reasoned: "When you've only got a bit of money you've got to buy the best quality so they'll last."

A number of mothers relied on paying something every week to a clothing club; more details of this and other methods of budgeting are given later (Chapter 3). Views on clothing clubs varied:

"I have a club because it's handy; if one of the children wears something out suddenly, you can get something straight away, and don't have to keep them from school until you can afford it."

"I have a club but I hate doing it that way because you pay so much more."

Between 8% and 26% of the families in each group were given the last item of clothing by relatives or friends, either new or second-hand. Clothing was more often given to families with a pre-school child. Other sources of clothing (mentioned by relatively small numbers) included home dress-making (between 2 and 5 families in each group); second-hand shops and stalls (between 1 and 5 families); and the Local Education Authority (no more than 2 families in any group).

60. The number of children in the family was not associated with any particular "usual" source of clothing, or with the way in which the last item of clothing was obtained.

Table 14 Second-hand Shoes for Children

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families with children having second-hand shoes . . .	51	30	44	36	30	19

The unemployed more than the sick said that their children had second-hand shoes (51% compared with 30%). Among the fatherless families the greatest number was among the unmarried mothers (44%) and least among the widows (19%). Differences between the groups of families in their perception of their own ability to provide new clothing, as suggested earlier, or differences in their feeling about what is acceptable in children's clothing may have had some effect on the numbers replying that their children wore second-hand shoes. Even so it seems likely that there were real differences between the groups in the proportion of families where the children did wear them.

63. It must be noted that the question itself contained some ambiguity and meant that some mothers may have referred to shoes passed down from one child to another in the same family, while others meant shoes bought second-hand or given by relatives or friends. This does not necessarily invalidate the comparison between the matched groups, but it makes more difficult the interpretation of the difference found between families of different sizes. The larger families of 3 or more children in each group tended to have second-hand shoes more than the smaller families. This may mean that shoes are passed down from one child to another in larger families; or it may be that this kind of need is more likely to be recognised by relatives and friends when there are several children in the family.

61. **Second-hand shoes for children.** "Do your children ever have second-hand shoes?" was a question which the interviewers found was often answered with some expression of feeling: sometimes indignation that the interviewer should contemplate the possibility, sometimes embarrassment when the answer was "yes".

A separated wife was emphatic in her disapproval of second-hand shoes: "No, I believe firmly in new shoes" and the wife of a sick man: "I don't believe in it because you can spoil their feet. I would go without something for myself". An unmarried mother was insistent that her 2 children should not have second-hand shoes: "I'd rather miss my rent."

However mothers often had difficulty in buying new shoes; while some had devised ways of budgeting for them.

A divorced woman with 3 children said she bought the children's shoes with the rebate on the meters every quarter. Another divorcee bought boots with a 6 months guarantee; her son regularly wore them out within this period and so got a new pair free.

62. The proportions saying their children did have second-hand shoes is given in Table 14.

64. **Children's clothing needed.** Between 3 and 4 out of every 5 mothers said their children needed essential clothes at the time of the interview, and that they could not afford them. There was very little difference between the groups in this respect. The greatest number mentioned shoes: between 24% and 38% in each group. Relatively high proportions also mentioned coats (14% to 29%). Some mothers found it difficult to say what was *essential*, and explained how they attempted to cope with the demands for clothing.

A sick man's wife said: "I try to keep up with them. They've only one pair of shoes each—last week I had to wait till Peter came home from school and then take them to town to be stitched." [3 children aged 15, 14 and 10 years.]

A separated wife: "I'm waiting for this ticket [clothing club] to get them rigged out. I've got them sand-shoes, their trousers are handed down one to another." [5 boys aged 11 years to 4 months.]

An unemployed man's wife: "Their school's turned to school uniform. We're getting what we can: we've bought new shoes and they've got grey shirts, I'll knit the jumpers. The blazers will have to wait a while." [3 children aged 10, 9 and 7 years.]

Another sick man's wife: "They'll be getting some of the stuff off the [Local Education Authority] grant. Their

birthdays are coming up soon and the relatives will ask what they need. All the relatives are elderly: if ever they say they can't help I don't know what we'll do. I work out in advance what will be needed next." [3 children aged 14, 13 and 12 years.]

65. The last comment points to two particular ways in which families in the study were sometimes helped to clothe their children: gifts from relations and grants from the local education authority. Both will be examined in more detail later. As far as education authority grants were concerned, they were the source of the *last* trousers, skirt or dress for a child in only 8 families. But during the past 2 years between two-fifths and three-fifths of all families in the study with school age children had had a local education authority grant for their clothing. This is likely to be an important

source of certain kinds of clothing for those children who are eligible and are awarded such grants; but there are wide variations between local authorities.

66. There was no correlation between the mothers' statements about whether essential clothing was needed or not, and the size of their family. Nor did stated need for clothing appear to be related to the ages of the children, or whether they were boys or girls.

Mothers' Clothing

67. Questions about the mothers' own clothing were concerned with how long ago they had bought 2 items, a new coat and a pair of new shoes. The sick men's wives and the unmarried mothers were the least likely to have bought a new coat within the last 2 years (Table 15).

Table 15 Mothers' Last New Coat

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers who had bought new coat:						
Within last 2 winters . . .	31	18	18	44	32	40
3 to 5 winters ago . . .	36	37	45	26	39	40
6 winters ago or more . . .	33	45	37	30	29	20

68. A number of the women had been accustomed to relying on relatives who passed on major items of clothing; and others were regular attenders at jumble sales. One unmarried mother said she had never had a new coat. Her present one came second-hand for £1 from the market the previous winter. Another unmarried mother said she always went to the cleaners and got things which their owners had failed to collect.

69. When the mothers were asked when they had last bought a pair of new shoes, similar proportions in each of the groups had bought a pair within the last 6 months. But again, the sick men's wives and the unmarried mothers, together with the separated wives in this instance, included more whose last new pair of shoes was bought well before this: nearly a third of mothers in these groups had bought their last pair of new shoes at least 2 years ago (Table 16).

Table 16 Mothers' Last New Shoes

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers who had bought new shoes:						
Within last 6 months . . .	40	37	46	44	54	40
6 months to 2 years ago . . .	41	32	25	26	36	34
2 years or more ago . . .	19	31	29	30	10	26

THE RELATIVE MATERIAL POSITION OF THE GROUPS OF FAMILIES

70. The replies analysed in this chapter cannot be used to indicate the *extent* of poverty or deprivation. The household equipment owned by the families and the way they obtained their clothes were likely to be affected by many things, such as personal choice, previous habits, and the amount of support given by relatives. A comparison of one group of families with another may, nevertheless, indicate their standards of material wellbeing relative to each other. For this purpose, the groups have been ranked according to the proportion of families who gave particular answers, indicat-

ing a relatively favourable situation, to some of the questions described so far (Table 17).

71. On these measures of wellbeing the widows and the divorced women stand out as those in the (relatively) most favourable position, and the unmarried mothers as the least well off of all 6 groups. In other words, there was no marked contrast between the fatherless and the 2-parent families, but rather a contrast between 2 groups of lone mothers, the widows and divorcees on the one hand and the groups of unmarried mothers and separated wives on the other. It therefore seems that the groups of widows and divorcees were better off than either of the groups of 2-parent families,

Table 17 Relative Material Position of the Groups of Families

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Rank order for proportion of families with:						
3 or more specified items of household equipment . . .	4	2	6	5	3	1
3 sheets or more per bed . . .	5	3	4	6	1	2
Sufficient blankets . . .	5	3	5	3	1	1
Child's last skirt/dress/trousers bought new . . .	1	5	6	4	1	1
Children do not have second-hand shoes . . .	6	2	5	4	2	1
Mother's last new coat bought within 2 years . . .	4	5	5	1	3	2
Mother's last new shoes bought within 2 years . . .	2	6	4	5	1	3
Overall rank order . . .	4	3	6	5	2	1

The numbers 1 to 6 indicate the order of each group in relation to the criterion being considered, e.g. in line 1, the widows' group contains the highest proportion of families with 3 or more of the specified items

of household equipment, and the unmarried mothers' group, the fewest.

but that the unmarried mothers and separated wives were in a less favourable position than *either* the other lone mothers or the 2-parent families.

THE RECEIPT OF CERTAIN STATUTORY BENEFITS FOR LOW INCOME FAMILIES

72. Another factor which may affect the material position of a family is the receipt of various statutory benefits. Supplementary allowances and special payments made under the supplementary benefits scheme for exceptional needs are considered in later chapters. The benefits to be described now are some benefits received by the study families which are also available to other low income families *not* receiving supplementary benefit. At the time of the survey, these benefits included free milk and welfare foods for young children and their mothers, and free school meals and grants for clothing for school children. This is not, of course, a comprehensive list of benefits available to low income families. Rate and rent¹ rebates also can be an important factor in raising real incomes for families of low wage earners and for many people claiming national insurance benefits, particularly pensioners. But rent and rate rebates do not normally help supplementary benefit claimants because (with few exceptions) the *net* rent, after deduction of any rebate, is taken into account in calculating the family's requirements. Consequently their disposable income, after paying the rent, is unchanged. (Questions about rent and rate rebates were in fact asked during the interviews, but produced inadequate and unreliable data.)

Benefits for pre-school children and their mothers

73. Free milk and "welfare foods" are benefits administered by the DHSS. When a claim for a supplementary allowance is dealt with the responsibility of the local office includes asking parents of young children if they wish to

claim these benefits, and arranging for the necessary tokens to be issued. Other families with low incomes can make application specifically for free milk and welfare foods at the local office of the DHSS.

74. **Milk Tokens.** Free milk tokens are issued for expectant mothers and children under 5, in families with low incomes; including all such families receiving supplementary allowances. Table 18 shows how many of the mothers who were eligible for free milk tokens for a child under 5 years said they were receiving them.

Around 9 out of 10 of families with under-fives in each group were currently receiving free milk tokens. There was no difference in the proportions of fatherless and 2-parent families, but among the fatherless, there was a rather lower rate of take-up among the widows (85%) than among the separated wives (100%).

75. **Welfare Food Tokens.** At the time of the study tokens for the free "welfare foods" of cod-liver oil for children under 5 years of age, and vitamin tablets for expectant mothers were available to low income families; and tokens for free orange juice could be obtained for children under 2 years in these families. Tokens were normally exchanged at infant welfare clinics run by local authorities. The numbers and proportions of families with any children under 5 years who were getting free welfare food tokens are given in Table 19.

The proportions here are very much lower than those for milk tokens. It seems that this was at least partly because some mothers did not want the tokens. Several mothers remarked at the interviews that their children did not like cod-liver oil; and they did not want free tokens for children over 2 years old, which were exchangeable for cod-liver oil only and not for orange juice. In fact 1 mother in 3 who

¹ In 1969 rent rebate schemes were not national: they were operated by local authorities, exercising their permissive powers.

Table 18 Free Milk Tokens

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families receiving free milk tokens .	91	95	92	100	93	85
Total eligible families replying (= 100%)	44	37	37	48	40	27

currently had tokens said she did *not* use them. On the other hand over half of those who did not have tokens currently said they would use them if they had them. In some of these cases it may be deduced that the local office had failed to establish that the mothers did in fact want the tokens. A note of caution about this finding must be made, however, as the difference in the foods available for under 2 year olds and for 2 to 5 year olds was not always appreciated by the mothers.¹ The proportion of unemployed men's families who were receiving welfare food tokens was lower than the proportions

in the other groups. This was probably related to the system for paying the unemployed men their allowances weekly and their welfare food tokens separately, whereas most of the families in the other groups had order books for their allowances and for their tokens covering a period of weeks. The unemployed were no less likely to receive milk tokens than were other groups.

¹ Failures of effective communication may be expected given the complication of entitlement to different items at different ages.

Table 19 Welfare Food Tokens

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families receiving welfare food tokens	7	29	27	26	22	22
Total "Eligible" families replying (= 100%)	42	35	37	46	37	27

Benefits for School Children

76. **Free School Meals.** All children in families receiving supplementary allowances are entitled to free school meals; so are children in other low income households, subject to a means test.² Nevertheless, some children in this study did not have school meals at all, and some took school meals but paid for them. Table 20 shows the proportion of families where all the children at school had free meals, together with

those families where some meals were paid for, and the proportion of families where some children did not have school meals at all.

² The proportion of children attending maintained schools who took free dinners in 1969 was 8.1%. The proportion of all children in these schools taking dinners either free or paid for was 70.1% *Statistical Return No 1 (1969) School meals and milk*. Department of Education and Science.

Table 20 School Meals

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families where free dinners were taken by all children of school age	71	68	74	80	70	91
Families where one or more children paid for dinners	11	16	3	9	16	2
Families where one or more children did not take school dinners at all .	22	16	23	11	14	7
Families (with school children) replying (= 100%)	45	50	30	45	50	43

Percentages may add to more than 100 because in some families not all children did the same.

77. The differences in the proportions shown above between individual groups of fatherless families might have occurred by chance in samples of this size; and the fatherless did not differ substantially from the 2-parent families.

78. Comments were made that free school meals were a help with the family budget.

"It helps a lot—if we haven't got a lot of dinner you know they are getting the proper kind of food at school." [Wife of unemployed man, 5 children aged 12 to 4 years.]

But sometimes there was embarrassment about not paying for dinners.

"They used to have them free but it upset them after a while not being able to take their money, so I struggled on and let them pay." [Sick man's wife, 3 children aged 10, 9 and 7 years.]

And sometimes the mothers anticipated difficulty.

"I feel I can manage to send it so I have, and I didn't want any fingers pointed. I don't know if it would happen, but while I can manage it I do." [Divorced woman, 3 children aged 14, 13 and 10 years.]

Others whose children who had free meals thought their children did not realise there was any difference:

"They keep the dinner business quiet—the children don't even know themselves, they think it's paid every month." [Sick man's wife, 3 children aged 9, 8 and 6 years.]

And one or two who did not have meals free did not realise that they would be entitled to them. Between one-tenth and one-third of all families, were not taking up *in full* the benefit of free school meals to which they were entitled.

79. It appeared that, despite the attention given to arranging payments so that those having free meals are not conspicuous, some children disliked having them because they still had a feeling of being different. And some mothers, who may perhaps have suffered in other ways from feelings of being stigmatised, were sensitive to any occasions when their children might be aware of receiving special and different treatment. In some cases, of course, the child simply did not like the meals provided; or he or his mother just preferred that he should come home to dinner.

80. From the data for this study, no clear association was found between the age groups of the children and whether they stayed to school dinners. But there was a definite trend for the proportion of families where *all* the school children took free meals, to increase with the size of the family; two-thirds of families with 1 or 2 children, three-quarters of 3-child families and nine-tenths of families with 4 children or more took free meals for all the school children in the family.

81. **Education Clothing Grants.** The provision of grants for school clothing is a benefit which, like school meals, is administered by local education authorities. But whereas the provision of free school meals for children in low income families is a statutory obligation, the powers to make grants for school clothing are permissive, and individual authorities may choose whether or not to spend part of their budgets in this way. There were in fact wide variations between areas in the proportion of families with school children who had received clothing grants in the past 2 years; the range was from 17% to 68% of all such families in different areas. Table 21 shows for each study group the proportion of families with children now of school age, who received grants in the last 2 years.

Table 21 Clothing Grants from Local Education Authorities

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families who had received a clothing grant from the LEA in past 2 years	38	40	50	38	46	58
Families (with school children) replying (= 100%)	45	50	30	45	50	43

82. In many cases grants for secondary school children were awarded for the provision of school uniform clothing. Primary school children are not obliged to wear a uniform in state schools and education authority grants for children under 11 years were likely to be for non-uniform clothing. Among families receiving supplementary benefit a need for non-uniform clothing may of course be met by a lump sum grant (an exceptional needs payment) from the Supplementary Benefits Commission paid in addition to the weekly supplementary allowance. (The Commission do not however make payments for distinctive school uniforms.) In some areas there were arrangements between the local supplementary benefits office and the education authority

to co-ordinate their practice regarding clothing grants.

The policy in two particular areas is illustrated by these mothers' comments:

An unmarried mother with 2 children at primary school and 2 children under 5 said, "Once a year Susan (7) gets a skirt and jumper; and Robert (5) gets trousers and a jumper" [from the LEA].

While a divorced woman also with 4 children slightly older than those in the family quoted above said, "I sent to the Education Department but they sent me to the National Assistance, and they only gave me 30s."

84. During the 2 years before the interview the proportion of families in each group receiving education clothing grants ranged from just over one-third to two-thirds among families with at least 1 child aged 11 years or older at the time of the interview. These families would have included, during the previous 2 years, a secondary school child, or a child at the end of his primary school career. Among families which included children of primary school age but none of secondary school age, the proportion of families who had received a school clothing grant in the past 2 years ranged from one-fifth to two-fifths. Among both 1-parent and 2-parent families those with older children were awarded grants more often than those with younger ones. But of the families with primary school children only, proportionately more of the fatherless than of the 2-parent families received grants: 40% compared with 22%. It appeared that this help was given more frequently to families dependent on supplementary benefit where the father was no longer in the home than it was given to "intact" families with children of similar ages. This is not to say that 2-parent families in general do worse than fatherless families in this respect. There may be many 2-parent families who receive the grants where the father is in full-time work (with a low wage) and are outside the scope of this study.

SUMMARY

85. The matched groups of fatherless and 2-parent families did not differ very greatly in the type of accommodation they lived in. The 2-parent families included more owner-occupiers than the fatherless families, but the houses they were buying did not always have all the basic amenities, and repairs were sometimes a problem. The amount of domestic equipment which was available to the mothers did

not differ substantially between the fatherless and the 2-parent families, but the widows and divorcees were generally better off in this respect than the other mothers on their own. The majority of mothers bought the last pair of child's trousers, child's skirt or dress new from shops or clothing clubs. The matched groups differed little in this respect, nor in the proportions who said their children were currently in need of items of clothing which they could not afford. The lone mothers and those in 2-parent families did not differ in the length of time since they had bought themselves a new coat or pair of shoes, but there were differences among the 6 individual groups of mothers.

86. There was no consistent variation in the extent to which families in the 6 groups were receiving certain statutory benefits for children. The issue of milk tokens and welfare food tokens to families with young children did not vary between the groups except that fewer of the unemployed men appeared to have been issued with welfare food tokens. The provision for free school meals for school children was widely used, and there were no differences between the groups in the proportions of families in which at least one child took free dinners. But large families in all groups were more likely to take up this benefit in full, that is, for all the children of school age. School clothing grants, awarded by local education authorities using permissive powers, showed no difference between groups, but wide variations between different areas. School clothing grants were more likely to be awarded to older children; awards which were made to families with primary school-age children were more frequent among the fatherless families than among those with 2 parents. There was no pattern showing that one group of families had more or less help from these benefits than any other.

CHAPTER 3

FINANCIAL COMMITMENTS AND SPENDING HABITS

87. Almost all the families interviewed had some kind of financial commitment for things other than current rent, food and fuel. These commitments which included regular payments to clothing clubs, hire-purchase instalments, television rentals, insurance premiums, rent arrears and other debts. Spending on other items which may be thought of as "conventional necessities", including the leisure activities of mothers and children, is also compared for the 6 groups of families. This study did not set out to examine and compare family budgets; the subjects of interest were rather to explore the ways in which mothers organised their spending, and their own feelings about "where the shoe pinched" particularly.

REGULAR PAYMENTS

"Clubs"

88. A very common type of payments were those made to clothing clubs, Provident checks, mail order stores, etc., any of which might be known as "The Club". These were made by well over half the families in each group. In many cases this was the housewife's way of budgeting for the family's clothes; but other items, e.g. bedding and furniture, may also be bought in this way, particularly from the mail order firms. The proportions of families making regular payments to these "clubs" are shown in Table 22.

Table 22 Regular Payments to "Clubs"

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families making regular payments to "clubs"	55	62	57	64	54	65

The groups of families did not differ very much in the proportions who used clubs. But the number of children in the household was related to this practice; the mothers of larger families more often budgeted for some of their needs in this way than those with smaller families.

89. Although the groups were similar in the proportions of families who were making any payments at all, the fatherless families tended to pay smaller amounts each week than

the groups of families with 2 parents. Of those with a club arrangement, 60% of the fatherless families limited themselves to under £1 per week, but only 36% of the unemployed and sick men's families paid as little as this. The mean amounts paid by the male claimants (24s 6d [£1.23]) was higher than the mean for the women (19s 4d [£0.97]). The mean amounts paid weekly by the groups are given in Table 23.

Table 23 Weekly Payments to "Clubs"—Mean Amounts

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Mean amount of payment	24s 2d (£1.21)	24s 9d (£1.24)	19s 1d (£0.95)	16s 3d (£0.81)	15s 4d (£0.77)	27s 2d (£1.36)
Total families making regular payments	33	35	27	38	35	34

It must be remembered that the groups were matched in the number of children in each family, and so the families of the unemployed and sick men included one more person than did the corresponding families without a father. This might be the whole explanation for the higher amounts they paid. A different explanation must be sought for the high average amount of payment made by the widows; they paid more per head to clubs than any other group. It will be shown in a later chapter that the widows on the whole had rather higher family incomes than the other mothers. It is possible that after the weekly outlay on food, fuel and rent, one of the first claims on any "spare" income is an increased commitment to clubs.

Hire-purchase

90. The proportions of families buying things on hire-purchase or similar types of credit sale are given in Table 24. As with clubs, the differences in the proportions with hire-purchase commitments between the families headed by male and female claimants were small, and could have arisen by chance. Again there was an association between hire-purchase commitments and the size of the family; more of the mothers of the larger families (3 children or more) had hire-purchase commitments than did those with only 1 or 2 children.

91. Over a third of the families with a hire-purchase

Table 24 Hire Purchase Commitments

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families with HP commitments	53	57	37	45	46	46

agreement were buying a cooker from the Gas or Electricity Board; about 1 in 5 of all families in each group. Less than a quarter of all families in each group were buying living-room furniture, and between a tenth and a fifth major kitchen equipment such as refrigerators, washing machines and water heaters. At least 2 families in each group were buying a bed or a cot on hire-purchase.

92. Unlike club payments, where the 2-parent families generally paid more than the mothers on their own, there were no differences between the groups in the amounts they paid each week in hire-purchase instalments. About two-thirds of all those families with hire-purchase commitments paid under £1 a week, and rather less than a fifth paid under 10s [50p]. Hire-purchase was more common among large families, but they did not spend any more per week on the payments than did smaller families.

93. The total amount of hire-purchase debt outstanding varied considerably between individual families. The median amount of debt for each group ranged between £20 and £52. Very few families had a hire-purchase debt of more than £100, but in one case the debt was £241.

Other Regular Payments

94. Hire-purchase and clothing club instalments were the regular payments which were made most commonly by the families in the study. Considerable numbers made other regular payments, as shown in Table 25. The figures for television rentals and insurance premiums may be under-estimates; mothers were asked "Are there any other payments (apart from hire-purchase) that you have to make regularly?", and they were not asked *specifically* about television rentals, or insurance policies.

Table 25 Regular Payments for TV Rentals, Insurance Premiums, etc.

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families making regular payments for:						
Television rental	40	45	41	44	51	44
Insurance premiums	42	37	35	39	38	50
Other regular payments	20	13	6	13	11	11

95. **Television Rentals.** It was shown earlier (Chapter 2, Table 8) that at least four-fifths of the families in each group had a television set in the household. About half of these, at least 2 out of every 5 families, said they rented a set. The great majority of families in each group paid between 5s [25p] and 15s [75p] a week for a television rental, while a few paid more than this.

96. **Insurance Policies.** More than a third of the families in each group said they made regular payments on insurance policies, and the number with policies might have been more than this (see paragraph 94 above). There were no apparent differences between the groups in the proportions paying for insurance, but there were substantial variations in the amounts paid (Table 26).

Table 26 Amounts of Weekly Payments for Insurance

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families paying insurance premiums of:						
Less than 5s weekly	25	14	(47)	40	35	19
5s but less than 10s weekly	42	27	(41)	48	48	48
10s or more weekly	33	59	(12)	12	17	33
Total paying a known amount (= 100%)	24	22	17	25	23	27

Percentages in brackets are based on a total of less than 20.

As with the amounts paid to clothing clubs, the families with a male head paid rather more in insurance premiums than did the mothers on their own. Almost half of the men's families who had an insurance policy paid 10s [50p] or more each week, while only a fifth of the lone mothers who paid anything for insurance paid as much as 10s [50p]. Again the widows paid higher amounts than other lone mothers.

97. **Regular Payments for other items.** Other payments made regularly, by a minority of families, were for things like the hire of washing machines (10 families), Christmas

savings clubs (6 families), Court Orders (5 families) and fines (4 families).

DEBTS

98. **Rent Arrears.** Mothers were specifically asked whether they were behind with their rent, and the amount of any arrears. Between 15% and 32% of the families who paid rent were in arrears (Table 27). (Information about arrears of mortgage repayments of owner-occupiers was not obtained.)

Table 27 Families with Rent Arrears

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families with rent arrears outstanding	26	32	21	22	18	14
Total families, excluding owner-occupiers (= 100%)	50	44	48	61	53	46

Although the proportions with rent arrears may appear high, the amount of the arrears outstanding were low in most cases. Three-quarters of the arrears were less than £10. But of course, however small the amount of rent arrears, it may take many weeks to clear them on a small income. And 7 families, including 4 sick men, had rent arrears of £20 or more. Family size was again a related factor in 2 groups; among the unemployed men and the unmarried mothers, families with 3 or more children tended to be in arrears more than the smaller families.

99. **Other Debts.** Apart from any rent arrears, up to one-third of the families in any one group had other debts outstanding. About a third of all these debts were overdue bills for gas, electricity and coal; a third were debts to shops and a third were for other things such as overdue TV licences,

fines for non-possession of licences, and rates bills. The figures are based on the mother's own assessment of what were outstanding debts: in most cases "overdue" meant that a final demand notice had been issued.

100. Although the differences between 1-parent and 2-parent families for specific debts were not large, if the families who had either rent arrears or any other debts are considered together, then more families with a male head of household were in debt (47%) than were the fatherless families (31%).

FINANCIAL COMMITMENTS

101. A summary of the regular payments, commitments and debts for each of the groups of families is given in Table 28.

Table 28 Financial Commitments

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families making regular payments for HP, "clubs", insurance, TV, etc., and with debts or rent arrears	39	47	35	30	26	25
Families making regular payments for HP, "clubs", insurance, TV, etc., but without debts or rent arrears	52	49	52	64	64	65
Families with debts or rent arrears; but making no regular payments for HP, "clubs", insurance, TV, etc.	5	2	—	3	3	2
Families making no regular payments as above, and no debts or rent arrears	4	2	13	3	7	8

From a half to two-thirds of the families in each group made regular payments of various kinds, but were not in debt otherwise than implied in those arrangements. Clothing clubs and hire-purchase agreements were obviously an accepted part of the way of life for the majority of families in all the groups, and probably had been so before they claimed benefit in the first instance. Certainly the length of time the families had been receiving a supplementary allowance appeared to have no relationship to the pattern of financial commitments; "long-term" claimants were no more and no less likely than "short-term" claimants to use these ways of buying goods.

102. Two examples may illustrate the kind of circumstances and financial commitments of families interviewed. Both these families had been claiming an allowance for less than 2 years.

The first was an unmarried mother who had recently moved into a local authority flat with her 2 children aged 6 years and 2 years. She was committed to paying £1 a week for furniture and a clothing club. Her family had helped her when she had moved in; "My sister gave me furniture, and Mum gave me curtains. When I first came here I didn't have anything." The children's last clothes were bought by relatives although at other times the mother bought them new or knitted jumpers or had other clothes passed on from the family. The local education authority had given her a grant for shoes for the eldest child, but she said that both the children still needed shoes. For herself she said "I have clothes from my Mum and from my sisters, and shoes I get off my Mum again". She owned an electric iron, TV set, radio and record player, and had a washing machine which her brother-in-law was currently trying to mend for her. Before she moved to the flat she had had an electricity bill outstanding but "the social welfare worker helped me to pay the bill. He's a man you can take all your troubles to—he'll listen to you." Part of this electricity bill had been paid with an exceptional needs payment from the SBC. She had no debts at the time of the interview. When asked what things were worrying her she said, "Nothing really that I can think of."

The other family was that of a man off work because of psoriasis and an injury to the foot; he had a wife and 4 children aged 11, 10, 6 and 5 years. They were buying their house with a mortgage. They owed £70 on a 3-piece suite and cabinet; they had been taken to court and were currently paying 10s [50p] a week towards this. They also paid £1 a week to a clothing club and £1 to another club for bedding. They had mortgage arrears of £16 and owed £11 for rates. They had none of the household equipment asked about at the interview: they used to have a TV but could not afford to keep up the payments. The mother said they needed sheets and lino, and the children all needed shoes. They had had no clothing grants from the local education authority within the last 2 years, but the SBC had awarded an exceptional needs payment of £5 10s for children's shoes 3 months before the interview. This mother was worried about "the children's shoes, and sheets"; and when asked what she disliked about being on supplementary benefit she said "we just can't manage".

SOCIAL ACTIVITIES, HOLIDAYS AND "SPENDING MONEY"

103. When a family is living on a relatively low income, spending on "conventional necessities", such as cosmetics, hairdressing, social outings and holidays may be particularly curtailed. The family's social activities may be restricted by the feeling that they cannot afford to return hospitality, and a mother who is unable to buy new clothes and feels badly dressed may withdraw from social contacts. There are many other influences on the amount and type of spending on leisure activities; apart from the individual's tastes and interests, the feeling of difference and perhaps of being the object of disapproval could be a major inhibiting factor for many mothers on their own. On the other hand where the children were concerned, many of the mothers in this study implied that they did not want their children to feel they lacked any opportunities because of their fatherlessness. The mothers were asked questions about their children's activities which might have incurred expenditure; their pocket-money, out of school activities, and school outings. Other questions were concerned with the mothers' own holidays, social activities and "spending money".

Pocket Money

104. One way in which children from poorer families might be expected to feel different from their school fellows is in having less pocket-money to spend. Whether children are given pocket-money or not, and how much, may vary by region and by the tradition of a social group. The mothers interviewed were not asked how much they gave their children, but were asked whether their children over the age of 5 years did have any pocket-money, or not. The proportion of the families where the children did have pocket-money ranged from three-fifths to four-fifths in each group. In some cases pocket-money was given by relatives, and in others pocket-money was earned by doing odd jobs for neighbours. The fatherless and the 2-parent families did not differ in this respect. The one difference which was unlikely to have occurred by chance among samples of this size was that between the widows, where 82% of the families the children had pocket-money, and the unemployed where the proportion was 62%. This was not simply a reflection of the relatively higher proportion of older children among the widows' families. But the widows did on the whole have rather higher family incomes than the unemployed men. This leads to the suggestion, similar to that made in relation to the widows' higher outlay on payments to clubs, that children's pocket-money may be one of the first "luxuries" permitted in a near-subsistence budget.

105. About half of the mothers in 2 groups, the unmarried mothers and separated wives, thought their children had as much or more pocket-money than other children in their class at school. Only a minority, between a quarter and a third, of the widows, the divorced women, and the wives of the male claimants, said this. Although the children of the unemployed men were less likely to have pocket-money than were the children of the widows, the mothers in both these groups were equally likely to think their children did as well as others in this respect. A number of mothers felt they did not know enough about other children's pocket-

money to make a comparison, and several were judiciously sceptical about the sums their own children said their friends had.

106. Some comments on the subject of pocket-money were:

"Some parents are foolish with their children—we give them what we think is enough. I never like them to go unrewarded if they do a job for me." [Sick man's wife, 5 children aged 15 to 2 years.]

"She gets fourpence every morning from me, fourpence from my mother in the afternoon. That is, when I've got it—she knows she can go down to Gran and get it anyway." [Separated wife with 3 children, 7 years, 3 years and 6 months.]

And a mother who did not give her children pocket-money:

"I would like to make them realise the value of money but one week I might be able to, and the next week I might not be able to." [Unmarried mother with 3 children aged 7, 5 and 4 years.]

Out-of-School Activities

107. A few questions were asked about the children's lives outside school: in particular their participation in formally organised activities, and the extent to which other children came to the family home. Organisations such as Sunday School, Scouts and Guides and Youth Clubs were attended by at least one of the children in 39% to 56% of families in each group where there were any children of school age. Financial limitations were often stated or implied by the mothers of children who did not attend such organisations.

An unemployed man of 62 and his wife aged 49 had 1 son, 11 years, at home. The mother said the boy had "bad nerves"; he had friends in "occasionally" but generally he went out to play. "He would like to go to Scouts, but how about all the stuff he was supposed to have? I wouldn't like him to go and show himself up so I would sooner keep him away."

And the cost was not far from the thoughts of the mothers who encouraged their children's activities.

A divorced woman aged 28 had 3 daughters, aged 8, 6 and 5 years. The children had friends home "often", sometimes to stay the night. They went to "Sunday School, Brownies, Play Centre, Dancing; I would sooner get in arrears with the rent than stop them going."

108. Mothers' feelings about their children's friends coming home varied widely; and indeed this must be a very individual matter. In 4 out of 5 families, both among the 2-parent groups and the fatherless as a whole, the children of school age sometimes brought their friends home. But the proportion of unmarried mothers' families where the children *never* brought friends home was much greater than among any of the other groups of lone mothers. This finding cannot be explained purely by differences between the various groups in the children's ages. It is possible that it may be related to differences in accommodation and standards of furnishing, and perhaps to the mothers' (or the children's) feeling of social stigma.

School Outings and Holidays

109. In 45% to 63% of families which included a child who was of school age, one of the children had been on an outing organised by the school during the previous 2 years. The proportions were of course higher, from 62% to 87% in each group, among families which included a child who was of secondary school age. In 21 families a child had been away on holiday with the school, and a third of these had been helped to do so by a grant from the local authority or from voluntary bodies. About a quarter to a half of the mothers in each group, 95 in all, said their children might have gone on other school holidays or outings, but did not in fact go: 73 of these said lack of money was a reason. Some comments at this point in the interview were:

"Mary and Peter (14 and 13 years) went on a 4-day trip to Wales. We paid so much a week, and had from the beginning of the year to save. They went at Easter." [Divorced woman, 3 children aged 14, 13 and 10 years.] "He didn't tell me about the school trip because he knew I didn't have the money; if they tell me a few months before it is alright." [Widow, 1 son, 15 years.]

Other Holidays for Children

110. All the mothers who had any children who were over 5 years old at the time of interview were asked whether the children had been away from home on holiday (with the school or otherwise) during the last 2 years. In 5 of the groups rather less than half of the families included a child who had been away. Among the widows' families the proportion was higher, about two-thirds: this may be related to the larger proportion of children over 11 in this group. The most common arrangement was for the child, and often the mother also, to stay with relatives or to be taken with relatives on their holidays. This happened particularly among the families of the divorced women and the sick men.

Mothers' Holidays and Social Activities

111. Between 15% and 35% of the mothers interviewed in each group had themselves been away on holiday during the past 2 years.¹ Similar proportions (12% to 41%) said they had never been on holiday. Another question referred to mothers' outings to the cinema, bingo, or for an evening with friends and relatives. Less than half of the mothers (between 21% and 44%) said they went out once a week or more often. A larger number, 46% to 62% in each group, said they went out socially on the average less than once a month—some of these saying "never". There seemed to be no simple distinction between the social lives of the mothers living alone and the wives in 2-parent families. Nor was there any trend discernible for the number of social outings to be associated with the mother's age, except that the very youngest mothers, under 25 years, went out more frequently than others. Contrary to the expectation that the poorest of the mothers would be relatively more restricted in their social activities, there was no evidence of any association between the income of the family (which of course varied

¹ During 1969, 81% of adults aged between 16 and 65 years went away from home on holiday (Source: *British Travel Association*).

only within fairly narrow limits around the basic supplementary benefit level) and the frequency of the mother's outings.

"Spending Money"

112. How much money mothers spend on themselves must be partly determined by the question of priorities—

one woman may skimp on her food to pay for cigarettes, another may sacrifice visits to the hairdresser or cinema in order to get clothes for the children. The mothers interviewed were asked about 10 items, and the proportions spending something every week, or every other week, on these items are shown in Table 29.

Table 29 Some Items on Which Mothers Spent Money Every Week or Every Other Week

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Newspapers	78	73	63	55	61	74
Cigarettes (for self)	53	52	63	61	46	57
Food for pets	52	48	35	41	49	57
Stockings (for self)	42	31	59	44	46	56
Sweets (for self)	27	32	37	22	39	20
Magazines, <i>Radio Times</i> , etc.	17	23	20	30	31	26
Betting—football pools, bingo, etc. (for self)	17	17	14	20	21	22
Alcoholic drinks (for self)	13	3	14	14	8	9
Hairdressing	2	7	8	3	13	13
Entertainments outside the home	5	2	10	5	3	7

The average number of these items on which mothers spent money was between 2.8 to 3.4 in each group. There was a difference between the proportions of lone mothers, 20%, and the proportions of male claimants' wives, 8%, who spent money on 5 or more of these items. But in general the proportions regularly spending money on the listed items were very similar across the groups.

SUMMARY

113. A large majority of the families in each group were committed to making regular payments of various kinds apart from their rent. Most commonly these payments were for clothing clubs, hire-purchase instalments, television rentals and insurance premiums. Nearly half of the 2-parent families and just under a third of the mothers on their own said that they were in debt, apart from any regular commitment to "clubs" and/or hire-purchase firms. The 2-parent families also generally paid more than the fatherless families in the amount of their regular "club" payments and in insurance premiums. A suggested explanation for these differences is that many of the unemployed and sick men (and their wives) may have thought of the situation in which they found themselves claiming supplementary benefit as a temporary state of affairs, and may have had (realistic or unrealistic) hopes of an early return to work.¹ They may therefore more readily have kept up an earlier level of commitments, or have had less resistance to running up debts than the lone mothers, confident of paying them off when they returned to work. More of the lone mothers would have become accustomed to being solely responsible for meeting their household financial commitments on their

present level of income, and would perhaps have been less hopeful of any great increase in this income. Certainly the lone mothers in the study groups had more typically been receiving a supplementary allowance for a continuous period since their initial claim. The sick and the unemployed were relatively more likely to have had periods of employment interspersed with spells of claiming an allowance since the first occasion when they claimed benefit; they therefore may have experienced more fluctuations in their income over the recent past than most of the mothers on their own. (It must be remembered that the study was confined to families in each group who had been claiming benefit for the whole of the 6 months' period before the interview.)

114. The number of children in the family was an important factor associated with some aspects of financial commitments. The larger families in all groups more often budgeted through clothing clubs and hire-purchase firms than did the smaller families. And among the unemployed men and the unmarried mothers more of the larger families were in arrears with their rent.

115. It will be shown later that the groups of male claimants included more families at the lowest income levels. But there was no clear relationship between the different levels of income received by these supplementary benefit claimants, and whether or not they were in debt. Nor was income level, considered group by group, related to differences in spending on leisure activities.

¹ See Chapter 1 (paragraphs 26 and 28). The male claimants' families, on the whole, had not been "out of regular work" as long as the fatherless families had been fatherless.

CHAPTER 4

SUPPORT FROM RELATIVES AND THE COMMUNITY

116. This chapter is concerned with the sources of advice, support and help available to the families in the study groups. This support came primarily from the close relatives of the mother, and the contact the mother maintained with her own parents is examined first. For many 2-parent families and indeed for some fatherless families the relatives of the father may be another source of help. After considering the mothers' replies to open questions about help from relatives, the ways in which the families coped with some specific problems (and the help they get with these problems from relatives and others) are analysed and compared. A

comparison is then made of the families' contacts with various official agencies providing social work help.

CONTACT WITH RELATIVES

117. **Mother's Parents.** All the mothers were asked whether they were "in touch" with their own parents, the father's parents, and any other relatives. At this point the mothers' subjective feelings were of interest: later questions were intended to obtain a more objective measure of contact. Table 30 shows that the majority of all the mothers said they were in touch with at least one of their own parents.

Table 30 Contact With Mother's Parents

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
In touch with at least one of mother's parents	76	68	68	81	80	72
Both parents known to be dead	22	27	18	13	13	28
Not in touch with either parent*	2	5	14	6	7	—

* This includes a very small number of mothers who did not know whether their parents were still alive.

One difference in this table is worthy of note: all the widows whose parents were alive were in touch with them, while 7 out of 40 unmarried mothers were *not* in touch with their parents, 4 of these to the extent of not knowing whether they were still alive. It must be remembered that the sample design excluded from the study those mothers who were actually living with their parents or other relatives.¹ The present study therefore probably over-represents the mothers who were estranged from their relatives, and under-represents those closest to their own parents.

118. **Geographical Mobility.** The amount of contact with relatives will depend to a large extent on their proximity: few families in this study themselves owned cars or telephones (Table 8, Chapter 2). Over half of each group of mothers still lived within 10 miles of where they were brought up (Table 31).

¹ Among a random sample of supplementary benefits claimants, 51% of unmarried mothers, 21% of separated wives, 13% of divorced women and 2% of widows with dependent children were living in another person's household (See Appendix D).

Table 31 Geographical Mobility

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers living within 10 miles of where they were brought up	71	58	65	65	63	65

Fewer of the sick men's wives had remained near home than of the unemployed men's wives. The groups of lone mothers all included similar proportions, two-thirds in each group, who were still living in their home area. The ages of the mothers did not greatly affect the likelihood of their living further away. There was some evidence suggesting that the mothers on their own may have moved house rather more frequently than the wives of the sick and unemployed men. All the mothers were asked how many times they had moved house since their first child was born. (This period of time of course varied between individuals, but appeared to be longer for 2-parent families than for the fatherless, on the

whole [see Table 33, Paragraph 121].) Yet about half of the mothers on their own compared with a quarter of the male claimants' wives had moved 3 times or more since the birth of their first child. In the case of the separated, divorced, and widowed mothers, some of the moves would of course have taken place during the period of the marriage. But many fatherless families may move at least once as a consequence of family disruption, while a period of sickness or unemployment will not usually necessitate a move. In view of the difficulties of some fatherless families in finding a suitable place to live, it is also possible that they move more often in search of better accommodation. The families who had

made several moves may not have moved very far in distance. But whereas a majority of the sick and unemployed men's wives who had moved at least 3 times were now living away from their home district, the majority of the more mobile among the lone mothers were nevertheless now living within 10 miles of their childhood home. It may be that these families had made many moves all within a small area, but it seems probable that one important reason for a mother on her own moving house is to return to live near her relatives.

Table 32 Contact With Father's Parents

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
In touch with at least one of father's parents	52	68	15	19	32	35
Both parents known to be dead	38	27	5	11	7	43
Not in touch with either parent (including those who did not know whether the father's parents were alive or not)	10	5	80	70	61	22

of the families of the sick and unemployed men were in touch with them. Proportionately more of the widows were in touch with the father's parents than were the separated wives or the unmarried mothers. The proportion of divorced women in touch with their former husband's parents was similar to the proportion of widows, about one-third of each group. But among the remaining two-thirds who were *not* currently in touch with that side of the family, the widows were much more likely to know that the husband's parents were dead. Most of the corresponding group of the divorced women did not know whether they were still alive.

Table 33 Mothers With Grown-up Children

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers with grown-up children away from home	19	19	2	6	5	21

For these families the children away from home provided other possible contacts and sources of help. The number of families with grown-up children was not anticipated when the study was designed and specific questions about contact with and help from these children were not asked. Some comments made by the mothers about their grown-up children were:

"My 2 married sons from the other side of town come in every week, and always on Sunday" [unemployed man's wife].

"I go round to my daughter's and have Sunday dinner and stay the day" [divorced woman].

But, once they have left home and established families of their own, children are not normally expected to help:¹

"My son and my daughter helped, but that's stopping

119. **Father's Parents.** The relationship between a separated wife or a divorced woman and her husband's parents may obviously differ from one family to another, varying between frequent contact and help to complete estrangement. And indeed among the group of widows also there was a wide range of individual situations. Table 32 shows the proportions in each group who were in touch with at least one of the father's parents. These varied from 15% of the unmarried mothers to 68% of the sick men's wives. Where the father's parents were still alive, the great majority

So the widows more commonly than the other fatherless families were either in touch with their parents-in-law or at least were aware whether they were alive or dead. But even so the widows were less likely to be in touch with their parents-in-law than were the wives of the sick or unemployed men.

120. **Grown-up Children.** A minority of mothers in each group had children who were grown-up and no longer in the household (Table 33). The proportion was greater for the 2-parent families than for the fatherless and higher among the widows than the other lone mothers.

you can't expect them to help when they're not living now; with you" [widow].

121. **Other Relatives.** A great majority of mothers, at least 4 out of 5 in each group, said they were in touch with other relatives, apart from parents and grown-up sons and daughters. More than half of all mothers mentioned specifically their own or their husband's brothers and sisters. Only 5 mothers in all (from 4 groups) said they were not in touch either with parents or with other relatives.

¹ Findings on this aspect of family relationships are reported by L A E Shaw *et al* (1958), *A Study of Families in which earnings are interrupted by illness, injury or death*. A report presented by the Department of Economics (Social Studies Section) University of Bristol, to the Joseph Rowntree Charitable Trust. Also see Mary W Bowerbank *Living on a State-Maintained Income II* (April 1958) in Case Conference Vol 4 No 10.

How much contact?

122. So far the discussion has been based on the mother's own interpretations of whether they were "in touch" with their relatives. Table 34 shows the proportions who said they had *seen* any relatives during the last week, month or year. At least two-thirds of each group of mothers had seen at

least 1 relative in the last week. Only 18 families, drawn from all groups, had not seen any relatives for over a year; all but 2 of these families were "long-term" claimants, i.e. they had been receiving a supplementary allowance continuously for more than 2 years.

Table 34 When Relative Last Seen

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Any relative seen:						
within last week	70	73	79	79	75	68
more than a week ago but within last month	9	14	—	10	8	19
more than a month ago but within last year	14	3	15	10	12	11
more than a year ago	7	10	6	1	5	2

123. Table 35 shows the proportions of mothers who had seen any of their own relations during the past week, and Table 36 the proportion who had seen relatives on the father's side of the family during the same period.

The wives of the male claimants were much more likely to have seen their husbands' relatives during the past week than were the mothers on their own. But the lone mothers seemed to keep up more frequent contact with their own

Table 35 Contact With Mother's Relatives During Past Week

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers who had seen their own relatives during past week	54	42	69	76	70	64

Table 36 Contact With Father's Relatives During Past Week

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers who had seen the father's relatives during past week	44	49	2	5	12	15

relatives: two-thirds or more of the lone mothers had seen one of their own relatives during the past week, compared with half or less of the male claimants' wives.

124. To sum up the findings so far: most of the mothers in all groups saw some of their relatives frequently. Predictably, more of the male claimants' wives than of the lone mothers maintained contact with the fathers' parents, but similar proportions of mothers in all groups considered they were in touch with their own side of the family. However, when the relatives they had in fact *seen* during the past week were considered, the lone mothers had seen their own relatives more often than had the male claimants' wives, perhaps making up for their comparative lack of contact with the father's side.

HELP FROM RELATIVES

125. The help exchanged between members of the family may take a great variety of forms. The mothers in the study who had close ties with their relatives were likely to offer some support to them just as they may themselves have received some support. A woman whose income comes from supplementary benefit may well be the main source of practical help, advice and company for her elderly mother or young married daughter. In the present study it must be remembered that the questions asked were concerned with help given by relatives to the mother interviewed. In a study undertaken directly by the Department of Health and Social Security the subject of help from relatives presents special difficulties. This is probably true to some extent even for

research workers from other organisations who interview families in receipt of supplementary benefit. Under the Public Assistance system of the 1930s a family's total income was reckoned together and each member of the household was under an obligation to contribute to the support of any other member; sons and daughters outside the household might also be expected to contribute to Public Assistance funds, if their parents were helped.¹ This system is long past, and was hardly likely to have been directly experienced by any member of the study families. Nevertheless, the award of benefit is still dependent on a test of the claimant's means, and it is possible that some mothers might feel anxious and be reticent about answering detailed questions about any kind of help from relatives. Also for many claimants there may still be an element of anxiety about becoming a burden to relatives, and a consequent reluctance to acknowledge to outsiders or even to themselves the help given by relatives.² For these kinds of reasons very general questions were asked in these interviews about any help given by relatives over the whole period since the event which made the family "unemployed", "sick", or "fatherless". The questions did not relate just to the time that the family had been claiming supplementary allowance.

126. In reply some mothers spoke of the material help which had been given them, while others acknowledged the support of having someone to talk to; on the other hand several revealed feelings that their relatives had turned a blind eye to their misfortune.

Table 37 Help From Relatives

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mothers saying their relatives had helped in some way	43	61	61	80	75	60

Over two-thirds of the fatherless families, taken together, compared with half of the 2-parent families, said they had received help from their relatives. But the difference between the unemployed and the sick men was as great as that between the 1- and the 2-parent families; only 43% of the unemployed said they had received help, while as many of the sick (61%), as of the unmarried and widows (61% and 60%) had been helped. It seems possible that unemployed men may arouse less sympathy, and receive less material help from their own and their wives' relatives than sick men. And a feeling on the part of the recipients that relatives are disapproving, or begrudge giving help, may mean that some help which is given is not recognised. This in turn may add to greater feelings of deprivation among the unemployed men and their wives, who were also the group with the lowest levels of income. There was also a marked difference in the proportions receiving help among the fatherless groups: the separated wives more often said they had received help than either the unmarried mothers or the widows.

127. In all groups mothers frequently mentioned that help was given by relatives in the form of clothes, bought or made or just passed on after use for the children or for the mother

"Mum helps and my brother and sister. At Christmas they buy the children clothes, and for birthdays they buy them shoes instead of toys" [separated wife, 5 children aged 13 years to 7 months].

"They give me clothes and money instead of presents. My husband's people always bring a parcel of food" [widow, 2 sons aged 6 and 4 years].

"I couldn't have managed without my mother—mentally or otherwise" [divorced woman, 1 daughter aged 9 years].

"No one will help you, will they? You just help yourself I suppose—you feel that if somebody else was in your boat you'd help, but they don't seem to help you" [sick man's wife, 2 children aged 9 and 3 years].

The proportions saying they had received help of some sort from a relative are shown in Table 37.

¹ The implications of this are depicted in the novel *Love on the Dole*, by Walter Greenwood (1933) Jonathan Cape.

² Some evidence that there was such reluctance can be adduced from the fact that one in 5 of those who said they had had no help from relatives in answer to the general question, later said that the last pair of trousers, skirt or dress for one of the children had been given (either new or secondhand) by relatives. The Bristol Study of families living on National Assistance in 1958 indicated that "families felt very much alone with their burdens . . . and it was often said at first that no one helped. Closer questioning revealed, however, that even if money could not be given, grown-up children and relatives would, and often did, help". Mary W Bowerbank, *op. cit.*

herself. The numbers who said their relatives had provided a child's last pair of trousers, skirt or dress, are shown in Chapter 2, Table 13. Another form of help mentioned frequently was that of looking after the children, sometimes as a regular arrangement while the mother went to work, but often on a more irregular basis when the mother wanted to go shopping or elsewhere by herself. More of the mothers on their own than of the male claimants' wives said relatives helped in looking after the children. The lone mothers' need for baby-sitters was obviously greater than it would be where there were 2 adults in the home: also more of the lone mothers went out to part-time work than did the male claimants' wives. There were many other ways in which relatives helped with the children; in particular by buying them "treats" like toys and sweets, and taking them on holidays or outings. Going away with relatives or staying at their homes was in fact the most common type of holiday for the children in the study families. Some mothers mentioned help in the form of gifts of furniture or household equipment, new or second-hand. A few said they had been given money or help with paying bills at some time. Some families had occasional or regular meals with relatives, often at weekends; others said that relatives lent a hand with

decorating and household jobs in the absence or incapacity of the husband.

128. **Who Helped?** The help given to fatherless families came predominantly from the mother's own relatives, and two-thirds of all the lone mothers had had some help from this source. Fewer of the 2-parent families received any help from the mother's relatives, just over one-third, but the father's relatives were for them an extra source of help. A quarter of the 2-parent families and a tenth of the lone mothers said that they had been helped at some time by the father's side of the family. There did not appear to be any relationship between groups with comparatively "high" or "low" incomes and those with the most support from relatives. Nor, on the whole did the size of the family appear to be related to whether help was given by relatives.

129. **Help from the Children's Father.** One further possible source of help and companionship for the divorced, separated and unmarried mothers was, of course, the father of their children. The father has a legal obligation to contribute towards the maintenance of his children, and the question of maintenance orders and out-of-court agreements in relation to the fatherless families in this study is discussed in Chapter 5. Despite the differences in their legal status and matrimonial histories, there was a remarkable similarity between the 3 groups in the proportions who had seen the children's father within the month before the interview (one-third of the unmarried mothers, separated wives and divorced women). Another quarter of each of these groups of mothers had last seen the father between 1 month and 1 year ago. Less than one-fifth of any group said the father had helped in any way apart from maintenance payments.¹

HELP IN PARTICULAR CIRCUMSTANCES

Help with Household Jobs

130. Mothers were asked who would do any interior decorating, who would do small household repair jobs, and who looked after the garden, if they had one. It could be expected that a household with 2 adults in it would be more likely to manage these jobs without turning to outside help. The next 3 tables show the responses to the questions on help with these particular tasks.

The mothers on their own did indeed speak more about outside help for all 3 tasks. Over half would seek help with small repairs (e.g. mending fuses, tap washers); two-fifths expected or hoped for help with decorating, and one-third had help with the garden. Among the unemployed and sick only about one-fifth would seek outside help with any one of these tasks. Among the groups of fatherless families one difference may be noted: the proportion of unmarried mothers (21%) expecting to get help from friends or relatives with small repairs was considerably smaller than the proportion of the other fatherless families taken together (38%).

¹ All figures relating to contact with the father are especially liable to inaccuracy because of the sensitive nature of this topic. Responses may also be affected by the mothers' feelings about claiming Supplementary Benefit and by their relationship with local officers of the Department, who are bound to enquire about maintenance from the father.

Table 38 Who Would Do Painting and Decorating

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mother, father or both (i.e. within household only)	80	82	52	59	56	63
Family or friends outside household help (including fathers in lone mothers groups)	12	13	27	27	27	20
Other answers including "landlord", "commercially"	8	5	21	14	17	17

Table 39 Who Would Do Small Repair Jobs

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mother, father or both (i.e. within household only)	78	82	49	44	47	37
Family or friends outside household help (including fathers in lone mothers groups)	7	8	21	41	33	39
Other answers including "landlord", "commercially"	15	10	30	15	20	24

Table 40 Who Would Do Garden

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Mother, father or both (i.e. within household only)	85	78	62	68	81	63
Family, friends outside household help	—	11	17	12	5	20
Other answers	—	—	4	—	—	4
Not done by anyone	15	11	17	20	14	13
Total families with a garden (= 100%)	40	44	23	40	43	46

Help in Illness

131. In any family with young children, there is usually an immediate problem if the mother falls ill and is confined to bed. It might be expected that the solution would differ in fatherless families and in those where there are 2 parents: again it may differ according to whether the father is away from work because of unemployment or sickness. Of course, whatever the household composition, the mother may be

so conscious of her responsibilities that she does not go to bed when she is ill. All the mothers were asked a hypothetical question: "Supposing you were ill, is there anyone you would ask to come and help you?" The answers, summarised in Table 41, may be taken as one indication of the extent to which the mothers felt they could rely on their relatives and friends, or possibly of their feelings of isolation.

Table 41 Who Would Help if Mother was Ill

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
No need for help from outside household: family would manage	18	13	—	3	10	6
Relatives, friends or neighbours would help	64	60	69	80	80	73
Would ask "Welfare", ask for Home Help; for children to go into care	3	2	4	6	2	2
Don't know and other answers	15	25	27	11	8	19

132. Some mothers described arrangements which had been made in the past, and which they hoped could be repeated.

"My parents would help; Father cooks and does everything." [Divorced woman, 3 children aged 14, 13 and 10 years.]

"When I had tonsillitis 2 months ago, my mum used to come up every day." [Separated wife, 2 children aged 2 years and 1 year.]

"My neighbour would pop in but there is no one to rely on. People say keep Carol (13 years) home from school but that's not fair on her." [Widow, 4 daughters aged 13 to 5 years.]

"I'd have to have the children fostered out. The only people I know, they're all at work. You can't expect people to take time off just because you're ill." [Unmarried mother, 4 children aged 11 to 2 years.]

The 2-parent families were more likely to be able to cope entirely by themselves than were the 1-parent families, 16% compared with 5%. Usually this meant that the husband or older children would take on extra responsibilities. If the mothers replying that they would manage within the household are excluded from the analysis, between seven-tenths and nine-tenths of those families who would seek outside help were able to name the relatives or friends to whom they would turn. The remaining one-tenth to three-tenths of mothers in each group needing outside help could not immediately think of friends or relatives whom they would be prepared to ask, and most were unsure how they would in fact manage in the event of illness; a few said they would seek official help in the form of home helps or by asking for the children to be received into the care of the local authority.

CONTACTS WITH SOCIAL WORKERS

133. At the time of the study, Supplementary Benefits, together with National Insurance benefits and Family Allowances formed the basic income maintenance schemes in this country.¹ These schemes are the responsibility of the Department of Health and Social Security, and are administered separately from the social work services.² But the Supplementary Benefits Commission have a duty to exercise the functions conferred on them by the 1966 Act, "in such manner as shall best promote the welfare of persons affected by the exercise thereof".³ The Commission see to be their primary welfare responsibility that of ensuring that the claimant's needs are fully investigated and taken into account in determining his entitlement to supplementary benefit. But in addition to providing for a family's cash requirements, visiting officers are instructed to take note of any need for other services which comes to light in the course of investigating the claim. Normally no action is needed beyond ensuring that the claimant knows the appropriate source of help. But if the claimant is unable to seek that help himself and has no one who can do so for him, it is for the visiting officer, with the claimant's consent, to make an

approach on his behalf to the appropriate welfare agency. Conversely, social work agencies are concerned both with the basic income of their poorer clients and with ensuring the provision of various other benefits to which they may be entitled. Some families first claim a supplementary allowance on advice from social workers, and some who are already receiving supplementary benefit are referred for social work help by the officers of the Department of Health and Social Security. An interesting association which will be discussed in Chapter 6 was that families in the study who were in contact with social workers were more likely than others to receive additional payments for exceptional needs from the Supplementary Benefits Commission.

134. The proportion of mothers in the study groups who had seen social workers from various agencies during the past 2 years are shown in Table 42.

¹ Now extended by the Family Income Supplements Scheme.

² The central government responsibility for most social work services rests with the Department of Health and Social Security; the services are administered by local authorities.

³ Ministry of Social Security Act 1966 Section 3(1).

Table 42 Social Workers Seen In Last 2 Years

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Education welfare officer . . .	22	25	18	20	21	20
Medical social worker	3	22	10	16	—	7
Child care officer	7	7	25	22	21	—
Probation officer	7	2	14	14	12	6
Other social worker*	23	32	33	38	28	15
Health visitor	53	57	53	63	54	43
Home help	5	2	—	8	3	—

* Includes psychiatric social workers, mental welfare officers, marriage guidance counsellors, diocesan welfare workers.

Approximately one-fifth of mothers in all groups said they had seen an *education welfare officer* within the past 2 years. In many cases this contact was concerned with the award of a clothing grant by the local education authority. The relatively high proportion, nearly a quarter, of sick men's families who had seen a *medical social worker* is not of course surprising in view of their greater contact with hospital services. More of the mothers on their own than of the wives of male claimants said they had seen a *child care officer* (17% compared with 7%) and more had seen a *probation officer* (11% compared with 4%). Both these agencies are concerned with questions of reconciliation, maintenance and custody of children; the difference between the male and female groups may be largely attributed to this. None of the widows said they had seen a child care officer; this was in contrast to the other fatherless families, of whom 22% had been in contact with a child care officer. Also in Table 42 are the proportions of mothers who had seen a *health visitor* in the last 2 years. Health visitors are concerned with the health and welfare of all members of a family, but particularly that of the young children. Between two-fifths and three-fifths of mothers in each group said they had seen a

health visitor in the past 2 years, including almost all of those with children under 2 years of age. Mothers may see a health visitor at home or at a child welfare clinic; about two-fifths of mothers with children under 2 attended such a clinic.

135. Between three-fifths and four-fifths of mothers in each group of families had seen someone from at least one agency in the past 2 years.⁴ There was virtually no difference between the fatherless families and the 2-parent families in this respect; the proportions were 71% and 67% respectively. Among the fatherless families, rather fewer of the widows (61%) had been in contact with a social worker at all, than of the separated wives (78%). Table 43 shows the number of social workers seen in the previous 2 years by mothers in the study groups.

Between 9% and 31% of families in all groups had seen at least 3 social workers (including health visitors) in the past 2 years. More of the unmarried mothers and the separated wives had seen this number than mothers in the other groups.

⁴ If contact with health visitors is left out of account, the proportion of mothers who had seen any other social workers during this period ranged from one-third to three-fifths.

Table 43 Number of Social Workers Seen in Last 2 Years

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Mothers who had seen in past 2 years:	%	%	%	%	%	%
3 or more social workers	13	15	31	31	15	9
1 or 2 social workers	60	67	45	47	54	52
No social workers	27	18	24	22	31	39

This is not explained solely by the fact that in these groups both the mothers themselves and their children were rather younger. It may be that the unmarried mothers and separated wives had more need of social work help or there may perhaps be a difference in the recognition of the need of different groups, in the sense that teachers, doctors and officials may refer for social work help families of certain types more than they do others. It may be of interest that those mothers who had been in touch with the health visitor were more likely to be in touch with other social workers as well. This was true both for mothers with young babies, and for those mothers with older children who had seen health visitors.

136. Some of the comments made by the mothers illustrate the kind of help which was appreciated, and the contact which was not thought helpful.

"She is very helpful in all sorts of ways [welfare officer]. She's such a pleasant woman; she organises things. It's not what she does so much as just coming and sitting and chatting." [Sick man's wife, 1 daughter aged 13 years.]

"The health visitor listened to all my moans and groans—I used to get terrible fits of depression—and she got in touch with the psychiatric social worker for me. And she helped a lot with the baby." [Widow, 4 children, 10 years to 21 months.]

"She [health visitor] is a nuisance. She just tells you to get a job. I say, 'Find me one'." [Unmarried mother, 1 child aged 2 years.]

"They don't seem to know what to do. It's a waste of time; you tell them your circumstances and you never see them again. Perhaps there is nothing they can do." [Unemployed man's wife, 3 children aged 13, 10 and 4 years; had seen a health visitor and a mental welfare officer.]

137. All the mothers were asked whether there was anything that they would like to talk to a social worker about at the present time. Less than one-third in any group said that there was something they would like to discuss; those who in the last 2 years had been in touch with a social worker, other than a health visitor, were more likely to say they would like to do so than the others. A problem mentioned frequently by those who did want to talk to a social worker was that of housing. Others mentioned a variety of worries; their own feelings of depression or general anxieties about the future, their children's behaviour, or specific enquiries like getting a place in a day nursery for a child or the financial implications of a second marriage.

SUMMARY

138. The majority of mothers in all the study groups said they were in touch with their own parents, and most were in touch with brothers, sisters and other relatives. The 2-parent families were, of course, more likely to be in touch with the husband's side of the family and to have seen his relatives recently. There were also differences among the groups of mothers on their own in the proportions in touch with the father's relatives; relatively more of the widows and divorced women and fewer of the unmarried mothers and separated wives. But although the lone mothers for the most part lacked the support of one set of relatives, compared with the 2-parent families, they tended to see their own relatives more frequently. And more of the lone mothers acknowledged help given to them by their relatives. There are many difficulties in interpreting the findings on this subject, but it appeared that the unemployed men and their wives were those least likely to have had help from relatives. Proportionately more of the separated wives acknowledged the help of relatives than did the widows or unmarried mothers. Help mentioned by the mothers was of many kinds; most commonly it consisted of clothing and extras for children and for the mother herself, baby sitting, and gifts of various household goods. As would be expected the fatherless families were more likely to look outside the household for help with decorating, minor repairs, etc.; it may be of more significance that the unmarried mothers were less likely than the other lone mothers to expect such help from relatives and friends. When the mothers were asked to imagine what would be the situation if they themselves were ill and confined to bed, the mothers on their own again predictably would turn for help from outside the household more than those with husbands at home. The majority of families in all groups could name a relative, friend or neighbour on whom they could rely in such an emergency, but there was a significant minority of those who would need outside help, but who were unable to say with confidence how they would be able to obtain it.

139. The majority of mothers in each group had had some contact with official agencies offering advice and support in the previous 2 years. The proportions of mothers in each group who had seen any social workers in the past 2 years were similar, but the unmarried mothers, separated wives, and those mothers in all groups who had been in touch with a health visitor, were those most likely to have seen at least 3 social workers.

CHAPTER 5

INCOMES AND SUPPLEMENTARY BENEFIT ASSESSMENTS

140. This chapter is concerned with incomes, and with supplementary benefit procedures as applied to the families in the study. The data used are taken mainly from local office records. The chapter includes a description of the families' sources of income and the total amount of their income in relation to a common standard of "basic need". Although all the families in this study were claiming supplementary allowances, the total incomes of families of the same size and composition were not necessarily the same. Allowances in addition to the basic scale rates are made to some groups of claimants, and incomes from other sources are treated in various different ways in the assessment of benefit payable. The ability of some claimants to increase their income by part-time work is also particularly relevant to the families' total resources, so this chapter also describes the mothers in the study who had part-time jobs. It must be borne in mind throughout this chapter, as in others, that the analysis relates only to the study groups of families, which are not collectively representative of claimants in general. Some analyses which are based on representative random samples of claimants with dependent children are given in Appendix D. The Supplementary Benefit technical terms used are defined in Appendix A. The Supplementary Benefit scale rates in operation at the time of the study and the scale rates current at November 1970 are given in Appendix B. The principles of supplementary benefit assessment procedure are also described in the "Supplementary Benefits Handbook" (HMSO 1971).

VARIATIONS IN INCOME BETWEEN FAMILIES

141. The Supplementary Benefits Commission does not use the same classifications as those used in this report to define the 6 study groups. Although claimants are categorised as, for example, unemployed, sick, retirement pensioners, etc., for various administrative purposes, the rules for calculating the amount of benefit payable are, with significant exceptions which will be described later, the same for all groups. These rules are concerned basically with the claimant's "requirements" and with the amount and type of

his other income, if any. It may be readily understood that, for instance, 2 divorced women, each with children of similar ages, may be entitled to different amounts of supplementary benefit, because one is receiving substantial maintenance from her ex-husband and the other very little. But it is also true that 2 claimants in similar family circumstances and both receiving supplementary benefit may have quite different total weekly incomes, because one has "disregarded" income from a part-time job, or from a charitable trust. The reasons for differences in total incomes may be summarised as follows:

- (a) Because of an entitlement to the long-term addition or other additional allowances, or because of deductions made in the course of the assessment.
- (b) Because incomes from some sources are left out of account or "disregarded" wholly or in part.
- (c) Because the rent paid by different families varies, and so consequently does the amount allowed for rent in their supplementary allowances. Normally the rent allowed is equal to the actual rent paid, but if the rent is regarded as unreasonably high, the amount allowed for rent may in some circumstances be less than the rent payable by the claimant.

SUPPLEMENTARY BENEFIT: ADDITIONS AND DEDUCTIONS

Additions to Basic Scale Rates

142. The number and proportion of families in the study receiving various additions to the basic scale rates are shown in Table 44.

143. **Long-term addition.** All families who have been claiming a supplementary allowance for 2 years, except the unemployed, are entitled to receive the long-term addition. (People over retirement age who receive supplementary pensions are entitled to the long-term addition from the date of their claim.) At the time of the study the amount of the long-term addition was 10s [50p] per week. One factor on

Table 44 Additions to Basic Scale Rates

	<i>Unemployed men</i>		<i>Sick men</i>		<i>Unmarried mothers</i>		<i>Separated wives</i>		<i>Divorced women</i>		<i>Widows</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Long-term addition	—	—	25	42	31	63	30	47	31	51	27	50
"Blind" scale rate	1	2	2	3	—	—	—	—	—	—	—	—
Additions for exceptional circumstances:												
Special diets	6	10	8	13	1	2	—	—	1	2	—	—
Other exceptional circumstances	3	5	2	3	—	—	1	2	—	—	4	7
No additions to basic scale rates	52	87	27	45	18	37	33	51	30	49	27	50

Percentages add up to more than 100 because more than one addition may be paid to any particular family.

which the families were selected for interview was the length of time they had been claiming an allowance: the proportions of each group receiving the long-term addition reflect this sampling requirement.

144. "Blind" scale rates. There is an entitlement to a higher scale rate for claimants or their dependants who are blind. Two sick men and one unemployed man in the study were receiving the "blind" scale rate.

145. Exceptional circumstances additions. Under the Commission's discretionary powers, additions to allowances may be made where there are exceptional circumstances. In considering the need for such an increase, the long-term addition and any disregarded resources in excess of 10s [50p] are taken into account. For instance, if a claimant has special expenses and he has no long-term addition and/or disregarded income from which to meet the extra cost, then his allowance may be increased. Additions for the extra cost of a special diet were paid to 6 unemployed men, to 8 sick men, and to 2 lone mothers in this study. This does not necessarily imply that they were the only claimants on a special diet: in other cases the cost of the diet may have been covered by the long-term addition or by disregarded income. Additions towards extra costs in other exceptional circumstances were made to the allowances of 5 male claimants and to 5 female claimants (the majority of these additions were towards the cost of extra heating).

Deductions in Exceptional Circumstances

146. Wage-stop Deductions. The main deduction which may be made in the calculation of a supplementary allowance is that known as the wage-stop. This deduction is made under the provision of the Ministry of Social Security Act (1966), which limits the allowance payable so that a claimant's income is not greater when he is unemployed or temporarily sick than it would be if he were working full-time in his normal occupation. Sixteen (27%) of the unemployed men had their allowances reduced by a wage-stop deduction. The amount of the wage-stop deductions ranged from 1s [5p] to £4 9s [£4.45] (figures are given to the nearest shilling). The average (mean) amount was £1 1s [£1.05] and the median was 13s [£0.65]. Those whose allowances were reduced by the wage-stop were not exclusively large families: 3 had only 1 child, 2 had 2 children, 6 had 3 children and 5 had 5 or more children. But the largest families did have the heaviest wage-stop deductions: of the 11 families with 1, 2 or 3 children, the wage-stop deductions were less than 13s [£0.65] in 9 cases and £1 14s [£1.70] and £1 15s [£1.75] in the other 2 cases; whereas of the 5 families with 5, 6, 7 or 8 children, the wage-stop figures were 15s [£0.75], £1 7s [£1.35], £1 16s [£1.80], £2 and £4 9s [£4.45]. Three unemployed men with chronic medical conditions received exceptional circumstances additions which brought their incomes up to basic scale rates with rent allowances. More than half of all the families whose allowances were restricted by the wage-stop had received lump sum grants for exceptional needs during the 12 months before the interview (see Chapter 6, paragraph 201). There were also 5¹ wage-stopped families where the mother said at the interview that they were currently receiving rate rebates, which would have the effect of increasing their total incomes.

147. Other Deductions. Two sick men had their allowances reduced by 18s [£0.90] as they had been in hospital for more than 8 weeks, and after this time a deduction is normally made to allow for the assumed saving in household expenses. Two of the lone mothers had deductions made from their basic scale rates: in these cases an overpayment had been made in the past and the claimants (both separated wives with disregarded income from part-time work) were repaying the amounts by small weekly instalments.

INCOME FROM OTHER SOURCES

Disregarded Income

148. Income from certain specified sources may be disregarded, in whole or in part, in the calculation of a claimant's allowance. The amount of disregarded income represents an actual financial gain to the family. All but one of the widows had some income disregarded, whereas 20% to 30% of the separated wives, divorced women and sick men, and only 10% of the unemployed men and the unmarried mothers had some disregarded income. The most usual sources of disregarded income from the families in the study were certain national insurance benefits and the earnings of the mother.

149. Widowed Mother's Allowances and Disablement Pensions. Fifty-one of the 54 widows in the study were receiving a widowed mother's allowance, part of which benefit is disregarded (7s 6d [37½p] a week each for the first and second child, and 5s 6d [27½p] for each subsequent child, up to a maximum of £2). Up to £2 of industrial or war disablement pensions can also be disregarded. One unemployed man and 3 sick men in the study were in receipt of such a pension.

150. Mother's Earnings. The proportions of mothers who were working part-time ranged between 10% and 30% among the study groups. The characteristics of the working mothers are discussed later in this chapter. Meantime, it is sufficient to note that more of the mothers on their own were working than were the wives of the sick and unemployed men. Among the mothers on their own, more of the divorced than of the unmarried mothers went out to work. Rather less than half of all the working mothers had a disregard of as much as £2; the majority were therefore earning less than £2 (net) a week. Just over a quarter of the working mothers (16 out of 58) were earning £3 or more per week, and one-eighth (7) were earning between £5 and £8; in these cases the financial benefit to the mothers was the disregarded amount of £2.

151. Other Disregarded Income. There are various other possible sources of "disregardable" income, but they did not occur very frequently among the families interviewed. One unemployed man and 2 widows had capital from which a small amount of "tariff" income was assumed but disregarded; one sick man and 2 widows had mineworkers' pensions; 2 sick men received superannuation payments; and charitable payments were received by 1 sick man, by 1 separated wife, and by 2 widows. Some or all of the income from each of these sources was disregarded in the assessment.

¹ The actual number of families receiving rate rebates is not known, as there was some confusion between the answers to questions about rate rebates and those about rent rebates.

Income Taken Fully into Account

152. It may be of interest to give a description of the other sources of income for the study families, although these did not affect the *amount* of their total incomes. These sources differed considerably between the groups.

153. **Social Security Benefits Taken into Account.** Family allowances are payable to virtually all families with 2 or more children, and about three-quarters of the families in each group were receiving this allowance. This income is taken fully into account in assessing the claimant's resources, as is National Insurance sickness benefit which was paid to 90% of the sick men in the study. Two widows, whose only dependent children were illegitimate, were receiving widow's basic pension, which was also taken fully into account.¹ National Insurance unemployment benefit is also taken fully into account, but it was not known how many men in this study were receiving this benefit. This is because claimants registering as unemployed are paid their supplementary allowances at the local Employment Exchange. The DHSS provides an overall assessment of each individual claimant's requirements, and the Department of Employment pays him the amount of any unemployment benefit due plus the necessary amount of supplementary benefit. The details of any unemployment benefit paid weekly are not routinely recorded in the individual's case-papers held in the DHSS local offices.² Two of the unemployed men's wives were (by virtue of their own National Insurance contributions) receiving national insurance benefits which were taken into account; in one case sickness benefit, and in the other maternity allowance. None of the unmarried mothers, separated wives or divorced women were receiving any national insurance benefits at all.

154. **Maintenance payments.** Under the Ministry of Social Security Act (1966)³ a man is liable to maintain his wife and his children, including illegitimate children of whom he has been adjudged the father. When a woman is in receipt of a supplementary allowance, any such contributions for maintenance paid to her directly are taken into account and the amount deducted from her supplementary allowance. Alternatively the local office may pay the full allowance assessed according to her family's requirements and arrange that the Department itself should receive the payments from the father. This latter provision is now widely used, particularly where a Court order is in force.⁴ Table 45 gives the proportions of families in 3 groups⁵ where maintenance payments were taken into account and shows whether they were collected by the mother or the local office. Sometimes of course the payments actually made were very sporadic; the table does not indicate anything about *regularity* of payments.

The proportion of unmarried mothers who were receiving maintenance payments, although smaller, was not significantly different from the separated wives and divorcees. In fact 3 of the 17 unmarried mothers not receiving maintenance had been living in a common-law marriage with the father of their children until his death, but did not of course receive any insurance benefit from the State or private schemes. If these 3 cases are excluded from the analysis, the proportions in each group receiving maintenance were almost the same.⁶ The unmarried mothers were, however,

less likely than the separated wives to have their maintenance payments collected by the local supplementary benefits office. This may have been because as a group they were more likely than the others to rely on voluntary payments from the fathers of their children rather than Court orders. Such voluntary payments are less frequently diverted to the Department. A significantly lower proportion of the unmarried mothers, 57% when compared with 76% of the divorced women, had obtained Court orders for maintenance. Sixty-six per cent of the separated wives had obtained Court orders. Table 45 shows that in a small number of families, in each of the 3 groups, some maintenance payments were collected by the mother and some payments collected by the local office: these families received maintenance from more than one man. In a few other families where more than one man was involved, maintenance payments were received from only one or from none.

RENTS

155. In addition to the appropriate scale rates, claimants are paid an allowance for rent. This rent allowance is based on the net rent and rates paid by the claimant. As provision for services such as lighting and heating is included in the scale rate, a deduction is made from the gross rent paid by

¹ One other widow did not receive a pension at all. The daughter of the marriage had already left school at the time of the husband's death, and the widow was now claiming a supplementary allowance because she had to give up work to care for an illegitimate child.

² In 1968, 44% of unemployed men with dependent children who were claiming a supplementary allowance were also in receipt of unemployment benefit.

³ Section 22. Under the same section of the Act a woman is liable to maintain her husband and her children, including illegitimate children.

⁴ In 1967 two-thirds of all Court orders (including those for the maintenance of wives and ex-wives without children) were "diverted" to the (then) Ministry; in the same year one-fifth of out-of-court arrangements for maintenance payments were diverted to the Ministry. In 1970 payments were diverted to the Department of Health and Social Security for three-quarters of all Court orders and one-quarter of out-of-court arrangements.

⁵ In the study group of widows 13 had illegitimate children: 8 of them were receiving some maintenance payments. (These are not included in Table 45.) The proportion of widows interviewed who had illegitimate children was high, 24% compared with 7% of all widows with any dependent children claiming supplementary allowances in November 1968. This high proportion was probably because the sample design for this study required a disproportionate number of widows with young children.

⁶ Among supplementary benefit claimants generally (that is when the number and ages of children are not matched, as they were in this study) the proportions receiving maintenance varies among mothers of different marital status. The number of claimants in each group in June 1970 and the number of Court orders and out-of-court arrangements made in respect of these families are shown below. Occasionally there may be more than one order or arrangement for one family, covering different children.

	<i>No of claimants with dependent children under 16</i>	<i>No of maintenance provisions: Court orders and out-of-court arrangements</i>
Unmarried mothers	49,888	28,976
Separated wives	91,456	69,264
Divorced women	34,432	33,536

Court orders are relatively more common for legitimate than for illegitimate children. At June 1970 court orders had been made in respect of 58% of legitimate children and 29% of illegitimate children in the families above; out-of-court arrangements covered a further 14% of legitimate and 22% of illegitimate children. Seventeen per cent of the separated wives and 28% of the divorced women had one or more illegitimate child.

Table 45 Arrangements for Maintenance Payments by Fathers

	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>
	%	%	%
Maintenance payments collected/received by local office	37	52	52
Maintenance payments collected/received by mother	22	19	15
Some payments collected by local office, some by mother	6	4	11
No maintenance payments made	35	25	22

the claimant where these services are included in the rent paid. For 26 families in the study the landlord provided such services; for 21 of these 26 cases the difference between gross rent and net rent was less than 10s [50p], and for the other 5 cases it was between 10s [50p] and £1.

156. The amount of rent paid was of course related to the type of tenancy. At least half of the local authority tenants in each group paid rents of under £3, whereas two-thirds of all the furnished accommodation was rented for more than

£3. The unfurnished accommodation included more of the cheapest rents: about half of all the families in this type of accommodation paid less than £2 a week.

157. Table 46 shows that the groups were similar in the range of rents they paid, except that fewer of the unemployed men's families paid rents of £3 or more. It seemed that this was because more of the unemployed men were in cheaper local authority housing, rather than because they rented cheaper accommodation in the private sector.

Table 46 Net Rents (Owner Occupiers Excluded)

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Less than £2 per week	30	18	23	20	14	28
£2 but less than £3 per week	44	38	40	39	35	26
£3 but less than £4 per week	16	33	27	25	31	35
£4 or more per week	10	11	10	16	20	11
Total families in rented accommodation (= 100%)	50	45	48	61	55	46

158. **Unmet Rent.** In the calculation of a family's requirements, the net rent is normally met in full by the rent allowance. However the rent addition may be less than the full amount if the claimant has a subtenant; if the rent includes such things as lighting or heating (see Paragraph 155); or if the rent is regarded as unreasonably high. In 7 cases the net rent of a (tenant) family was not met in full by the rent allowance; 5 of these were for furnished accommodation. The net rents ranged between £2 5s [£2.25] and £7 15s [£7.75], and were unmet by amounts from 5s [25p] to £2.

Owner-occupiers

159. So far the discussion of rent allowances has been concerned with families who were renting their accommodation, either from the local authority or from a private landlord. In every group there was also at least one family buying their house or who already owned their house or, in 2 cases, caravan (Table 47).

160. When a claimant owns the house in which he is living, the "rent allowance" includes an amount for repairs

Table 47 Owner Occupiers

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Families with outstanding mortgages or rental purchase agreements	7 (12%)	11 (18%)	0 (—)	3 (5%)	5 (5%)	7 (13%)
Families who owned their house entirely	3 (5%)	4 (7%)	1 (2%)	0 (—)	1 (2%)	1 (2%)
Total owner occupiers	10 (17%)	15 (25%)	1 (2%)	3 (5%)	6 (10%)	8 (15%)

and insurance (£10 per annum is allowed where the rateable value of the property is £55 or less) and the weekly equivalent of the rates and ground rent (if any). In the case of a claimant who is buying a house on a mortgage, the "rent allowance" includes the equivalent of the interest paid on the mortgage but not the capital repayments. Claimants with a mortgage are normally advised to ask the building society to make some concession, for instance in allowing the mortgage capital to be repaid at a lower rate over a longer period or for the interest only to be paid. (Where subletting is the only means by which an owner-occupier can meet mortgage capital repayments, the Department may offset the profit from subletting against such capital repayments, instead of taking such profit into account in calculating the "net rent".)

161. A number of the owner-occupiers in the study were attempting to pay something towards capital repayments. In some of these cases the claimants may have made a deliberate choice to continue repaying mortgage capital, perhaps over a

longer term, as well as paying interest on the loan, although this meant regularly paying out more than the amount allowed by the Department for their rent. But it may not always have been a conscious decision: some may not have been aware exactly how their supplementary allowance was made up, and may not have known the amount allowed specifically for their rent. Some claimants may not have been fully aware of the possibility of extending a mortgage term and keeping up interest payments only; and in some cases the option of doing this is not in fact open. In a few cases in this study the building society was known to be putting pressure on the claimant to keep up the capital repayments.

162. The total weekly amounts which the study families paid for housing, including any payments to building societies, rates, and the calculated amount payable for repairs, insurance, etc., are shown in Table 48. These figures include the families who had already completed the purchase of their homes.

Table 48 Weekly Housing Costs (Owner-Occupiers)

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Less than £2	3	3	1	—	2	3
£2 but less than £3	—	4	—	—	1	1
£3 but less than £4	3	2	—	2	1	2
£4 or more	2	3	—	—	—	1
Amount not known	2	3	—	1	2	1
Total owner-occupiers	10	15	1	3	6	8

Half the families out of 34 whose total housing costs were known were paying more than £3 a week. The proportion of owner-occupiers with the highest housing costs, over £4 per week, was similar to the proportion of tenant families paying an equivalent amount in rent and rates (18% of owner-occupiers where housing costs were known, compared with 16% of tenant families).

163. **Unmet Housing Costs: owner-occupiers.** In 12 cases the weekly amount the owner-occupiers were paying for their accommodation was met by the amount allowed for rent in their supplementary allowances. These included all the 10 families who owned their home entirely; in these cases the rent allowed equalled the weekly equivalent of the annual rates, with an allowance for repairs and insurance. In 9 other cases it was not known how much the claimant was paying to the building society. But 22 of the 43 claimants who were in the course of buying their houses were known to be paying more than the rent allowed. Nine of these (1 unemployed man, 4 sick men, 2 separated wives and 2 divorced women) were paying between £1 and £2 10s [£2.50] more per week than the rent allowed to them.

TOTAL INCOME IN RELATION TO A MEASURE OF "BASIC NEED"

164. After examining the component parts of the supplementary benefits assessment in some detail, the distribution

of incomes among the groups of families can be compared. The total amount of each family's income from all sources was considered in relation to that family's "basic need". "Basic need" is defined for this purpose as the basic scale rates plus net rent or housing costs. Although this measure uses the supplementary benefit basic scale rates it differs from the concept of "requirements" used for supplementary benefit assessments in putting any additional allowances, including the special scale rate for the blind, the long-term addition, and any exceptional circumstances additions, together with disregarded income, on the "credit" side, i.e. income in excess of "basic need"; and any deductions, including wage-stop, unmet rent, and unmet housing costs of mortgage payers on the other side of the balance. "Net rent" or "housing costs" was the actual expenditure of the families on housing, as nearly as could be ascertained. Table 49 gives an analysis of the incomes¹ of the 6 groups of families.

165. Considerable variations in levels of income relative

¹ There are two known sources of possible discrepancy in calculating "total income": (a) mother's earnings: the mothers may have been earning sums of up to £2 which were not recorded in the casepaper—from the interviews 4 cases like this are known, (b) rent and rate rebates: the net rent shown in the casepaper for wage-stop or unmet rent cases may not allow for any rebates of rent or rates. (For claimants without a wage-stop or any unmet rent, the amount of any rent or rates rebates would be deducted from their allowance and so would not affect their total income.)

Table 49 Total Income in Relation to "Basic Need"

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Income exceeds "basic need" by:						
£2 or more	5	14	4	12	21	20
£1 up to £2	5	5	6	6	5	53
10s up to £1	3	29	53	31	32	21
1s up to 10s	5	7	—	5	3	2
Income equals "basic need"	47	28	37	41	31	2
Income less than "basic need" by:						
1s up to 10s	12	4	—	2	3	2
10s up to £1	8	4	—	—	2	—
£1 up to £2	13	7	—	3	3	—
£2 or more	2	2	—	—	—	—

to "basic need" can be seen among the 6 groups of families. First, with one exception, more than half of the families in each group had incomes greater than "basic need". The exception was markedly different. One in 3 families¹ in the *unemployed* group had incomes which were in fact less than "basic need", and only one-fifth had any income in excess of this standard. The explanation is two-fold; 16 of this group were subject to the wage-stop, and the unemployed are not entitled to the long-term addition. More than half of the *sick* group had incomes greater than "basic need"; a few, mostly owner-occupiers with housing costs not met in full, had total incomes less than "basic need". Almost all the *unmarried mothers* either had incomes between 10s [50p] and £1 more than "basic need" (53%) or had incomes equal to their "basic need" (37%); none had incomes less than this level. In this group the effect of the long-term addition is noticeable: the proportions demonstrate that very few of these unmarried mothers had incomes apart from supplementary benefit, except for those which are taken fully into account, such as maintenance payments. The *separated wives* and *divorced women* were very similar to each other, when each group is considered as a whole. Over half of each group had incomes greater than "basic need". Eighteen per cent and 26% respectively had over £1 more than "basic need": in these cases all but one of the mothers were working part-time. The *widows* appear in this table as the group with by far the highest proportion having incomes greater than "basic need"; and they also include markedly the highest proportion with incomes at least £1 greater than "basic need". This shows the effect of the disregarded portion of the widowed mother's allowance, together with, in many cases, the long-term addition.

Income and "Basic Need" in Relation to other Factors

166. The measure of "basic need" used in this study was based on the supplementary benefit scale rates appropriate to adults and to children of different ages, according to the composition of each individual family. The question of how far the scale rates are adequate or equitable for different age-groups is not touched on here. But when the measure of "basic need" was compared with the total income for each family, there were differences between those with children of different ages, produced by the net effect of additions,

deductions and disregards. The families which included children under 5 years of age tended to be among those with the lowest incomes in relation to their "basic need": more of these families were among the more recent² claimants who did not receive a long-term addition—and mothers with young children were less likely to go out to work. Among the male claimants, 30% of families with children under 5 had incomes less than "basic need", compared with a figure of 15% where all the children were 5 years and over. Among the fatherless groups, the total numbers with incomes less than "basic need" were very small, but an association with the ages of the children can be shown at a higher point in the income scale: 37% of families with children under 5 had incomes greater than "basic need" (rather than equal to or below "basic need") compared with 88% of those with no under 5-year-olds. When families of different sizes within the 6 groups were considered, no significant differences were found in spite of the fact that the amounts of the wage-stop deductions in the unemployed group were greater among the larger families (paragraph 146).

167. The position of wage-stop families has already been referred to here (paragraphs 146 and 165), and is well known. The difficulties of trying to keep up mortgage capital repayments while on supplementary benefit may be less widely recognised. Of the 21 owner-occupiers among the male claimants, 11 (52%) had incomes which were less than "basic need" (defined so as to include their capital repayments if any) whereas only 19 out of 95 (20%) tenant families of male claimants had incomes below this level. Among the mothers on their own, nearly half of the owner-occupiers (6 out of 13) but only 2% of tenants (5 out of 210) had incomes below the "basic need" level.

¹ As already stated, this proportion may be slightly over-estimated as no allowance has been made for any rate or rent rebates received by the wage-stopped families which might have brought their incomes up to the level of "basic need". Material from the interviews indicated that 5 of the 16 wage-stopped unemployed were receiving rate rebates, (another 9 were eligible but were not receiving them). Two who were getting rate rebates also currently received rent rebates. None of the wives of the wage-stopped men were working, so they had no disregarded income from this source.

² Partly as a result of the sample design (see Chapter 1 paragraph 15) which required that the families with one child under 5 years should have been claiming a supplementary allowance for between 6 months and 2 years.

168. Among the families in this study there were three main factors which operated to give relatively higher levels of income. First the long-term addition, which in supplementary benefit assessment is a part of the "requirements" of claimants who have been receiving allowances for a long time, except for those registered as available for work. It is paid to meet special expenses in long-term cases and to obviate the need for detailed enquiries. This entitlement benefited the long-term claimants in every group except the unemployed. Secondly, the disregarded portion of the widowed mother's allowance produced higher incomes for almost all the widows. The third factor, part-time earnings, could and did operate in all 6 groups. This is the chief way in which a family on supplementary benefit can raise their income level. In the remainder of this chapter, the characteristics of the working mothers in this study will be compared with those who did not work.

WORKING MOTHERS

169. Women bringing up children on their own, who work and earn enough to support the family, with or without contributions from the father, are outside the scope of this study. So are those families where the husband is sick or unemployed, but has an income from insurance benefits, and/or the wife earns enough to make a total income sufficient to keep the family above supplementary benefit level. A mother on her own whose income from maintenance payments is insufficient may have a choice between working full-time or claiming a supplementary allowance. If she

works part-time she may still claim an allowance if her total income is below supplementary benefit level, but if she works full-time she would be ineligible, whatever her earnings, although she may now be eligible for Family Income Supplement. Apart from the financial motive and a desire to feel "independent", many mothers may like to go out to work for the companionship it can bring. But even if they would like to get a job, arrangements for the children may be a problem, and perhaps particularly so for a mother on her own. On the other hand although from the practical point of view it might seem easier for a woman to go out to work if her husband is at home and can help with the children, it may be difficult for either of them to let the wife thus take on the masculine role of sole breadwinner. In the words of the wife of a man suffering from severe mental illness, who had 3 sons aged 9, 8 and 6 years; "The children would find it funny if Mummy went out to work and not Daddy." It should be noted that if the wife of a claimant works full-time, the claimant is not excluded from receiving benefit, although his wife's earnings are taken into account, subject to the usual disregard. A wife whose husband is hoping to return to work shortly may not think it worthwhile for herself or for an employer if she starts a job which she might have to give up suddenly when her husband starts work again. And a man away from work through illness may be very dependent on his wife, so that she cannot be out of the house for very long during the day.

170. Only a minority of mothers in any group in this study had a job at the time of the interview (Table 50).

Table 50 Working Mothers

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Working mothers . . .	6 (10%)	6 (10%)	5 (10%)	11 (17%)	18 (30%)	12 (22%)

Twice as many of the mothers on their own (20%) were working currently than were the wives of sick and unemployed men (10%). But whether the mother was working or not was related to the ages of her children: if the mothers of children under 5 were considered alone, there was little difference between the fatherless and the 2-parent families in the proportion of working mothers. To repeat a note of caution—generalisations to a wider population of fatherless families and others from the findings related to these matched samples are not appropriate (see Chapter 1, Paragraphs 18 and 19). But other evidence¹ suggests that among the general population mothers bringing up young children with no father in the home are more likely to go out to work than are mothers in other families with children of the same age.

171. Among the fatherless families in the study the unmarried mothers included the lowest proportion who were working (10%) and the divorced women the highest proportion (30%). The difference here remains even when only the mothers with pre-school children are compared. The divorced women in the study, and the separated wives, were more likely to have had professional, technical or clerical jobs before their first child was born than were the un-

married mothers: and among the divorced more of these relatively highly skilled women had returned to work. "Higher education and higher skills are factors which appear to encourage women to continue at work all their lives."²

172. Altogether 58 mothers interviewed were working. The numbers in each group were small, and all working mothers are discussed together unless there were differences between the groups. Two-fifths of the mothers worked between 5 and 10 hours a week and three-quarters worked less than 20 hours a week. The kinds of jobs they did were those where short hours are common. The jobs most frequently mentioned were cleaners (16 mothers) and school meals assistants (13 mothers). The latter job is of course many mothers' ideal, apart from pay; it fits in exactly with the children's school hours and holidays. Fifteen mothers worked in shops, cafes or public houses, or in various personal service occupations. Five had clerical jobs, 5 worked in factories, and of the remaining 4, 1 was a "club" collector, 1 a fruit picker, 1 a school caretaker, and 1 made lampshades at home.

¹ For example Audrey Hunt, *A Survey of Women's Employment* (1968) Government Social Survey.

² Audrey Hunt, *op cit*.

173. There was no apparent relationship between the number of children in the family and whether or not the mother went out to work. But as mentioned earlier, the ages of the children were relevant; only 10% of mothers with a child under 5 years were working, compared with 30% of mothers whose children were all over 5. However, since the study was concerned largely with mothers of young children, nearly half of the working mothers interviewed had at least 1 child under 5.

174. Just over half of all the working mothers said they did not need to make any special arrangements for the children, as they were at school during the mother's working hours or could manage on their own: the lone mothers were more likely to say this than the wives of the sick and unemployed. In other studies¹ relatives, especially grandmothers, have been shown to play a very important part in providing care for the children while the mother is at work. In the present study also, 11 mothers, one-fifth of the total, mentioned such arrangements with relatives, other than husbands. Five of the wives of unemployed and sick men said that their husbands helped. Three mothers arranged for their children to attend a nursery while they were at work, 3 took them to a private minder, and 5 mothers took the children to work with them.

175. Not surprisingly, most of the women working said they did so for financial reasons:

"I had to—the Social Security gave me £8 15s and my husband left me lots of little debts, so I could not manage." [Separated wife, 1 son aged 4 years.]

"We could not manage—and the Assistance say there's no more grants for shoes for the boy." [Wife of unemployed man, 1 son aged 11 years.]

About one-third said they went out to work for companionship and "to get out of the house", usually in addition to financial reasons. Over a quarter of the mothers gave more than one reason for working.

"The children were at school, so it's an interest. Anyway it's more money." [Widow, 3 children aged 14, 12 and 9 years.]

176. The mothers who worked did make some financial gain by doing so, because the first £2 of net weekly earnings is disregarded in assessing supplementary benefit and all had a final family income greater than their "basic need". It was shown in Chapter 3 (paragraph 100) that more of the families with a male head had outstanding debts for rent arrears, fuel bills, etc., than the fatherless families; the male claimants' groups also included fewer families where the mother went out to work. If the fatherless groups only are considered, the numbers are large enough to show the inverse association between the mother working and current debt: only 11% of those lone mothers who were working were currently in debt, compared with 29% of those who were not working.

177. The working mothers were compared with the other mothers in relation to those factors which have been taken to indicate material needs or "felt" need, as described in Chapter 2. Working mothers were likely to have more domestic equipment in their homes, and fewer of the working mothers said they needed furniture or domestic equipment currently which they could not afford. Proportionately

twice as many of the working mothers among the fatherless groups spent money on five or more "conventional necessities" each week as did the non-working mothers, 33% compared with 17%. There was no difference between working and non-working mothers in the proportions saying they currently needed but could not afford some item of clothing for their children, nor did they differ in the length of time since the mothers had bought a new coat or pair of shoes for themselves. Although a number of the working mothers had regular help from relatives in looking after the children, those who were working were no more and no less likely than the others to say they had had help of any kind from relatives; nor did they differ in how recently they had seen their relatives. As far as relationships with the wider family were concerned, the working mothers appeared to be neither more nor less isolated than the non-working mothers.

178. The mothers who were not currently working were asked in very general terms about their attitudes towards getting a job at some time. This is a sensitive area in an enquiry such as this, with women who were claiming a supplementary allowance. It was feared that mothers might be anxious if they felt there was any implication that they were expected to get a job, and that they would be concerned to prove their need for supplementary benefit by stressing the impossibility of their going out to work. There is no way of assessing the extent of this kind of bias in the answers obtained.

179. Many of the non-working mothers referred to the children in their replies to the question about whether they planned to get a job at some time:

"Not till the children are older. I don't believe in the children coming home from school and finding me out." [Widow with 3 children aged 13, 12 and 8 years.]

"I would like to, but I can't get anyone to look after the child—no one around here is up to the standard I want for him." [Separated wife, son aged 8 years.]

"I'd like to but it would be very difficult because Robert is handicapped, and even when he is at school it will be a job. He's a difficult child to manage, he's got a violent temper." [Separated wife, 3 sons aged 7, 5 and 4 years.]

180. Although reservations must be made because of the difficulty in classifying the replies, more of the lone mothers answered in fairly positive terms that they planned to get a job at some time. Half of the mothers on their own gave such an indication compared with a quarter of the wives of sick and unemployed men. The reasons given for planning to get a job in the future were similar to those given by the mothers already working. Financial reasons were mentioned frequently.

"The way things are going it looks as if I will have to. I've been here 9 months and I am just beginning to get into debt. I've just sold 6 LPs to get shoes (34s 11d [£1.75]) for the baby. If I want anything, I have to sell something." [Divorced woman, son aged 19 months.]

"I must try and get one. I must do something. I can't manage on what we've got—we won't have anything for Christmas." [Widow, 3 children aged 14, 12 and 9 years.]

¹ Viola Klein (1960) *Working Wives*, Institute of Personnel Management; Pearl Jephcott et al (1962) *Married Women Working*, George Allen and Unwin; Audrey Hunt, op cit.

Other comments were:

"I think it's good for your morale or you become part of the furniture." [Widow aged 30 years, 4 children aged 10, 8, 4 and 21 months.]

"I think so when the baby is old enough to start school. I don't think I should like to stay here all day with no one to speak to; I like company." [Divorced woman, 8 children aged 14 years to 3 years.]

181. Some of those not planning to work said it was not worth while financially:

"If you go out to work they take it off. It's not worth it." [Divorced woman, 3 children aged 13, 11 and 8 years.]

"I can't very well. If I go to work, I'll have to pay out what I earn to mind the babies." [Separated wife, 4 children aged 9, 5, 4 and 8 weeks.]

"When the boy goes to school I shall get a part-time job—until then it's not worth it, as all I earned would go to have him looked after." [Widow, 3 children aged 13, 11 and 4 years.]

It seems from such answers that some people were not aware that £2 of the mothers' earnings could have been disregarded when entitlement to a supplementary allowance was assessed, and that child minding costs may be allowed for. Unfortunately no direct questions were asked about the mothers' knowledge on these points.

SUMMARY

182. The treatment of the various groups of families under the supplementary benefits scheme differed mainly according to the rules which differentiate between various sources of income and types of housing costs, rather than because there is different provision for fatherless and 2-parent families. When each family's total income was measured against their "basic need" (scale rates plus actual housing costs) the unemployed group with one-third of the families below the "basic need" level, were at one extreme, and the widows, with all but 2 families having total incomes in excess of their "basic need", at the other. The main factors contributing to relatively low incomes were the wage-stop deduction and the attempts of owner-occupiers to continue making repayments of mortgage capital. The main factors contributing to relatively higher incomes were the long-term addition, the disregarded portion of the widowed mother's allowance, and the part-time earnings of the mother. Few mothers in any of the study groups worked at all and even fewer of those with children under school age. Those who were employed worked short hours and less than half had to make arrangements for their children to be looked after while they were at work. When arrangements were made, relatives were the most common source of help for all groups. Financial reasons and avoiding boredom were the reasons given for working both by those who were already employed and those who were thinking of getting a job in the future. The mothers who were currently working all gained some financial benefit because at least part of their earnings was disregarded in the calculation of their supplementary allowance. They were also, in some respects, better off in their material circumstances.

CHAPTER 6

PAYMENTS FOR EXCEPTIONAL NEEDS MADE BY SUPPLEMENTARY BENEFITS COMMISSION

183. The award of exceptional needs payments is the main area in the supplementary benefits scheme where some discretion rests with the local officers. In this chapter the number and type of such payments received by each group of families within the period of 1 year are compared, and an attempt is made to trace any relationship between these awards, and the relative need of the groups of families.

FACTORS LIKELY TO AFFECT THE AWARD OF EXCEPTIONAL NEEDS PAYMENTS

184. A weekly supplementary allowance is intended to cover all normal expenditure including food, heating and lighting; repair and replacement of clothing and footwear; household sundries and miscellaneous personal items. The Ministry of Social Security Act 1966 (Section 7) provides that, where an exceptional need arises, a single payment may be made to a person to meet the need, if it appears to the Supplementary Benefits Commission to be reasonable in all the circumstances to do so. During 1969, 500,000 exceptional needs payments were made at a cost of £3 million; this sum out of a total amount of £460 million paid out in Supplementary Benefits during that year. Thirty per cent of the exceptional needs payments were made to supplementary pensioners, the great majority (70%) being made to supplementary allowance claimants under pension age. More exceptional needs payments are awarded to families with dependent children under 16 than to any other group. As the present study is concerned only with families with children, it should be noted that the number of exceptional needs payments awarded was likely to be greater than would be the case in a study of pensioner claimants or of adults with no children.

185. The name makes clear that these payments are only awarded when circumstances are exceptional. Many of the needs met in this way are not recurring, and are not provided for in the basic scale rates, e.g. removal expenses, or the replacement of an essential item of domestic equipment. But other needs may be met even though provision is made in the scale rate. This can come about where a payment must be made to avoid hardship or perhaps to give help to a family whose circumstances are exceptional because, for example, they have been living at or below supplementary benefit level for some time. As nearly 60% of exceptional needs payments awarded in 1967/68 included something for clothing replacements, which are provided for in the scale rate, it is evident that the alternative considerations are quite commonly used. Thus the need for exceptional help may be expected to have some relation to the claimant's stocks of clothing and household goods, acquired before the claim for a supplementary allowance, and to the length of time they had been claiming benefit, or living on an income at or below supplementary benefit level.

186. A family's need cannot reasonably be defined in isolation from the community in which they live, and the standards of the claimant's friends and neighbours will

inevitably influence the demand for exceptional needs payments. Local living standards may also play a part when a claim for help is being considered, and ideas about living standards may possibly in turn lead to consensus developing within local offices about the needs of groups of claimants, e.g. pensioners or unemployed men.

187. Further, the need for exceptional help will be affected by factors related to the claimant personally such as his or her skill at making the money go round and at making economical choices in shopping. Such factors may be a function of an individual's personality or personal expectations, or they may result from previous experience of managing on a low income.

188. When considering the need for an exceptional needs payment, the Commission takes account of any resources which are disregarded in the calculation of a weekly allowance, e.g. income from earnings or capital. If the claimant has disregarded income of more than 10s[50p] which, taken over a period of 4 weeks, would be enough to meet the exceptional need, a special payment is not generally made. Capital of up to £100 is normally ignored when considering an exceptional needs payment but if, after meeting the need himself, the claimant would still be left with £100 or more capital, a special payment will not normally be made.

189. The need for an exceptional needs payment will often be brought to light during a visit to the claimant's home by an officer of the Department, when he will inquire about any changes in circumstances, and when any particular difficulties will be discussed. The frequency of home visits to a particular group of claimants may, therefore, be relevant to the number of awards made (although, of course, awards may be considered as a result of a claim by letter or at an office interview). Generally the Department's policy is that 1-parent families with no other adult in the household should be visited at more frequent intervals than 2-parent families, unless there are signs of special hardship among the latter. If 2-parent families show signs of hardship such as recurring rent arrears or debts, or have particular problems such as poor health, the frequency of visits is increased.

190. In this chapter the pattern of awards of exceptional needs payments among the study groups of families will be described and any relationship between the number and amounts of awards and those characteristics of the families discussed in earlier chapters will be examined. But first a note about terms used. One exceptional needs payment may cover more than one item. For example, on a family's removal from one address to another, a single payment may be made towards the cost of, say, a gas cooker, floor coverings and beds. In this report, therefore, the terms "payment" and "ENP" will be used to denote a single award which may cover one item or several. The term "grant" will be used more narrowly to denote the money paid for one particular item. One "ENP" could, therefore, include a "grant" of £2 for shoes and a "grant" of £10 for a second-hand cooker.

NUMBER AND AMOUNTS OF ENPs RECEIVED BY THE STUDY GROUPS

191. There was considerable variation between the groups of families in the proportions who received one or more exceptional needs payments during the 12 months before the interview (Table 51).

The group with the highest proportion receiving an ENP were the unmarried mothers; 59% of this group had received one or more payments in the last year. The separated wives also had a high proportion receiving payments, 52%. The sick men and the widows had the lowest proportions with payments; only 23% and 26% respectively had received one

Table 51 Families Receiving Any ENPs in Last 12 Months

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families receiving any ENP in last 12 months	42	23	59	52	44	26

in the last year. The proportions did not change substantially if the analysis excluded those families who had not been receiving benefit for the whole year.

192. Of those families who had received any ENPs during the year, the majority had had only one payment, but over

one-third of all the recipients in each group were given payments on two or more occasions (Table 52). Four families (2 unemployed men, 1 sick man and 1 separated wife) had received ENPs on at least five occasions during the year.

Table 52 Number of ENPs Received During Last 12 Months

	<i>Unemployed men</i>		<i>Sick men</i>		<i>Unmarried mothers</i>		<i>Separated wives</i>		<i>Divorced women</i>		<i>Widows</i>	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Families receiving:												
1 payment	16	27	7	12	17	35	19	30	17	28	8	15
2 payments	4	7	3	5	8	16	5	8	8	13	4	7
3 payments	3	5	2	3	3	6	5	8	1	2	1	2
4 payments	—	—	1	2	1	2	3	5	1	2	1	2
5 payments	1	2	1	2	—	—	—	—	—	—	—	—
6 payments	1	2	—	—	—	—	1	2	—	—	—	—

193. The median amounts of money given to the families receiving any ENPs during the year, and values for the lower and upper quartiles¹ are shown in Table 53.

The median amounts awarded to families in each group were between £6 9s (£6.45) and £10. The differences between the groups might have occurred by chance in samples of this size.

¹ If the ENPs are ranked in order of size of the amount paid, the *median* is the middle item, i.e. it has as many items above it as below it. For example, for the unemployed group there were 12 families who received less than the median amount of £10 and 12 who received more. The *lower quartile* is the value which has a quarter of the items below, and three-quarters of the items above it, and the *upper quartile* has one-quarter of the items above, and three-quarters of the items below it.

Table 53 Amounts of ENPs (Median Values)

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Median value	£10	£8 12s (£8.60)	£6 9s (£6.45)	£7 5s (£7.25)	£9	£9
Lower quartile	£5 5s (£5.25)	£7 8s (£7.40)	£4 2s (£4.10)	£3 15s (£3.75)	£5	£4 15s (£4.75)
Upper quartile	£16 10s (£16.50)	£15	£15 10s (£15.50)	£13 15s (£13.75)	£14 15s (£14.75)	£23 3s (£23.15)
Total families receiving any ENPs	25	14	29	33	27	14

GRANTS FOR CLOTHING

194. By far the greatest number of grants awarded were for clothing; in each group more than three-fifths of those families who received an ENP had at least one grant for

clothing. For many of these families clothing was the only item for which a grant was given. Table 54 shows that the proportions who had received clothing grants ranged from 18% of the sick men to 41% of the unmarried mothers.

Table 54 Families Receiving Clothing Grants

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families who had received a clothing grant in last 12 months . . .	33	18	41	36	33	19

Thus the pattern in which the clothing grants were distributed among the groups was similar to the distribution of all ENPs. All the families in the study had dependent children, and the clothing grants were mainly for children's clothing. Four-fifths of all families getting clothing grants had one for the children. Proportionately more men than

women claimants received clothing grants for themselves—17 out of 120 men (14%) compared with 14 out of 228 women claimants (6%).

195. The median amounts given for all clothing grants are shown in Table 55.

Table 55 Grants for Clothing (Median Values)

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Median value	£8 1s (£8-05)	£8 1s (£8-05)	£4 3s (£4-15)	£5	£8	£4 17s (£4-85)
Lower quartile	£5	£6 15s (£6-75)	£2 3s (£2-15)	£2 15s (£2-75)	£4	£4 8s (£4-40)
Upper quartile	£12 5s (£12-25)	£13 3s (£13-15)	£6 10s (£6-50)	£8 10s (£8-50)	£9 5s (£9-25)	£7
Total families receiving grants for clothing	21	9	20	23	20	10

The median values for 3 groups of families were relatively high, £8 1s [£8-05] for the unemployed men and the sick men and £8 for the divorced women. The unmarried mothers, £4 3s [£4-15], the widows, £4 17s [£4-85] and the separated wives, £5, were all considerably lower. The difference is underlined by comparing the inter-quartile ranges for, say, the unmarried mothers and the sick men; three-quarters of the unmarried mothers had grants of less than £6 10s [£6-50] while three-quarters of the sick men had grants of £6 15s [£6-75] or more. The differences are not easy to explain. The high median values for both groups of male claimants are probably related to the fact that the sick and the unemployed were those families with 2 adults to be clothed, and the men in this study received clothing grants for themselves more frequently than the women. There is no obvious explanation for the higher median value of clothing grants made to divorced women, when compared with other fatherless families.

GRANTS FOR OTHER ITEMS

196. Grants for items other than clothing were relatively few, and their numbers are shown, together with the numbers receiving clothing grants, in Table 56.

Rather less than 1 family in 10 had received a grant for bedding (sheets, blankets or mattresses) in the 12 months before the interview—except among the unmarried mothers, of whom 1 in 4 had received such a grant. The median amount given to the unmarried mothers was £6 5s [£6-25] and the medians for the other groups ranged from £3 18s [£3-90] (sick men) to £6 (unemployed men). Grants for furniture were given to 7% of all the families, and grants for removal expenses to 6%. Half of the families receiving a grant towards the cost of removal also received a grant for furniture or furnishings.

THE AWARDS OF ENPs IN RELATION TO SOME CHARACTERISTICS OF THE STUDY FAMILIES

197. The pattern of awards of ENPs can be examined in the light of some of the factors mentioned at the beginning of this chapter. These are: first, the rules governing the award of the payments which may affect the distribution of ENPs among the study groups; secondly, the variations between different local offices; and thirdly, the award of payments as a response to the particular needs or circumstances of certain families or to their general situation relative to other families.

Table 56 Number of Families Receiving Different Types of Grant in Last 12 Months

(Numbers)

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
Number of families receiving grants for:						
Clothing	21	9	20	23	20	10
Bedding	5	6	12	5	5	5
Furniture	3	—	7	10	3	3
Removal expenses	4	1	1	5	2	2
Fuel bills	2	1	1	5	2	2
Repairs	—	—	1	3	—	—
Other	—	1	2	2	2	2

Relevant Aspects of the Supplementary Benefit Assessment

198. The number of exceptional needs payments awarded to the study groups of families was likely to be related to the way the families were affected by other aspects of the supplementary benefits scheme. In particular, if there were many families in a group with capital over £100,¹ or with income disregarded in the assessment of their weekly allowance, the group would be likely to have a lower rate of ENP awards.

199. For this study the exact amounts of capital possessed by each group was not recorded, and the number of families with capital of under £324 was not known. However, it is known that only 2 widows and 1 unemployed man had amounts of over £325. Appendix D shows that among the general population of supplementary allowance claimants with dependent children, 14% of widows and between 2% and 5% of other groups had capital of £100 or more. It seems unlikely that the study groups included proportions much higher than these, and the possession of capital probably was not relevant to the distribution of ENPs among them.

200. The study groups of families have been shown to differ considerably from each other in the proportions with disregarded income² (Chapter 5, paragraphs 148 to 151). All but one of the widows had some income disregarded, whereas 20% to 30% of the separated wives, divorced women and sick men, and only 10% of the unemployed men and the unmarried mothers had some disregarded income. Thus the relatively low rate of ENPs awarded to widows, and the higher rate for unmarried mothers were likely to be reflections, to some extent at least, of these differences in disregarded income. For three groups, the sick men, the separated wives, and the divorced women, the numbers involved were large enough to examine whether there was in fact a direct relationship between disregarded income and exceptional needs payments—in other words, whether those claimants with disregarded income had sufficient (as understood by the Department's rules) to cover any exceptional needs that arose, or whether they needed and received extra help at times as much as other families. It appeared that among the separated wives those with disregarded income were less likely to have had an ENP in the last 12 months than those wives with no disregarded income. But among the divorced women and the

sick men no consistent relationship between the two variables was found. Taking together all the mothers with disregarded income from part-time earnings, these families were less likely to have been awarded an ENP in the last year (22%), than those where the mother was not at work at the time of the interview (41%).

201. There are no special rules concerning the award of ENPs to claimants whose supplementary benefit assessments include special weekly additions or deductions. The exceptional needs of families with such adjustments to their allowances are considered in the same way as other families. And among the study groups the payment of the long-term addition or of any additional allowance appeared to be unrelated to a family's receipt of an ENP. Sixteen unemployed men were subject to the wage-stop, and 9 of these had been awarded an ENP in the last 12 months; but the numbers were too small and the design of the study inappropriate to draw any conclusions about families with wage-stop deductions being generally more likely to receive ENPs. But it may be of interest that ENPs were awarded to all but one of the claimants who were wage-stopped by more than 12s 6d [£0.63] a week. The amounts of the ENPs when averaged over 52 weeks did not by any means counteract the wage-stop deductions in full; the nearest approach to this was the weekly average of 20s 2d [£1.01] in exceptional needs payments (£52 10s [£52.50] over the year) made to a claimant whose (weekly) wage-stop deduction was 26s 11d [£1.35].

ENPs awarded in different areas

202. It was suggested earlier that there may be variations between local offices in the numbers of exceptional needs payments given to claimants. The present study took a similar selection of families from 8 local offices (see Chapter 1, paragraph 16). There were indeed variations

¹ See paragraph 188. Capital of less than £100 is normally ignored when an exceptional needs payment is being considered.

² An important proviso in relating these two factors is that the details of the assessment of the weekly allowances were taken from the local office records immediately after the interview, and related to that date; the record of ENPs was also abstracted then but related to the whole of the previous year. It is possible that the total weekly income of the family or the way in which the income was made up was different at the time of an exceptional needs payment from that at the time of the interview.

between individual offices, from 62% of families receiving ENPs in one area to 26% of those in another area. There were no consistent differences between offices in the north and in the south, nor between those in urban and in partly rural areas. Among the families selected from any particular office, the relatively high level of payments to the unmarried mothers, and to the separated wives, and the lower number of payments to the sick men and the widows were generally consistent. Thus the *relative* position of a particular group of study families was similar when compared with other groups, irrespective of area. In some areas the need for exceptional help in every group appeared to be recognised to a greater extent than in other areas.¹

Length of time in receipt of a Supplementary Allowance

203. It might perhaps be expected that the length of time a family had been receiving a supplementary allowance would have some bearing on whether or not they received an ENP. But no such relationship was found in the present study. The likelihood of families receiving a payment in the 12 months period under review did not increase with the duration of the current claim for supplementary allowance, nor did families who had claimed benefit most recently do any better than others in this respect.

Number and ages of children in the family

204. Departmental statistics suggest that the proportion of families receiving ENPs is associated with increasing family size. Among the study groups no trend was discernible among families with 1, 2 or 3 children, but there were found to be many more ENPs awarded among the larger families with 4 children or more. There was *no*

association between the award of ENPs and any particular age group of children. The families in this study with under fives had no more and no fewer grants than any other families; nor did families with teenagers have any greater likelihood of receiving grants than families with younger children.

ENPs and indicators of relative needs

205. Thus the pattern of ENPs awarded was structured by the rules, and related to the area of residence, and in part to the size of the family. The question remains whether any of the families' characteristics, on which the study focused and which were described earlier in the report, were also associated with these payments. Assuming that some of these characteristics may be taken as indicators of relative need, were those families with more need at the time of the research interview any more or less likely than others to have had a particular need met by the award of an ENP during the previous 12 months?

206. An indicator of the relative financial position of the groups of families is the proportion of families in each group whose total weekly incomes were greater than the basic supplementary benefit scale rates together with their actual housing costs (i.e. "basic need" as defined in Chapter 5, paragraph 164). Table 57 shows the proportion of families receiving ENPs among those with incomes above this level and those with incomes at or below it.

¹ It may be, however, that there are variations between one area and another in the extent to which claimants ask for help. For example there may be community traditions and norms which make people less apt to ask for help in some places than in others; or in communities where people talk a lot together, there may be more knowledge of what is available to them from the local office.

Table 57 Exceptional Needs Payments and Income in Relation to "Basic Need" (Numbers and Percentages)

	Unemployed men		Sick men		Unmarried mothers		Separated wives		Divorced women		Widows	
	Income greater than "basic need"	Income equal to or less than "basic need"	Income greater than "basic need"	Income equal to or less than "basic need"	Income greater than "basic need"	Income equal to or less than "basic need"	Income greater than "basic need"	Income equal to or less than "basic need"	Income greater than "basic need"	Income equal to or less than "basic need"	Income greater than "basic need"	Income equal to or less than "basic need"
Families receiving any ENP in last 12 months	5 (*)	20 (41%)	10 (32%)	4 (16%)	18 (58%)	11 (*)	18 (51%)	15 (52%)	16 (44%)	10 (43%)	14 (29%)	0 (*)
Total families (= 100%)	11	49	31	25	31	18	35	29	36	23	49	2

* at these income levels totals were less than 20.

Broadly it appeared that among the families interviewed the award of exceptional needs payments was unrelated to the income/"basic need" position. Those with higher incomes were just as likely to get ENPs as those with incomes at or below the level of "basic need". In other words, the

differences in the award of ENPs among the groups persisted whatever the level of income. There was in one respect an association between lower incomes and the award of ENPs. Among the unemployed group were 21 families whose income was *less* than scale rates plus housing costs.

Half of these families had had ENPs in the last 12 months, compared with only one-third of the better-off unemployed. (See paragraph 201 for comment on wage-stopped families.)

207. It can be seen from Table 28 (Chapter 3) that between 27% and 49% of the families interviewed were in debt (apart from any outstanding amounts owing to clubs or HP firms which were being met by regular and up-to-date payments). The presence of rent arrears or similar debts may indicate financial need, whether the cause of it be a basically inadequate income, "mis-management" of resources, or the strain of commitments which are too high for current income. Although ENPs may be given to help clear debts, such payments are the exception rather than the rule. It is possible, however, that the presence of debts may act as a signal of need to a visiting officer, and his recognition of need may result in the award of ENPs for other items (not necessarily the clearance of debts).¹ Among families in any individual group the numbers with such debts were very small for analysis, but among all the groups of fatherless families taken together, more of those with debts at the time of the interview (61%) had received ENPs in the previous 12 months, than had those without any debts (38%). On the other hand, this association was not apparent among the 2-parent families.

208. As noted above, exceptional needs payments are not generally awarded to meet outstanding debts. Nevertheless, 11 of the 348 families interviewed had received ENPs for debts in respect of gas or electricity bills in the last 12 months. None of these families were in debt for fuel at the time of the interviews although 38 other families had current debts for fuel bills, which were long overdue.

209. On the other hand, several of those who had received bedding grants in the last 12 months were still short of bedding. Thirty-eight families had received such grants. Of these, 5 were still short of both blankets and sheets at the time of interview (i.e. they sometimes used coats on the beds in winter, and had fewer than 3 sheets per bed), 20 were still short of either sheets or blankets, and only 12 families now had sufficient stocks of both these items (in one case the present situation was not known). Families who had received grants for bedding were in fact still less well stocked than those who had not received such grants: 68% of those who had received bedding grants, and 45% of those who had not, were short of either blankets, sheets or both at the time of the interview.

210. It is not possible to deduce from this study whether ENPs were awarded to the families with the greatest actual need. It may be that those people who ask for special grants are more likely to get them or perhaps that those who maintain that they "can manage" have less chance of receiving payments than those who are more ready to talk about their needs. It was indeed true that more ENPs for children's clothing had been awarded to families in this study who told the research interviewer that they currently needed, and could not afford, children's clothing. Taking together all those who spoke of a current need for children's clothing, proportionately three times as many of these families, (30%) had received grants for children's clothing in the previous year as had those families who said they did not currently need essential clothing which they could not

afford (10%). At least two interpretations of this association are possible: (a) that ENPs were in fact awarded to the families with the greatest need but that their need was a continuing state of affairs, not permanently resolved by the award of an ENP, either on one occasion or even perhaps at intervals; and (b) that families who were not reticent about their need were more likely to get special grants.

ENPs and Social Workers

211. Another relationship, which is interesting in this context, was that between exceptional needs payments and contact with other social agencies. Overall, those families where special need had been recognised by the award of an ENP were more likely to have been in contact with a social worker. Over three-quarters of the families in any group who had had an ENP in the past 12 months had also been in touch with a social worker during the past 2 years, compared with just over a half to four-fifths of the families who had not received any ENPs. Furthermore, those families who had been in touch with *two or more* social workers or agencies in the past 2 years were among those *most* likely to have received an ENP. The nature of this association is an open question in any individual case: the family receiving supplementary benefit may be visited by a social worker who makes representations to the Department on their behalf, leading to an award of an ENP; or the Department's officers may award an ENP and refer the family to a social worker at the same time. But often the social worker's contact with the family may be unknown to the local office of the Department, and an ENP may be awarded to a family without the knowledge of a visiting social worker. Families who accept help from one source may simply be families who are likely to accept—or ask for—help from other sources.

Mothers' Comments about Exceptional Needs Payments

212. No specific questions were asked at the interviews about exceptional needs payments, and no conclusions can be drawn about the claimants' awareness of this part of the supplementary benefit scheme. Comments about grants were made occasionally at various points during the interviews. These remarks have not been analysed, except for those made in response to the final question: "Can you tell me any things that you dislike about being on supplementary benefit?" Sixteen mothers out of the 348 interviewed complained at this point that grants were not given to them when needed: all but one of these had in fact received an ENP during the previous 12 months. It may well be that those families who have never received any ENPs do not know about their existence. But it seems at first sight at least, that receipt of a grant is no guarantee of satisfaction.

SUMMARY

213. Exceptional needs payments were not awarded with the same frequency to each of the groups of families studied. The unmarried mothers and the separated wives were those most likely to receive payments, and the widows and the

¹ Families with rent arrears, etc are visited more frequently (see paragraph 189 above).

sick men the least likely. The differences among the individual groups of fatherless families were greater than the difference between 1-parent and 2-parent families as a whole. The reasons for the differences may be found largely in the operation of the rules restricting the award of ENPs where the claimant has resources available which are disregarded in the assessment of the weekly allowance. Measured by the level of income, the need of families with such resources is obviously less than those of other families whose only income is at the basic supplementary benefit level. The families in the study groups who were awarded

ENPs during the 12 months before the interview were rather more likely to indicate some need at the time of the interviews than were the others. More of them were currently in debt and more said at the interview that they needed and could not afford children's clothing. The frequency of awards has been shown to relate to other factors such as the area, the size of the family, and the family's contact with other social agencies. The sick men's group had a relatively low rate of ENP awards: no ready explanation for this finding is available.

CHAPTER 7

MOTHERS' ATTITUDES

214. Some of the anxieties and difficulties experienced by the mothers were described by them to the interviewers. Some of these problems may be common to most mothers with young children, and others to families on low incomes; but in comparing the groups in this study it seems that certain problems were experienced particularly keenly by certain types of families. The mothers were asked to comment on changes in their standards of living, and were asked if they had particular dislikes about being in the position of supplementary benefit claimants. It must be noted that any or all of the findings reported may be affected by the fact that the study was carried out by research workers who were known to be members of the Department of Health and Social Security. Although care was taken in the choice and wording of questions, to try to avoid bias, the mothers might have given either more or less emphasis to particular problems than they would have done in interviews with other research workers.

MOTHERS' CHIEF WORRIES

215. At the end of the interviews the mothers were asked: "What things would you say are worrying you most at the moment?" The main worry mentioned by mothers in every group was lack of money: from a half to two-thirds spoke of money worries. Sometimes they spoke about not having enough money for specific things like decorating, or bills.

"I worry most about not being able to get on with the house. I can decorate it myself—it's just not having the financial means to do it." [Separated wife.]

"When a bill for a lump sum comes in I can't pay it. Also Sandra's uniform. You see we have no reserves of cash—replacement of furniture is impossible." [Sick man's wife.]

But just as often it was the problem of working out a budget to cover weekly essentials.

"Working on such a tight budget, everything has to be planned out, even small things. For instance, for 3 weeks I buy the minimum, then the next week I buy a large size of food stuffs, coffee, washing powder, because it's cheaper in the long run." [Sick man's wife.]

"You worry about a couple of bob for the gas here, a couple of bob for the electric there. On Tuesday, Wednesday and Thursday it's O.K.; then you start worrying about the weekend." [Widow.]

And feelings were often expressed about being unable to afford what other families could, particularly for the children.

"It upsets me that my little girl says her friend has things." [Widow.]

A few mothers in each group were worried mainly about housing, or the area they were living in.

"Accommodation isn't it, everything's accommodation. When I get a decent place, a place of my own, I won't have to worry about the children making too much noise, I'll look after them better." [Unmarried mother.]

Some of the mothers on their own spoke of their anxieties about the future.

"I think you can look too far ahead, but I worry about what will happen when my parents have gone and I have no one." [Separated wife.]

"I am lonely—for someone my own age, and for the opposite sex; but that's a thing you cope with day to day. The real worry is health. You want to see the children reared." [Divorced woman.]

There were mothers who seemed to be near breaking point.

"My health is worrying me, but I have to keep going. The mental strain, you know. If only someone would take the children for a day, just to give me a break. They've only been to the pictures once since their daddy died." [Widow.]

The wives of the male claimants worried about their husbands.

"It's just finding him a job that he can do and be happy in." [Sick man's wife.]

A few mothers in each group said there was nothing which worried them, or that they tried not to worry.

"There's nothing worrying me my dear—I pay what I have, and what I don't have we go without." [Widow.]

Health

216. Several of the mothers were worried about their own health, and the consequences for the family if they became ill: this may often have been another way of saying that they were only too aware that the responsibility for the family rested entirely on their shoulders. The mothers were asked specific questions about health, and between two-fifths and a half said that they themselves had some current problem. The most frequent complaint among all groups of mothers, was of "nerves" or depression, reported by between 12% and 20%. Rather fewer, less than 10% in any group, were suffering from other conditions such as bronchitis; coughs and colds; headaches; gynaecological conditions; rheumatism, arthritis and back trouble. Thirty-three mothers altogether had been in hospital during the last 12 months for the birth of a baby. Another 23 mothers from all groups had been in hospital during the year before the interview, for reasons other than childbirth.

217. More of the 1-parent families (20%) had had a child admitted to hospital during the previous year than the 2-parent families (12%); the proportions admitted following accidents (in 6% of fatherless and in 3% of 2-parent families) were not significantly different. About a third of each group of mothers said that 1 or more of their children had health problems. The study groups did not differ substantially in the proportions mentioning specific problems of children's health. Bronchitis or "chestiness" was the most common condition, mentioned by 25 mothers in all; and

asthma, eczema and "nervous rashes" were mentioned by 18 mothers. Fifteen said their children suffered with "nerves"—in 4 cases the children were attending child guidance clinics or having other psychiatric treatment; 5 more mothers said they were worried about their children's bed wetting and 4 about their persistent headaches.

218. There was of course a problem of the father's sickness or disability in all families in the sick group. Twenty of the 60 sick men had been in hospital during the 12 months before the interview, and 33 were currently on the books of a hospital out-patient department. Twenty-one of the men were restricted in their physical mobility: some of these were in bed all the time, and the others were either unable to get out of the house on their own, or could do so only with difficulty. Seven needed some help with washing, dressing or using the toilet. However, nearly two-thirds of the men were fully mobile, and able to help with small jobs around the house. It could be said therefore that in only a minority of the sick men's families was the husband obviously physically dependent. But the men with emotional or nervous disorders could be heavily dependent on their wives in other ways: 3 relied completely on their wives in any contact with officials or with other people outside the family.

219. There is evidence from other sources that many men who are unemployed for long periods (though not registered as "sick") suffer from some form of physical or psychological illness or handicap.¹ Certainly, when this particular group of unemployed men selected for the study were asked about their health, more than half (34 out of 60) said they had some health problem. In many cases they mentioned several conditions, for instance the man who had "one lung, bad legs, eczema and partial sight". Ulcers, blood pressure and bronchitis were mentioned frequently. Three of the men had been in hospital during the 12 months before the interview. Twenty-three of the unemployed men said they had stopped work at their last job because of bad health and 26 said their health was making it difficult to get another job. Twenty-one, a third of the whole unemployed group, said they were on the disabled persons list at the Employment Exchange where they were registered for work.

Worries about children

220. In answer to a question about any special worries they had about the children, apart from their health, more of the mothers on their own than of the sick and unemployed men's wives said that they were anxious about some aspect of their children's life or behaviour. Nearly two-fifths of all the lone mothers said their children caused them "special" worries compared with one-fifth of the wives of the sick and unemployed men. So the presence of the father in the household was associated with fewer worries for the mother about the children, or at any rate with fewer worries which she expressed. One separated wife put it that "you always worry more when you're on your own—there's nobody else to talk it over with".

221. The worries the mothers mentioned were various and difficult to classify. They worried about their children's behaviour. Sometimes because they were too aggressive;

sometimes because they were too reticent or withdrawn. Sometimes the mother indicated that it was the relationship between herself and the child that was the problem: the child "got on her nerves". Other worries again related to feelings of material deprivation: the mother would have liked to give her children "things other kiddies have". Some of the lone mothers referred either explicitly or implicitly to the fear that the absence of the father would affect the children's upbringing and development, especially in the case of boys.

"David has these tempers—he is nearly as big as me and he's getting very difficult to control." [Separated wife with 1 son aged 11 years.]

"He won't talk to his teachers or myself. He misses having a father. The only male company is my brother." [Divorced woman, 1 son aged 9 years.]

"He do get into things. He gets me down now and again and I wish I didn't have him, but I get over it. I'd like him to have more than what he's got." [Unmarried mother aged 19 with 1 son nearly 2 years.]

"A lot of children upset her still—they ask 'Where's your Dad?' " [Widow, daughter aged 8 years and son of 3 years.]

222. The mothers were asked whether they thought that being on supplementary benefit had affected the children in any way. At least half of each group said that it had had no effect, but two-fifths (43%) of the male claimants' wives, and rather less than a third (28%) of the lone mothers felt that there was some kind of adverse affect on the children. This might be either because of a stigma attached to the source of the income, or because the income itself was low. Some of the mothers who said there was no ill effect on the children implied that they thought the children might have felt badly about it if they had known where some of the family's income did come from.

"They don't know about it. It's a thing you don't discuss with them." [Widow with 3 children aged 14, 11 and 4 years.]

While in contrast an unmarried mother said:

"It hasn't affected them—in this area, almost everyone is on it." [6 children, aged 13 to 6 years.]

Most of those who felt the children had suffered mentioned ways in which their children did less well than others, for instance in having fewer clothes, or treats, or less pocket money.

"They can't have the things I would like to give them—toys and decent clothes and things. You have to scrimp and scrape on everything. It gets me down, sometimes I just sit down and cry." [Separated wife aged 20 years, with 3 children under 4 years.]

"It has given her an inferiority complex—she was talking

¹ For example, in a survey carried out by the Ministry of Labour in 1964, it was estimated subjectively by Employment Exchange managers that 60% of those men currently unemployed would find difficulty in getting work on personal grounds. For a third of these physical or mental disability was the problem; for another third the problem was their age. *Ministry of Labour Gazette, April 1966*. See also a pilot study by Lady Gertrude Williams *Counselling for Special Groups* OECD, Paris 1967.

about it the other night. The other girls go abroad for their holiday and things like that." [Sick man's wife, 1 daughter aged 18 at Grammar School.]

A few of the mothers said that being on supplementary benefit had affected the children favourably.

"It helped. I'm here and I'm their mother. It's not money we need, it's learning to live again. Though it's a struggle in the winter, it's cold. If I had to work, Yvonne would have to go back to the residential special school." [Divorced woman, 3 children aged 14, 13 and 12 years.]

223. Mothers with children at school were asked whether there were any special difficulties at school "because they were on supplementary benefit". Between one-fifth and two-fifths said there were such difficulties. In this instance most of the difficulties described could be said to be those associated with a low income rather than related specifically to the source of the income. Lack of school uniform or the children's feelings of being less well dressed than others were mentioned by 1 in 10 of the mothers (a third of those saying there were any special difficulties).

"I won't buy football boots for them to wear now and then, they're so expensive. So they don't have them." [Divorced woman, 3 sons aged 15, 12 and 5 years.]

"They lose a lot of time. I have to wash through their clothes for them, and if I don't get them dry, if I run out of coal, they lose quite a lot of days." [Unemployed man's wife, 5 children aged 11 years to 1 year.]

Several mentioned the children's dislike of free school meals (This subject is discussed more fully in Chapter 2, paragraphs 76 to 80.)

224. Some of the lone mothers said their greatest worry was the responsibility of bringing up the children on their own. They were anxious about the effect on the children of growing up without a father. All the fatherless families in this study were living on their own, and so the mothers' male relatives, brothers and fathers, were not easily able to

take on the paternal role towards the children, even if the mothers had wanted this to happen.

LIVING ON SUPPLEMENTARY BENEFIT

225. Many mothers, when asked about their chief worries, emphasised the problems of budgeting for food, clothing and essentials. By means of some other general questions an attempt was made to discover how the mothers viewed their present circumstances compared with those of an earlier time: whether they were conscious of a drop in their standards of living and how many might have already been skilled at managing the family budget on a low income. One question asked the mothers to compare the meals they had now with the meals they used to have: either before they were managing alone with the children (fatherless families), or before their husband became sick or unemployed. The length of time over which they were asked to look back to make this comparison could of course range from 6 months to many years, and the family had not necessarily been receiving a supplementary allowance for the whole of the period.¹ Very few in any group, from 3% to 18%, said they now ate better. More of the male claimant's wives (62%) than of the lone mothers (45%) said that their meals now were worse than before. The groups of male claimants included a number of families with incomes lower than the basic scale rates plus their housing costs, and the mothers in such families were more likely than others to feel they now ate worse meals than they did before their husband's sickness or unemployment.

226. Another question specifically invited the mothers to make a comparison between their standard of living now and before their claim for supplementary benefit. The answers are given in Table 58.

¹ See Chapter 1, Table 3, for a comparison of the length of time that families in each group had been in an "anomalous situation". In general the period was longer for the fatherless families than for the wives of male claimants.

Table 58 Mothers' Comparison of Standard of Living Now and Before the Claim for Supplementary Benefit

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Better now	3	14	9	22	25	17
The same	19	20	31	19	19	19
Worse now	78	66	60	59	56	65

The majority of mothers in each group said they felt their current standard of living was worse than before they claimed supplementary benefit; while up to one-quarter in any group said they felt better off on the whole.

"Now I have to think twice before I buy anything; now I don't look in shop windows, I just do the shopping and come back so as not to get disheartened." [Widow.]

"Compared with when I was working 10 years ago, it's definitely lower. It gets more difficult to manage every week, even for 1s [5p] a week for school trips, it's 1s less for something else—everything's going up." [Unmarried mother.]

"I'm better off really. He [late husband] didn't give me much housekeeping." [Widow.]

Attitudes About Receiving Supplementary Benefit

227. The final question at the interviews asked the mothers to describe the things they disliked about being on supplementary benefit. This was intended to provide an opportunity for these particular consumers of the service

to comment on it, and for them to add anything they wished about their situation in general. The amount and subject of comment of course varied widely between individuals. The answers were classified into broad groups, and are given in Table 59.

Table 59 Dislikes About Being on Supplementary Benefit

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Dislikes going to local office, because of waiting times, lack of privacy, or unspecified reasons	24	28	29	36	36	30
Dislikes questioning by staff; type of question or attitude of staff . . .	47	26	20	30	31	36
Feels that exceptional needs grants are not given to them when they should be	11	—	4	6	3	6
Feeling of stigma or dislikes feeling of dependency	24	37	29	37	41	26
Dislikes being short of money, income inadequate	22	11	20	16	18	9
"Just don't like being on it"	7	7	6	5	5	8
Nothing disliked, or favourable comments only	24	32	27	19	16	42

Percentages add to more than 100 because several mothers gave more than one answer.

More of the wives of the unemployed men complained about questioning by local office staff than did the sick men's wives. The chief differences among the groups of fatherless families was that between the widows at one extreme and the separated and divorced at the other, in the proportions who said that there was nothing they disliked about being on supplementary benefit: 42% of the widows said this, compared with 19% and 16% respectively of the separated and divorced.

228. The mothers' comments about their experience of claiming supplementary benefit often included criticism of the rules, procedures and organisation as well as the behaviour of some officers.

"If my husband gets sentenced this month, I shall have to go to the local office and say it all again (to make a claim on own behalf) and they already know it all. He went up only a fortnight ago and said it all then, but I shall still have to go and spend 2 or 3 hours." [Unemployed man's wife.]
 "Sometimes you have to go down and sit for hours in the office. They don't take you anywhere private, you just sit in the open and everyone can hear what you're saying." [Separated wife.]

"All the questions they ask—they don't take things at their face value, you have to prove everything. They make rules which are not flexible enough. No-one can give decisive answers on anything." [Sick man's wife.]

"Sometimes they come with a clever attitude over it, as if it's coming out of their own pockets—and other times they're nice and sit and talk to you." [Unmarried mother.]

Many mothers spoke of their concern about the neighbours knowing and talking about their receiving supplementary benefit, and their intense dislike about "not being independent".

A separated wife said: "It's just the idea of being on it. I come from a family that's proud, and never knew about it. I felt terrible when I first went there, awfully embarrassed, it's as if you were begging."

A sick man's wife: "The conversations you hear in shops, when they don't realise you're on supplementary benefit. And I'm ashamed to get something new in case people say 'how can they afford it?'"

While an unemployed man's wife, who had 5 children aged 12 years to 4 years said: "I like having my own money—I don't like going out to work and leaving the baby, but we have to help each other and the extra couple of pounds does help at the weekend. If you go to these people you feel you are under an obligation to them."

Although the question was about things they disliked about "being on supplementary benefit", some of the mothers said the only important thing was that they had a regular income and could support their families. As one divorced woman said:

"They've kept my children clothed and warm and fed and a roof over their heads while otherwise I don't know what would have happened."

SUMMARY

229. Feelings about her situation varied with the individual mother and her circumstances. For the sick and unemployed men's wives there were anxieties about the husband's health and ability to get work, whereas having the sole responsibility of bringing up children weighed heavily on the mothers on their own. The lone mothers were more

likely than the others to say that their children caused them special worries, which they often associated with the absence of the father. But the main concern expressed by mothers in every group was that of making their income stretch to cover the weekly commitments for food, heating and rent, together with the other essential costs of clothing and household needs.

CHAPTER 8

SUMMARY AND CONCLUSIONS

230. The study was designed to explore what differences there might be in the situation of matched groups of fatherless families and of 2-parent families who were dependent on supplementary benefit for part of their income. The topics which were of interest were broadly: the material circumstances of the families; the operation of the supplementary benefit scheme in respect of each particular group; the mothers' feelings of hardship or deprivation.

Living Standards

231. There were relatively few differences between 1-parent and 2-parent families as such on the measures used to compare living standards. There were more owner-occupiers among the 2-parent families than among the fatherless. Rather more of the 2-parent families had outstanding debts, but they did not differ in the amenities of their accommodation, the mothers' satisfaction with it, the household equipment they possessed, the sources of their children's clothing, and their methods of budgeting.

232. There were more differences when the various types of fatherless families were considered individually. Broadly, the widows and the divorcees appeared to be relatively more comfortably off in their living standards than were the unmarried mothers and the separated wives. The unmarried mothers, particularly those with only 1 child, were more likely than others to live in unsatisfactory accommodation. No marked differences in living standards as measured here were shown between the groups of sick and unemployed men's families.

233. Among those items which may be variously described as "non essentials" or as "conventional necessities", including spending on leisure activities, there were few differences between any one group of families and another. But some of the findings concerning the children suggested that the mothers had differing attitudes and expectations. Although the proportion of families in which the children were given pocket money did not vary significantly among the groups, about a half of the unmarried mothers and of the separated wives thought that their children did as well as or better than their class-mates at school in this respect, whereas only a minority of mothers in the other groups thought this. The unmarried mothers as a group also differed from the rest in the low proportion whose children brought their friends home.

234. The mothers on their own tended to acknowledge the help and support of relatives more than did the 2-parent families. In some respects their need was obviously the greater because there was no other adult in the household: their need for companionship probably accounted for the greater proportion of lone mothers who were in touch with their relatives during the week before the interview. The lone mothers lacked the contact with and help from the father's side of the family which was available to many of the 2-parent families. There was, unhappily, a significant minority of mothers in each of the groups (fatherless and

2-parent) who appeared to have no source of outside help on which they knew they could rely in a family crisis.

235. The majority of mothers in each group had seen an official of at least one social work agency in the past 2 years; the unmarried and the separated were those most likely to have seen several social workers during this period.

236. Fatherless families in the study groups did not differ from families with 2 parents in their take-up of such statutory benefits as free school meals and free milk for under-fives. Education clothing grants, which are available to school children in some areas at the discretion of the local authority, had more often been made to the fatherless families with young children than to unemployed and sick men's families with children of similar ages. There was no difference between the fatherless and 2-parent groups in the proportions of families with older children receiving school clothing grants.

Supplementary Benefit

237. The operation of the rules of the supplementary benefit scheme in relation to the families interviewed meant that a higher proportion of the 2-parent families, compared with the fatherless, had incomes which were *less* than the sum of the basic scale rates plus the actual cost of their housing (i.e. their incomes were less than their "basic need" as the term is used in this study). This difference was produced by the combined effect of the wage-stop, applied to some of the unemployed claimants; the non-eligibility of any of the unemployed for the "long-term addition", and the rather larger number of owner-occupiers in the unemployed and the sick groups who were attempting to make repayments of their mortgage capital, although the amount allowed for rent in their supplementary allowances did not cover this.

238. The difference in income levels between 1-parent and 2-parent groups was accentuated a little by the higher proportion of lone mothers who were working part-time: although this was a small minority in any group. Those mothers who did work gained some financial advantage and were generally rather better off in some of their material circumstances; i.e. in having more items of domestic equipment, and fewer debts.

239. Of all the families studied, the widows stood out as the group where almost all had incomes greater than "basic need". This was largely because of the rule allowing part of the widowed mother's allowance (a national insurance benefit) to be ignored or "disregarded" in the calculation of the supplementary allowance.

240. The provision by the supplementary benefit scheme of lump sum payments for exceptional need varied in extent between individual groups. The pattern was structured by the rules concerning the award of payments, in particular the limitation of awards when the claimant had other resources. For this reason the widows as a group received relatively few payments. Relatively few families in another

group, those of the sick men, received payments; the reason for the low rate here is not known. The unmarried mothers and separated wives (the groups who were found to be least well off in material possessions) both had a relatively high rate of exceptional needs payments: as did the families who, at the time of the interviews, spoke more readily about their current needs.

Worries and Concerns

241. The main concern expressed by mothers in every group was that of making their income stretch to cover the weekly essentials of food, heating and rent, together with the other necessary costs of clothing and household needs. Among the sick and unemployed men's wives there were anxieties about the husband's health and the ability to get work, while among the lone mothers the sole responsibility of bringing up children weighed heavily.

Conclusions

242. To what degree can the findings of this study answer questions about differences in the experience of fatherless families under the supplementary benefit scheme, compared with the experience of families where the father is sick or unemployed? A brief answer appears to be that all families receiving supplementary benefit have low incomes relative to the incomes of the community as a whole; but fatherlessness in itself is not the factor most closely associated with the level of income in relation to need.

243. The present study illustrated a point often made that circumstances vary widely within any one type of fatherless family. Among unmarried mothers as among widows, divorcees and separated wives, there were families whose circumstances ranged from those living in their own house with their furniture all paid for, and who were keeping up contact with friends and relatives, to others who lived in cramped accommodation with few possessions, and who were socially isolated.

244. This study was designed to compare matched groups of families in order to allow for differences in circumstances which are likely to be related to factors other than family type: in particular, differences related to family size, age of children and length of time in receipt of a supplementary allowance. In the whole population of supplementary benefit claimants, the groups of families differ greatly from each other in their age distribution and household composition. Unmarried mothers and widows may be cited in illustration. The material circumstances of two such groups in the general population may be very different in consequence. Analyses were made to examine whether the variables of family in size, age of children, and time on supplementary benefit were in fact associated with particular circumstances. A study of this scale and design cannot provide conclusive evidence for the relationship, or for the lack of relationship, between such factors and circumstances or needs, but any associations may well be of some interest.

245. The number of children was a factor which bore some relation to the family's circumstances, irrespective of the group from which the family was drawn. The larger families tended to be less well off in some aspects of living standards; they were more often in overcrowded accom-

modation and more of them had debts. The larger families were more likely to have hire-purchase commitments, and to use "club" arrangements for buying clothing and household goods. There was a tendency for the largest families to receive special payments for exceptional needs from the Supplementary Benefits Commission more than smaller families: an extension of the practice for such payments to be awarded to families with dependent children more than to other claimants.

246. For most of the topics analysed the findings did not appear to be directly related to the ages of the children. There has been discussion recently about the adequacy of the supplementary benefit scale rates for older children.¹ The present study by its nature, cannot provide evidence in support or in refutation of this proposition.

247. The length of time a family had been in receipt of a supplementary allowance was not related to its circumstances in most respects. Many of the families may have had total incomes around the level of their supplementary allowance, or below it, for varying periods before they claimed benefit. The unemployed men whose supplementary allowances were subject to a wage stop were in this category, and the husbands of the divorced, separated and widowed mothers may have included a number of low wage earners also.

248. One variable which was not controlled in the sample design, and which is likely to be relevant to the circumstances of the different fatherless families is the legitimacy or illegitimacy of the children. Obviously the material needs of children are totally unrelated to this factor, but the situation of families containing an illegitimate child, whether the mother is unmarried, separated, divorced or widowed,² is very probably less favourable than that of another family with legitimate children only.³ Mothers of illegitimate children in the present study were often those who expressed feelings of being socially isolated.

249. Can the findings of the present study lead to any conclusions about the need for special help to be effected to fatherless families through the supplementary benefit scheme? This study was focused on needs and circumstances which might be related to the supplementary benefit scheme, and only families currently receiving supplementary allowances were included. It must be stressed that a large number of fatherless families never claim supplementary benefit, or claim only for a short period.⁴

250. The comparisons made in this study did not show that the fatherless families studied were consistently any worse off than the 2-parent families who had been living on supplementary benefit for similar periods. The rules of the

¹ Brian Abel-Smith and Christopher Bagley in *The Concept of Poverty*, ed Peter Townsend (1970) Heinemann; Margaret Wynn, *Family Policy* (1970).

² A study of illegitimate maternities in Scotland in 1949-52 showed that nearly a third of illegitimate births occurred to married, widowed or divorced women. Barbara Thompson. *Social Study of Illegitimate Maternities* in British Journal. Preventive and Social Medicine 10, 75, 1956.

³ See Dennis Marsden, *Mothers Alone* (1969) Allen Lane, The Penguin Press.

⁴ The Family Income Supplement is expected to benefit a number of fatherless families not eligible for supplementary benefit because the mother is in full-time work.

Supplementary Benefits Commission, in particular those concerning "disregarded" income, mortgage payments, and the wage-stop, had the effect of producing somewhat different income levels for the six groups. Generally, the fatherless families had weekly incomes which were rather higher in relation to their needs, as measured by supplementary benefit scale-rates, than did the 2-parent families. The granting of Exceptional Needs Payments was also more common among the group of fatherless families than among those with 2 parents. But this appeared to be in the main the reflection of greater material need among 2 particular groups, the unmarried mothers and the separated wives.

251. As between groups of supplementary beneficiaries such findings suggest that special treatment for fatherless

families would not necessarily be justified by considerations of equity, although there might well be a justification in terms of other, non-material and less easily measured conditions experienced by fatherless families. The interviews indicated some very important needs of fatherless families which are not so easily met by help from the supplementary benefit scheme. Two such needs were suitable accommodation and appropriate day care for children. There were other needs also related to feelings of loneliness or social stigma felt by many of the mothers on their own, and to their determination not to allow their children to feel the "difference" of which they themselves were conscious. An increase in income is likely to help in the solution to some of these problems, but financial help alone, is probably not sufficient.

APPENDIX A

GLOSSARY OF TERMS USED

This Appendix defines certain terms which have a specialised or technical meaning in the context of Supplementary Benefit procedure. For further details see "Supplementary Benefit Handbook" (HMSO, 1971).

ASSESSMENT

The calculation on a weekly basis of the amount of supplementary benefit payable. The claimant's weekly "resources", after allowing for any which may be disregarded, are set against his total weekly "requirements", and any shortfall is the basic payment due; this is then adjusted if there are "exceptional circumstances" or the "wage-stop" applies.

CHARITABLE PAYMENT

A regular payment made to a claimant by a voluntary or charitable organisation such as Dr Barnardo's, a trade benevolent fund, a service charity, etc. Amounts of up to £1 a week of such payments may be disregarded.

CLAIMANT

In the context of this report, a person receiving supplementary benefit.

DEPENDANTS

A claimant's wife (including a common-law wife) and any "dependent children" who are living as members of his household.

DEPENDENT CHILDREN

Children of the claimant and/or his wife (or common-law wife) or who are adopted, who are under school leaving age or being over that age are still undergoing full-time secondary education, and who are living with the claimant. The term also includes children under 16 who are in employment but whose resources are insufficient for their needs, and who are living with the claimant.

DISREGARDED RESOURCES

Resources (income or capital) which are not taken fully into account in the assessment. For example the first £2 of net weekly earnings of a wife.

EXCEPTIONAL CIRCUMSTANCES ADDITION (ECA)

An increase in the regular weekly allowance towards the cost of continuing special expenses.

EXCEPTIONAL NEEDS PAYMENT (ENP)

A single payment of benefit to meet a special need such as replacement of bedding.

HOUSEHOLDER

The person normally responsible for household outgoings, including rent, rates, and/or mortgage repayments.

LONG-TERM ADDITION (LTA)

A standard sum to cover exceptional expenses included in the requirements of claimants over retirement pension age and claimants who have received supplementary benefit for at least 2 years (excluding any periods of registration at an Employment Exchange). Claimants required to register for employment are not entitled to the long-term addition.

NON-DEPENDANT

Any person living in the claimant's household who is not dependent on him.

NON-HOUSEHOLDER

A person who is not directly responsible for household outgoings but is living in another person's household, other than as a boarder.

RENT ALLOWANCE

1. Householder claimants: the amount added for rent is generally the full amount of rent and rates paid. For owner-occupiers the amount covers rates and mortgage interest—but not mortgage capital repayments—together with an allowance for insurance and repairs. The rent allowance is reduced where:

- (a) the landlord provides certain services, e.g. heating;
- (b) the claimant sub-lets part of the accommodation;
- (c) there are non-dependants who are assumed to contribute towards the rent;
- (d) the rent is considered unreasonably high;
- (e) the claimant is a joint tenant or a joint owner-occupier.

2. Non-householder claimants: a standard allowance towards the rent is made.

REQUIREMENTS

The scale-rates for the claimant and his dependants plus the rent allowance plus any long-term addition. Any addition for exceptional circumstances is added to the requirements figure.

RESOURCES

Income (and capital) available to the claimant and his dependants, and considered in the assessment of supplementary benefit.

SCALE-RATES

Weekly basic rates of supplementary benefit approved by Parliament. There are different rates according to age and household status; special rates apply to blind persons. (For actual amounts see Appendix B.)

SUPPLEMENTARY BENEFIT

A non-contributory benefit which takes account of both requirements and resources, payable under the Ministry of Social Security Act 1966 as amended, administered by the Supplementary Benefits Commission.

1. **Supplementary Allowances** are payable to persons under retirement pension age.

2. **Supplementary Pensions** are payable to persons over retirement pension age.

TARIFF INCOME

An assumed income from capital or savings calculated according to a "tariff" (the actual income from capital is immaterial). Up to £1 of tariff income may be disregarded.

WAGE-STOP

The provision of the Ministry of Social Security Act whereby benefit may be restricted if a claimant's income whilst unemployed or temporarily sick would otherwise be more than he would normally receive whilst in his usual occupation.

APPENDIX B

THE SUPPLEMENTARY BENEFITS SCALE-RATES

B.1 Regulations made under the Ministry of Social Security Act 1966 prescribe scales of requirements against which the resources of claimants are set, in order to determine the amount of supplementary benefit payable. In the following table (Table B.1) the first column shows the

scale-rates which applied at the time when interviews took place, followed by the scale-rates which were put into operation subsequently, on 3 November 1969, and 2 November 1970.¹

¹The scale-rates were further increased on 20th September, 1971.

Table B.1 Scale-Rates

	From 7 10 1968		From 3 11 1969		From 2 11 1970	
	£ s d	£ p	£ s d	£ p	£ s d	£ p
For a married couple (whether householder or not) .	7 9 0	7.45	7 17 0	7.85	8 10 0	8.50
For a single householder (any single person directly responsible for rent)	4 11 0	4.55	4 16 0	4.80	5 4 0	5.20
For a non-householder (someone living in another person's household):						
aged 21 or over	3 14 0	3.70	3 17 0	3.85	4 3 0	4.15
aged 18-20	3 1 0	3.05	3 4 0	3.20	3 10 0	3.50
aged 16-17	2 13 0	2.65	2 16 0	2.80	3 1 0	3.05
Children:						
aged 13-15	2 1 0	2.05	2 4 0	2.20	2 8 0	2.40
aged 11-12	1 19 0	1.95	2 1 0	2.05	2 4 0	2.20
aged 5-10	1 12 0	1.60	1 13 0	1.65	1 16 0	1.80
under 5	1 7 0	1.35	1 8 0	1.40	1 10 0	1.50
For blind people 16 or over there are substituted the following rates:						
For a married couple (one blind)	8 13 6	8.68	9 2 0	9.10	9 15 0	9.75
For a married couple (both blind)	9 9 6	9.48	9 18 0	9.90	10 11 0	10.55
For any other person:						
aged 21 or over	5 15 6	5.78	6 1 0	6.05	6 9 0	6.45
aged 18-20	4 1 0	4.05	4 4 0	4.20	4 10 0	4.50
aged 16-17	3 9 0	3.45	3 12 0	3.60	3 17 0	3.85

B.2 Rent Allowance. An allowance for rent is added to the above scale-rates:

(a) for a householder without non-dependants the allowance is generally the actual amount of rent and rates paid or, in the case of an owner-occupier, an amount which covers mortgage interest, rates, and an allowance for insurance and repairs; the rent addition will be less than the full amount if the householder has a sub-tenant; if the rent includes such things as lighting and heating; or if the rent is unreasonably high.

(b) for a non-householder a standard allowance towards the household rent is added to the scale-rate. This allowance was 11s [£0.55] per week prior to 2 November 1970 and 12s [£0.60] thereafter.¹

(N.B. The study did not include any non-householders.)

B.3 The Long-Term Addition. (10s [£0.50] per week at the time of the study and at November 1970.) All the scale-

rates given above exclude the long-term addition which is added to the scale-rates of persons over pensionable age² and to those under pensionable age (other than the unemployed) who have received supplementary benefit for a period of not less than 2 years.

B.4 Purchasing Power of the Scale-Rates. For the purposes of comparisons, Table B.2 shows the effect of changes in the Retail Prices Index on the purchasing power of the scale-rates. These figures are based on the Department of Employment Index, taking account of movements in the General Retail Prices Index but *excluding* housing costs. As explained above, the scale-rates do not cover rent, etc., which is taken into account separately.

¹The allowance was further increased on 20th September, 1971.

²A further addition was made to the allowances for those of 80 years or more from 20th September, 1971.

Table B.2 Purchasing Power of the Scale-Rates

	Mid-October 1968		Mid-April 1969*		Mid-November 1969		Mid-April 1970		Mid-November 1970																
<i>DE Index for base-date November 1966 = 100 (less housing costs)</i>	106.8		111.4		112.9		117.4		121.5																
	£	s	d	£	p	£	s	d	£	p	£	s	d	£	p										
Single householder scale-rate .	4	11	0	4	55	4	11	0	4	55	4	16	0	4	80										
Purchasing power of scale-rate in terms of money values at mid-April 1969	—	—	—	4	11	0	4	55	4	14	9	4	74	4	11	1	4	55	4	15	5	4	77		
Married couple scale-rate .	7	9	0	7	45	7	9	0	7	45	7	17	0	7	85	7	17	0	7	85	8	10	0	8	50
Purchasing power of scale-rate in terms of money values at mid-April 1969	—	—	—	7	9	0	7	45	7	14	11	7	75	7	9	0	7	45	7	15	10	7	79		

* Date when survey interviews commenced.

APPENDIX C

A FURTHER NOTE ON THE SAMPLES

C.1 The final interviewed samples of families fell short of the numbers required by the design in 5 of the 6 groups. All the required families of separated women were successfully interviewed, and all but 3 or 4 in each of the sick, unemployed, and divorced groups. But 10 families of widows and 15 of unmarried mothers were missing from the samples. Understandably, it was particularly difficult to fill the cells of the sample structure in respect of unmarried mothers with 3 or more children who had currently been in receipt of a supplementary allowance for less than 2 years.

C.2 The final samples, totalling 348 families, were taken from a total of 478 cases selected and approached.

(These figures include those families selected as replacements who were in fact approached because of a failure to interview the first family in a particular cell.) Each family was sent a letter informing them of the study and asking for their co-operation, and saying that an interviewer would call on them within the next few days. One hundred and thirty of those approached were not included in the final analyses: of these, 45 were *non-respondents* who either refused to participate in the survey or were unavailable, and 85 were *excluded* as they were found at the interview stage not to conform to requirements of the sample structure (Table C.1).

Table C.1 Families Approached but not Included in the Final Samples

<i>Group</i>	<i>Approached but not interviewed</i>	<i>Interviewed but excluded</i>	<i>Total</i>
Unemployed . . .	13	23	36
Sick	1	10	11
Unmarried . . .	12	17	29
Separated . . .	10	17	27
Divorced . . .	5	6	11
Widowed . . .	4	12	16
Total	45	85	130

NON-RESPONDENTS

C.3 The 45 non-respondents included those who refused to be interviewed, those who were seen once but who were not at home at the agreed time for the interview, and those with whom no contact was made.

C.4 Thirteen of the non-respondents refused, either verbally or by letter, to be interviewed for the study. Seven were unemployed men or their wives, 2 were unmarried mothers, 3 were separated wives and 1 a divorced woman. Some concern had been felt by the research team that claimants might feel obliged to agree to an interview when approached by an officer of the Department. The fact that 13 people did refuse suggests that the initial letter of approach conveyed (to these at least) the voluntary nature of their co-operation in the survey.

C.5 Quite often it was not convenient for the mother to be interviewed at the time the interviewer called, so an appointment was made for another, more suitable time. In 2 cases the mothers were not at home at this agreed time, and this may well have been an indirect form of refusal.

C.6 In 30 cases no contact was made with the family selected for interview. When an interviewer obtained no reply on the first call, a note was left to say that the interviewer had called and would come again, giving an approximate time. Normally the interviewer made 3 calls in all before recording the family as "not available". In 10 of these 30 cases, the family was known to be away from home during the period when the research team was in the area.

EXCLUSIONS

C.7 In all, 85 families selected from office records were found when visited not to have the required characteristics either for the survey as a whole or for their particular cell in the sample structure (Table C.2). Twelve of these families had mothers who were immigrants, 5 were interviewed but were not required as the cell had already been filled, but the majority (68) had to be excluded because of classification errors.

Table C.2 Exclusions for Final Sample

<i>Group</i>	<i>Immigrant mother</i>	<i>Classification errors</i>						<i>Cell filled</i>	<i>Total</i>
		<i>Error in age or number of children</i>	<i>Wrong group</i>	<i>Non-dependant in household</i>	<i>Non-householder</i>	<i>Error in time on supp. benefit</i>	<i>No longer on supp. benefit</i>		
Unemployed . . .	1	5	—	4	2	4	5	2	23
Sick	2	1	1	2	—	1	2	1	10
Unmarried . . .	3	5	2	3	2	2	—	—	17
Separated . . .	1	6	6	3	1	—	—	—	17
Divorced . . .	1	3	—	1	—	—	—	1	6
Widowed . . .	4	1	—	2	—	3	1	1	12
Total	12	21	9	15	5	10	8	5	85

Classification Errors

- C.8 Six main kinds of classification error were found:
- (a) Errors in the size and age structure of the family;
 - (b) Incorrect classification of family type; for example some women selected at the sampling stage as separated wives were found at the interview stage to be divorced women;
 - (c) Non-dependants (often grown-up children) were living in the household;
 - (d) Some families when visited were found *not* to be householders;
 - (e) Errors in the length of time in receipt of supplementary benefit;
 - (f) Supplementary benefit was no longer in payment, e.g. some unemployed men had returned to work.
- C.9 These errors in classification could have happened for any of three reasons:
- (a) Because the research team sampling from the records misread the casepapers and made errors in allocating families to the samples or to particular cells. The local office records contain full statements of the claimant's circumstances at regular intervals, but changes in circumstances which occur between such

statements are noted separately. During the sampling process the notes of recent changes, such as the birth of a new baby, or an older child leaving school, may easily have been overlooked.

(b) Because the information on the casepapers was out of date or otherwise inaccurate. The records may be incomplete, e.g. where a change has occurred but has not yet been reported by the claimant, or where the change has been reported but not recorded on the casepaper. Some changes which would have had no bearing on a supplementary benefit assessment may have been relevant in the context of this study. For instance if a separated wife was subsequently divorced, her change of status may not have affected the amount of her supplementary allowance, and there is a possibility that it might have been overlooked or not recorded very clearly. In fact it was found that several claimants selected as "separated wives" were found on interview to be divorced.

(c) Because the circumstances of the family changed between the date of sampling and the date of interview. This interval was normally between 1 week and 10 days.

APPENDIX D

ANALYSES OF A RANDOM SAMPLE OF FAMILIES WITH DEPENDENT CHILDREN, RECEIVING SUPPLEMENTARY ALLOWANCES AT NOVEMBER 1968

- D.1 The families interviewed for this study did *not* constitute a random sample of Supplementary Benefit claimants; nor was any group of families interviewed fully representative of families of that category who were receiving supplementary allowances. The object of the study was to make comparisons between matched groups of families; in the body of the report no generalisations are made about any wider group such as "divorced women on supplementary benefit".
- D.2 Each year the Department's statistical branch collects certain data from a random sample of all claimants. Tables based on these data are published in the Annual Report. For the present study special analyses were made of the data collected in November 1968, a few months before interviewing for the study started.
- D.3 In Table D.1 the total populations of claimants with dependent children in the 6 relevant types of families are defined. Within these populations the distribution of each of three characteristics required for inclusion in the study was examined. The basic population for the samples can thus be shown, and it can be seen how many families of each type were excluded from eligibility for this study. In Table D.2 some basic details for the random sample are given; viz family size, ages of mothers and of children, length of time in receipt of supplementary benefit, and area of residence. Finally, in Tables D.3 to D.8 data are presented for the random sample on various factors for which comparisons between the matched groups are made in this report.

These are details of tenure of accommodation, and of types of income and supplementary benefit assessments.

- D.4 **Total Number of Families in Each Type.** From Row A of Table D.1 it is clear that the different types of families, from which equal numbers were taken for interviews, do *not* occur in equal proportions in the general population of claimants. On November 1968 there were some 90,000 unemployed men claiming supplementary benefit for a wife and dependent children, compared with half that number of sick men, 44,000.¹ The largest group of fatherless families was the separated wives: about 85,000. This was twice as many as the unmarried mothers (44,000), three times as many as the divorced women (28,000) and four times as many as the widows (21,000).
- D.5 **Base Populations for the Samples.** Row E of Table D.1 demonstrates that the families interviewed for this study were drawn from only a section of the families who may be given the same descriptive "label". For the unemployed men, sick men and unmarried mothers, the study families were selected from just over one-third of all the families in those respective groups. For the separated wives, divorced women and widows the proportion eligible for sampling was between two-fifths and three-fifths of all families.

¹ It should be remembered that these figures do not include unemployed and sick men claiming national insurance benefits *only*; see paragraph D.9 below.

Table D.1 Supplementary Allowance Claimants in Six Categories at November 1968

	<i>Unemployed men</i>		<i>Sick men</i>		<i>Unmarried mothers</i>		<i>Separated wives</i>		<i>Divorced women</i>		<i>Widows</i>	
		%		%		%		%		%		%
A. All supplementary allowance claimants with dependent children under 16. . . .	90,330	100	43,724	100	43,896	100	85,260	100	28,111	100	21,310	100
B. Families where claimant was the householder	86,943	96	42,785	98	21,610	49	67,448	79	24,481	87	20,891	98
C. Families with no non-dependants (or boarders) living in their household	67,574	75	26,594	61	40,857	93	69,559	82	21,610	77	11,578	54
D. Families who had been claiming supplementary benefit for at least 6 months	49,855	55	28,158	64	35,792	82	64,241	75	26,085	93	17,451	82
E. Families where all three conditions (at B, C, D) apply, i.e. base populations for the study samples*	32,484	36	14,861	34	16,039	37	36,468	43	16,883	60	8,809	41

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

* The true figures for the basic populations are in fact rather lower than these, as a small number of motherless families are included among the unemployed and sick men's families, as are some wives of prisoners and of long-term hospital patients included among the "separated wives" group. In each case the proportions do not exceed 3% of the total families in that group. An unknown number of immigrant mothers are included in each group. (Families of all these types were excluded from selection for the matched groups studied: Chapter 1, paras 10-12).

D.6 An examination of Rows B, C and D shows how the various groups differed in the distribution of each of the three characteristics required for eligibility for the study.

D.7 **Proportion of Householders.** Almost all the unemployed men (96%), the sick men (98%), and the widows (98%), with dependent children, who were claiming a supplementary allowance in November 1968 were householders: that is, the claimant was personally responsible for household outgoings such as rent, or mortgage payments. On the other hand only half of the unmarried mothers claiming benefit were householders.

D.8 **Proportion of Families with no Non-dependants in the Household.** Again there is considerable variation between the groups. In calculating the amount of rent which will be added into a supplementary allowance, a deduction is made for a contribution towards the rent assumed to be made by any person in the household who is not dependent on the householder-claimant.¹ Non-dependants may be grown-up children no longer in full-time secondary education, other relatives, boarders or friends. From Row C, Table D.1, it can be seen that the group including the highest proportion with non-dependants in the household was that of widows' families (46%), while the unmarried mothers include the lowest proportion (7%). (The unmarried mothers, as noted already, include the highest proportion who were themselves non-householders, i.e. who were by definition living in the household of someone else.)

D.9 **Proportion who had been Claiming a Supplementary Allowance for at least 6 months.** In all 4 groups of fatherless families there were proportionately more families who had been claiming benefit for 6 months or longer than in either of the 2 groups with a male head of

household. Although the proportion (at least three-quarters) of the mothers on their own claiming for more than 6 months might have been expected, it may be surprising at first sight that just over half of the unemployed and two-thirds of the sick men with dependent children had also been claiming supplementary benefit for as long as 6 months. National Insurance unemployment or sickness benefit is of course payable to men who have a sufficient record of contributions (and earnings-related supplement may be payable for up to 26 weeks in any one period of interruption of employment). Those who claim supplementary benefit may do so because the amount of unemployment or sickness benefit payable is less than their requirements. This may be, for example, because they have exhausted their title to Earnings-Related Supplement, or because their title to any national insurance benefit is exhausted. It may be noted here that at the time of the study the weekly flat-rate of national insurance benefit for a man, wife and 2 children was £9 7s (£9.35), plus Family Allowance of 18s (£0.90), whereas the supplementary benefit allowance for such a family (assuming children aged 6 years and 11 years and an average rent, say 51s (£2.05)) was £14 2s (£14.10). Thus the families receiving supplementary benefit include a substantial proportion of sick men whose illness is relatively long-term, and of those unemployed men who find it most difficult to obtain work, as well as those with large families. It will also include those whose previous earnings have not been high enough to earn any substantial amount of earnings-related supplement.

¹ Except that in cases where the claimant or his wife is blind, the rent allowance is *not* reduced by the appropriate share of any non-dependants in the household.

Table D.2 Some Basic Characteristics of a Random Sample of All Families, with Dependent Children, Claiming Supplementary Allowances at November 1968

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Percentage with 3 or more children	49	43	12	32	34	20
Percentage with at least 1 child under 5 years	62	46	78	57	36	20
Percentage with at least 1 child aged 5 to 10 years	63	61	28	54	65	43
Percentage with at least 1 child aged 11 years and over	43	61	15	37	51	75
Percentage of mothers aged under 30 years	37	17	66	43	23	5
Percentage of mothers aged 30 to 39 years	35	32	20	35	46	19
Percentage of mothers aged 40 years and over	28	51	14	22	30	76
Percentage who had been claiming an allowance <i>currently</i> for 2 years or more	19	38	43	37	66	50
Percentage in northern areas*	71	71	52	56	57	62
Total families in each sample (= 100%)	1,040	559	520	1,010	333	254

* Based on totals for England and Wales only.

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

FURTHER ANALYSES OF THE RANDOM SAMPLE

D.10 Basic Characteristics of the Families. Table D.2 shows the distributions, among the random sample of families, of characteristics such as family size, age of mother, length of claim for supplementary benefit, and residence in northern areas of England and Wales. (The distributions of these characteristics among the matched samples were determined, to a greater or

lesser extent, by the matching process; see Chapter 1, Table 2 and 3.)

D.11 Tenure of Accommodation. In Table D.3 percentaged figures are given for the type of accommodation occupied by the random sample of families. (Figures for the matched samples are given in Chapter 2, Table 4.)

Table D.3 Tenure of Accommodation

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families in:						
Local authority property	62	71	33	52	63	71
Privately rented property—furnished	6	3	37	10	6	—
Privately rented property—unfurnished	20	15	23	26	25	18
Privately rented property—not known whether furnished	1	—	3	4	1	—
Owner-occupied property	11	11	4	8	5	11

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

Details of Incomes and Supplementary Benefit Assessments

D.12 Table D.4 shows the proportion of families in the random sample with certain types of income, part or all of which may be disregarded in the assessment of their supplementary allowance. (This is not a com-

prehensive table of disregardable income; for instance the proportions of families receiving those national insurance benefits which are subject to a disregard are not shown.)

Table D.4 Sources of Income of which Part may be Disregarded—Not Including National Insurance Benefits

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Earnings of Claimant	*	2	12	18	26	14
Earnings (wife or dependants)	9	9	*	1	2	*
Charitable payments (but not maintenance)	1	2	2	1	2	2
Superannuation	1	5	—	*	—	1
Widow's pension	—	—	—	—	—	8
Disability pensions	2	3	—	—	*	—
Tariff income (on capital)	1	2	1	*	1	5

* Less than 0.5%.

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

Any individual claimant may have more than one of these sources of income.

D.13 The bottom row of Table D.4 shows the proportion of families with "tariff income" from capital. This means that the claimants in question have £325 or more in capital, because in calculating the weekly allowance, capital of less than this sum is completely ignored. If capital amounts to £325 or more, a weekly income of 1s [£0.05] for each £25 between £300 and £800 is

assumed; on capital in excess of £800 the income assumed is 2s 6d [22½p] on each £25. (Up to 20s a week of this assumed "tariff" income may be disregarded, dependent on the extent to which other income has been disregarded.) Table D.5 shows the amount of capital possessed by the families in the random sample as shown in the local office records.

Table D.5 Amount of Capital

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
None	93	86	85	90	90	71
Up to £99	4	9	11	8	8	15
£100 to £324	2	3	3	2	2	9
£325 to £799	1	2	1	—	1	5

Source: Supplementary Benefits Special Enquiry, November, 1968 (Figures calculated from 1½% sample).

D.14 Tables D.6 and D.7 show the proportion of families whose supplementary allowances included the long-term addition and any additions for exceptional

circumstances. (The numbers receiving these additions among the matched samples are given in Chapter 5, Table 44.)

Table D.6 Long-Term Additions

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families receiving LTA as % of all families with dependent children	—	29	38	33	64	48

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

Table D.7 Exceptional Circumstances Additions: For Special Diets, Extra Heating, etc.

	<i>Unemployed men</i>	<i>Sick men</i>	<i>Unmarried mothers</i>	<i>Separated wives</i>	<i>Divorced women</i>	<i>Widows</i>
	%	%	%	%	%	%
Families receiving any ECA as % of all families with dependent children	9	23	13	10	11	14

Source: Supplementary Benefits Special Enquiry, November 1968 (Figures calculated from 1½% sample).

D.15 In Table D.8 are shown the proportions of unemployed and sick men, with dependent children, where supplementary allowances were restricted by the wage-stop at November 1968. In the "sick" group the wage-stop provision only applied to those whose illness was

likely to last less than 3 months. In the other 4 groups, of women claiming for themselves and dependent children, allowances are not subject to the wage-stop provision.

Table D.8 Wage-Stop Deductions

	<i>Unemployed men</i>	<i>Sick men</i>
Families with wage-stop deductions as % of all families with dependent children	31 %	6 %

Source: Supplementary Benefits Special Enquiry, November 1968
(Figures calculated from 14% sample).

APPENDIX E

QUESTIONNAIRES AND LETTERS USED IN THE STUDY

E.1 The families selected for interview were each sent the following letter before the interviewer called:

DEPARTMENT OF HEALTH AND SOCIAL SECURITY
10 John Adam Street
LONDON WC2
Telephone: 01-930 9066

Date

Dear

I am writing to you from the Research Branch of the Department of Health and Social Security, where we are studying the circumstances of families who are receiving supplementary benefit.

We are hoping to interview a number of people in different parts of the country and your name has been picked—purely by chance—from our records.

I would like to come and see you about this, and would be most grateful for your help. Any information you give us will be treated as strictly confidential, and your name will not be mentioned in anything we write about the survey.

I hope you will agree to see me. I plan to call on you during the week beginning and hope this will be convenient for you.

Yours sincerely

(Signature of interviewer)

E.2 After the interview with each family the following letter was sent:

DEPARTMENT OF HEALTH AND SOCIAL SECURITY
10 John Adam Street
LONDON WC2
Telephone: 01-930 9066

Date

Dear

Thank you very much for allowing our research officer to come and talk to you. The information you were able to give will be a great help.

I would like to assure you once again that no names will be used in anything we may write about our findings. Your personal details will not be passed on to any other person, and your present allowance will not of course be affected in any way as a result of the discussion.

Thank you for your help.

Yours sincerely

Senior Research Officer

E.3 The mother in each family was asked the main questionnaire. For each family type an additional short questionnaire (printed in a different colour for the convenience of interviewers) was used. In the case of the unemployed and sick this was asked of the father rather than the mother whenever possible.

FAMILIES RECEIVING SUPPLEMENTARY BENEFIT

Project Serial Number

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Casepaper Number: _____

Category:

- Long-term unemployed (MALE) _____ 1
- Long-term sick (MALE) _____ 2
- Unmarried (FEMALE) _____ 3
- Separated (FEMALE) _____ 4
- Divorced (FEMALE) _____ 5
- Widowed (FEMALE) _____ 6

Note: The questionnaire is worded as if the mother is the member of the household answering the questions. Always attempt to interview the mother and to obtain *her* answers. If male claimant only is seen substitute "your wife" as appropriate.

Introduction

My name is _____. I am a research worker for the Department of Health and Social Security. We are interested in the problems of families who are receiving Supplementary Benefit. We are going to see a number of people throughout the country, and your name has come up by chance. You do not have to answer the questions, but it would be a great help to us if you would. Nothing you tell me will be passed on to the Local Office, and your allowance will not be affected.

Composition of Household (INCLUDING CLAIMANT)

1. Could you tell me first the names and ages of the people living in this household, and what relationship they are to you.

Name (IN DESCENDING ORDER OF AGE)	Age	Relationship to Claimant

If any member of household (APART FROM CLAIMANT AND WIFE) is aged 15 or over, check:

Is _____ working at all?

Yes _____

No _____

(IF YES, GET DETAILS)

Accommodation

2. I should now like to ask you about your accommodation.
Do you and your family/household occupy a

- Whole house _____ 1
- Self-contained flat or maisonette _____ 2
- Rooms in a house _____ 3
- Bedsitter _____ 4
- Other (SPECIFY) _____ 5

3. Is your (HOUSE, FLAT, ETC.):

Rented from LA or New Town Corp:	
Furnished	1
Unfurnished	2
Rented from private landlord or company:	
Furnished	3
Unfurnished	4
Being purchased by you on a mortgage	5
Owned entirely by you	6
Other (SPECIFY)	7

4. (FOR LA AND NEW TOWN TENANTS—WHERE RENT REBATE SCHEME IS IN OPERATION)

a. Do you know whether your Council/Corporation has a rent rebate scheme?

Yes—scheme in operation	1
No—no scheme	2
Don't know	3

b. (IF YES AT 4a.)

Have you ever applied for a rent rebate?

Yes	1
No	2

c. (IF YES AT 4b.)

Did you get a rent rebate?

Yes	1
No	2
Don't know	3

d. (IF YES AT 4c.)

Are you still getting the rebate?

Yes	1
No	2
Don't know	3

e. (IF NOT APPLIED 4b.)

Could you tell me why you have not applied?

5. (FOR THOSE IN WHOLE HOUSE OR SELF-CONTAINED FLAT ONLY (Q.2))

a. Do you know about the scheme for rates rebates?

Yes	1
No	2

b. (IF YES AT 5a.)

Have you ever applied for a rates rebate?

Yes	1
No	2

c. (IF YES AT 5b.)

Did you get a rates rebate?

Yes	1
No	2
Don't know	3

d. (IF YES AT 5c.)

Is it still in operation?

Yes	1
No	2
Don't know	3

e. (IF NOT APPLIED—5b.)

Could you tell me why you have not applied?

6. How many rooms are there in your accommodation, i.e. that used by family/household only? (EXCLUDE BATHROOMS, LAVATORIES, HALLS, BUT INCLUDE KITCHENS AND SCULLERIES IF USED FOR COOKING)

7. Do you have the use of an oven within the building?
 Sole use _____ 1
 Shared use _____ 2
 No use _____ 3
8. Do you have the use of a cold water tap within the building?
 Sole use _____ 1
 Shared use _____ 2
 No use _____ 3
9. Do you have the use of a hot water tap within the building?
 Sole use _____ 1
 Shared use _____ 2
 No use _____ 3
10. Do you have the use of a WC with entrance inside the building?
 Sole use _____ 1
 Shared use _____ 2
 No use _____ 3
11. Do you have the use of a fixed bath or shower within the building?
 Sole use _____ 1
 Shared use _____ 2
 No use _____ 3
12. Can you tell me what you do about your washing? Do you do it all at home or do you take some to a laundry or launderette every week or every other week?
 All done at home _____ 1
 Some taken regularly to laundry _____ 2
 Some taken regularly to launderette _____ 3
 Other (SPECIFY) _____ 4

(Invite comments)

13. How do you feel about your accommodation?
 Would you say you were:
 (PROMPT ALL THREE)
 Very satisfied _____ 1
 Fairly satisfied _____ 2
 or Not satisfied _____ 3
 (IF NOT SATISFIED OR FAIRLY SATISFIED 2 OR 3)
 Can you say why you feel that?
14. (IF IN PRIVATE ACCOMMODATION AND "FAIRLY SATISFIED" OR "NOT SATISFIED" WITH ACCOMMODATION—13, 2 OR 3)
 a. Have you ever applied for a Local Authority house or flat?
 Yes _____ 1
 No _____ 2
- b. (IF YES AT 14a.)
 Was your name put on the waiting list?
 Yes _____ 1
 No _____ 2
 Don't know _____ 3
- c. (IF YES AT 14b.)
 Are you still on the waiting list?
 Yes _____ 1
 No _____ 2
 Don't know _____ 3
- d. (IF YES AT 14c.)
 How long have you been on the waiting list?
- e. (IF NOT PUT ON LIST, OR NO LONGER ON LIST)
 Can you tell me what happened?

FOR UNEMPLOYED CLAIMANTS INSERT PINK QUESTIONNAIRE

Employment of Mother

15. Can you tell me your last job before you had your first baby?

16. Are you working now?

No _____ 1
 Yes, full time _____ 2
 Yes, part time _____ 3

a. (IF YES 2 OR 3)

What is your job now?

b. What hours do you do per week?

c. Can you tell me why you decided to get a job?

d. How do you arrange for the children to be looked after while you are at work?

Day Nursery _____ 1
 Nursery School _____ 2
 Cared for by husband _____ 3
 Cared for by relatives _____ 4
 Private daily minder _____ 5
 Taken to work with mother _____ 6
 School age _____ 7
 Old enough to manage by themselves _____ 8
 Other (SPECIFY) _____ 9

e. Do you have to make any other arrangements during school holidays?

f. Do (all) these arrangements work smoothly or are there any difficulties?

They work smoothly _____ 1
 There are difficulties (SPECIFY) _____ 2

17. (IF NOT WORKING NOW: 1 at Q.16)

a. Do you plan to get a job (again) at some time?

(PROBE FOR COMMENTS)

Mobility and Contact with Relatives

18. Where were you born?

UK (ENGLAND, SCOTLAND, WALES,
 N. IRELAND) _____ 1
 Eire _____ 2
 West Indies _____ 3
 India, Pakistan and Ceylon _____ 4
 Other Asian countries _____ 5
 Africa _____ 6
 Cyprus _____ 7
 Other (SPECIFY) _____ 8

19. Are you still living within ten miles of where you were brought up?

Yes _____ 1
 No _____ 2

20. a. Is your mother still living?

Yes _____ 1
 No _____ 2
 Don't know _____ 3

And your father?

Yes _____ 1
 No _____ 2
 Don't know _____ 3

b. Are you in touch with your father and/or mother?

Yes _____ 1
 No _____ 2

c. Your *"husband's" father and/or mother?

Yes _____ 1
 No _____ 2

* (FOR WIDOWS, ASK "LATE HUSBAND'S"
 FOR DIVORCED, ASK "FORMER HUSBAND'S"
 FOR SINGLE WOMEN, ASK "THE PARENTS OF
 (ANY OF) THE FATHER(S) OF YOUR CHILDREN")

d. Are you in touch with any other relatives?

Yes _____ 1
No _____ 2

(Specify)

e. (IF YES TO 20a., b. OR c. above)

Have you seen any of them in the past:

(CODE MOST RECENT CONTACT)

Week _____ 1
Month _____ 2
Year _____ 3
or Not within past year _____ 4

f. (IF ANY RELATIVES SEEN INDICATE WHICH RELATIVES ARE REFERRED TO)

Who was it that you saw?

Own (WOMAN'S) relatives _____ 1
"Husband's" relatives _____ 2
Both own and "husband's" _____ 3

21. Have any of them been able to help you in any way since your husband has been away from work/ you have been managing with your child(ren) on your own?

(SPECIFY)

(IF ANY HELP GIVEN)

Which set of relatives helped?

Woman's relatives _____ 1
"Husband's" relatives _____ 2
Both sides of the family _____ 3

22. Have you any children who do not live at home?

No _____ 1
Yes (NOTE WHEREABOUTS) _____ 2

23. How many times have you moved since your first child was born?

(ENTER NUMBER: 9 OR MORE, ENTER 9.

IF CLAIMANT CAN'T REMEMBER BUT THERE HAVE BEEN MORE THAN 5 MOVES, CODE X)

FOR WIDOWS, DIVORCED, SEPARATED AND UNMARRIED WOMEN
INSERT BLUE QUESTIONNAIRE

Finance

24. a. Have you any hire-purchase commitments: I mean do you have to make regular payments on things like furniture and kitchen equipment?

Yes _____ 1
No _____ 2

b. (IF YES AT 24a.)

On what items are you paying?

c. Do you mind telling me roughly how much is outstanding?

d. How much does this work out at each week?

Less than 10s _____ 1
10s-15s _____ 2
15s-£1 _____ 3
£1-£1 10s _____ 4
£1 10s or more (SPECIFY) _____ 5

25. Are there any other payments that you have to make regularly?

(SPECIFY)

Type of Payment	Amount weekly

26. Are you behind with your rent? _____
- Yes _____ 1
- No _____ 2

(IF YES)

Do you mind telling me how much is outstanding?

(SPECIFY)

27. Have you any (other) debts? I mean things like electricity and gas. _____
- Yes _____ 1
- No _____ 2

(IF YES)

Do you mind telling me what this is for, and how much is outstanding?

Type of Debt	Amount

Standard of living of household

28. How do you usually obtain clothes for the children?
(EXCLUDE SHOES)
- Home made _____ 1
- New (SHOPS OR CLOTHING CLUBS) _____ 2
- Relatives and friends new _____ 3
- Relatives and friends second-hand _____ 4
- Second-hand stalls or shops, jumble sales _____ 5
- Second-hand from charitable organizations,
e.g. WRVS _____ 6
- Other (SPECIFY) _____ 7

29. From where did you last get a pair of trousers or a skirt or dress for your child/one of your children?
- Home made _____ 1
- New (SHOPS OR CLOTHING CLUBS) _____ 2
- Relatives and friends new _____ 3
- Relatives and friends second-hand _____ 4
- Second-hand stalls or shops, jumble sales _____ 5
- Second-hand from charitable organizations,
e.g. WRVS _____ 6
- Other (SPECIFY) _____ 7

30. (IF THERE IS A CHILD OF SCHOOL AGE IN THE FAMILY)
Have you had any help with grants for clothing or school uniform from the Education Department over the past 2 years?
- Yes _____ 1
- No _____ 2

31. Do the children ever have second-hand shoes?
- Yes _____ 1
- No _____ 2

32. Do the children need any essential clothes at the present time that you cannot afford?
- No _____ 1
- Yes _____ 2
- (SPECIFY)

33. How long ago were you/your wife (IF HUSBAND IS INTERVIEWED) able to buy a new winter topcoat or raincoat? (EXCLUDE PLASTIC MACS)		
For last winter	_____	1
Winter before last	_____	2
3 winters ago	_____	3
4-5 winters ago	_____	4
6-10 winters ago	_____	5
Not within last 10 years	_____	6
34. How long ago were you/your wife (IF HUSBAND IS INTERVIEWED) able to buy a pair of new shoes?		
Within past 6 months	_____	1
6 months less than 12	_____	2
12 months less than 18	_____	3
18 months less than 24	_____	4
2 years or more ago	_____	5
35. Do you usually have coats, or something other than blankets, on the beds in winter?		
Yes	_____	1
No	_____	2
36. Have you at least three sheets for every bed in regular use?		
Yes	_____	1
No	_____	2
37. Have you any of the following? (IF ANY NOT WORKING, INDICATE)		
A washing machine	_____	1
Spin dryer	_____	2
Electric iron	_____	3
Vacuum cleaner	_____	4
Refrigerator	_____	5
Telephone	_____	6
Sewing machine	_____	7
Car	_____	8
Television	_____	9
Radio	_____	X
Record player	_____	Y
38. Do you need any furniture/household equipment now that you cannot afford? (SPECIFY)		
39. Do you mind telling me how many pints of bottled or cartoned milk you usually take each week?		
40. Do you use dried or evaporated milk most days? (NOTE IF IN USE <i>ONLY</i> FOR A CHILD UNDER 2 YEARS)		
Yes	_____	1
No	_____	2
41. (IF ANY CHILDREN UNDER 5 YEARS)		
a. Do you have free milk tokens for all the children under 5?		
Yes	_____	1
No	_____	2
b. (IF NO AT 41a.) Would you use free milk tokens if you had them?		
Yes	_____	1
No	_____	2
c. (IF NO AT 41a.) Do you use cheap milk tokens?		
Yes	_____	1
No	_____	2
d. (IF YES AT 41a.) Do you use your free milk tokens?		
Yes	_____	1
No	_____	2
(ENTER ANY RELEVANT COMMENTS)		

42. a. (IF ANY CHILDREN UNDER 5 YEARS)		
Do you have free Welfare Food tokens for all the children under 5?		
(PROVIDING FOR ORANGE JUICE (UNDER 2 YEARS ONLY), COD LIVER OIL, VITAMIN TABLETS)		
	Yes _____	1
	No _____	2
b. (IF NO AT 42a.)		
Would you use free tokens if you had them?		
	Yes _____	1
	No _____	2
c. (IF YES AT 42a.)		
Do you use your free tokens?		
	Yes _____	1
	No _____	2
(ENTER ANY RELEVANT COMMENTS)		
43. (IF ANY CHILDREN OF SCHOOL AGE)		
a. Do the children have school meals?		
	Yes, all _____	1
	Yes, but some only _____	2
	No _____	3
b. (IF ALL OR SOME ONLY, 1 OR 2)		
Do those who have school meals have them free?		
	Yes _____	1
	No _____	2
c. (IF NOT FREE, 2)		
Why do they not have free meals?		
d. (IF THERE ARE ANY SCHOOL CHILDREN WHO DO NOT HAVE SCHOOL MEALS)		
Why don't they/he/she have school dinners?		
44. a. Do you (THE MOTHER) normally (i.e. ON AT LEAST 6 DAYS OUT OF 7) have meat, fish or chicken for at least one meal every day: I mean including things like fish fingers and sausages?		
b. (IF NO)		
Why is that?		
45. a. How do the meals you have now compare with the ones you used to have before your husband was sick/unemployed/before you were managing with the children on your own?		
b. On the whole do you eat		
(PROMPT)		
	The same _____	1
	Better _____	2
	Worse _____	3
	Can't remember _____	4
46. (IF ANY CHILDREN OVER 5 YEARS)		
Do the children have pocket-money (THOSE OVER 5)?		
	Regularly _____	1
	Occasionally _____	2
	Never _____	3
47. Do you think that's about the same as most of the others in their class at school?		
	More _____	1
	About the same _____	2
	Less _____	3
	Don't know _____	4
48. Do the children ever have friends home?		
(HOME INCLUDES HOUSE AND GARDEN)		
	Often _____	1
	Occasionally _____	2
	Never _____	3
	No—because too young _____	4
(INVITE COMMENTS)		

49. (IF CHILDREN OVER 5)

Do any of the children go to any of the following: Sunday School, Cinema Club, Scouts, Guides, Brownies, Youth Clubs, School Clubs—in the evening or at week-ends, Sports or Hobbies Clubs or groups of any other kind?

(SPECIFY)

50. How often do you/your wife (IF HUSBAND INTERVIEWED) get out of the house; not counting work, shopping, taking the children to school? I mean to cinema, bingo, for an evening with friends or relatives.

Once a week	1
Once a fortnight	2
Once a month	3
Less often than once a month	4

(SPECIFY ACTIVITIES NAMED)

51. Do you spend something every week or every other week on any of the following?
(PROMPT ALL)

(CODE FOR MOTHER)

Stockings	1
Hair-dos	2
Cigarettes or tobacco	3
Pools, bingo or other betting	4
Drink—beer and so on	5
Newspapers	6
Magazines	7
Pet food	8
Sweets (EXCLUDING THOSE BOUGHT OUT OF CHILDREN'S POCKET-MONEY)	9
Entertainments outside the home, e.g. Cinema, Football, Dancing	0

52. Can you tell me who would do the following things about the house if they needed doing?

a. Painting, papering and general decorations?

Father	1
Mother	2
Both share this	3
Done by others—family, friends	4
Commercially	5
The landlord	6

b. Small electrical and plumbing repairs—fuses, washers, etc.?

Father	1
Mother	2
Both share this	3
Done by others—family, friends	4
Commercially	5
The landlord	6

c. (IF APPROPRIATE)

The garden?

Father	1
Mother	2
Both share this	3
Done by others	4

53. When was your last holiday away from home?

Within last 2 years	1
2 years but less than 5	2
5 years or more ago	3
Never	4

54. (ONLY IF THERE IS A CHILD OVER 5 YEARS IN FAMILY)

Has your child/any of your children had a holiday away from home in the past 2 years?

Yes	1
No	2

(DETAILS)

55. a. Have any of your children been on a school outing/holiday in the past 2 years?
- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |
- b. (IF YES AT 55a.)
Where and how long for?
- c. (IF YES AT 55a.)
Were they assisted by a grant of any kind?
- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |
- (DETAILS)
- d. (IF NO AT 55a.)
Was there any occasion when they might have gone on a school outing/holiday but did not?
- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |
- e. (IF YES AT 55d.)
Why didn't they go?

Health

Would you tell me now about your family's health?

FOR LONG-TERM SICK CLAIMANTS, INSERT YELLOW QUESTIONNAIRE

56. a. Has any member of the family any problems with their health at the moment?
(PROMPT FOR EACH MEMBER OF THE FAMILY—SPECIFY ANY HEALTH PROBLEM MENTIONED AND NOTE WHETHER INDIVIDUAL CURRENTLY UNDER MEDICAL TREATMENT)
- b. Has anybody in the family been in hospital in the last 12 months?
(DETAILS)
- c. Has anybody in the family been on a special diet in the last 12 months?
57. Supposing you were ill, is there anyone you would ask to come and help you?
(IF ANSWER IS IN TERMS OF OFFICIAL PERSON, ASK)
Anyone else?
What is their relationship to you?
58. Apart from what you have just told me, is there anything at all that you would like to talk to a sympathetic doctor or nurse about?

Education

I should now like to ask you about your family's education.

59. (TO ALL BUT SINGLE CLAIMANTS)
What kind of school did your husband last attend?
- | | | |
|---------------------------------|-------|---|
| Secondary Modern—Senior—All age | _____ | 1 |
| Grammar | _____ | 2 |
| Special School (SPECIFY) | _____ | 3 |
| Other School (SPECIFY) | _____ | 4 |
60. How old was he when he left school?
61. a. Did he get any recognised certificates, qualifications or articles?
- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |
- b. (IF YES AT 61a. SPECIFY: RING HIGHEST ON LIST ONLY)
- | | | |
|---|-------|---|
| University Degree/medical/veterinary/dental qualif. | _____ | 1 |
| Full membership of professional institute
(Law, architecture, engineering) | _____ | 2 |
| Diploma Technology/Humanities | _____ | 3 |
| Teachers Training Certificate | _____ | 4 |
| SRN, SCM | _____ | 5 |
| Higher National Diploma or Certificate | _____ | 6 |
| "A" Level | _____ | 7 |
| Ordinary National Diploma or Certificate | _____ | 8 |
| "O" Level, General Schools, Matric. | _____ | 9 |
| City and Guilds (SPECIFY) | _____ | 0 |
| RSA or Commercial Certificate | _____ | x |
| Other (DESCRIBE) | _____ | y |

62. Did he complete a formal apprenticeship, lasting at least 3 years in any trade?
- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |

(DETAILS)

63. (TO ALL CLAIMANTS)

What kind of school did you (MOTHER) last attend?

- | | | |
|---------------------------------|-------|---|
| Secondary Modern—Senior—All age | _____ | 1 |
| Grammar | _____ | 2 |
| Special School (SPECIFY) | _____ | 3 |
| Other School (SPECIFY) | _____ | 4 |

64. How old were you when you left school?

65. a. Did you get any recognised certificates, qualifications or articles?

- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |

b. (IF YES AT 65a. SPECIFY: RING HIGHEST ON LIST ONLY)

- | | | |
|---|-------|---|
| University Degree/medical/veterinary/dental qualif. | _____ | 1 |
| Full membership of professional institute | _____ | 2 |
| (Law, architecture, engineering) | | |
| Diploma Technology/Humanities | _____ | 3 |
| Teachers Training Certificate | _____ | 4 |
| SRN, SCM | _____ | 5 |
| Higher National Diploma or Certificate | _____ | 6 |
| "A" Level | _____ | 7 |
| Ordinary National Diploma or Certificate | _____ | 8 |
| "O" Level, General Schools, Matric. | _____ | 9 |
| City and Guilds (SPECIFY) | _____ | 0 |
| RSA or Commercial Certificate | _____ | x |
| Other (DESCRIBE) | _____ | y |

Did you have any formal training for any particular job after you left school? (SPECIFY)

- | | | |
|-----|-------|---|
| Yes | _____ | 1 |
| No | _____ | 2 |

(DETAILS)

66. (IF ANY CHILDREN OF SCHOOL AGE IN FAMILY)

What schools do the children go to?

(NOTE IF ANY GO TO SCHOOLS OTHER THAN SECONDARY MODERN OR PRIMARY)

67. Do they like school?

68. Do you know how they get on with school work?

69. Do you know how they get on with the other children at school?

70. Are there any special difficulties at school because you are on Supplementary Benefit?

71. Do any of the children cause you any special worry apart from their health?
(SPECIFY)

Use of Other Services

I should like to ask you now about any help you get from outside the home—apart from your family and friends.

72. (IF ANY CHILD UNDER 5 YEARS IN FAMILY)

Do you take (any of) the child(ren) to a:

(PROMPT)

- | | | |
|---------------------------|-------|---|
| Day Nursery or Play Group | _____ | 1 |
| Nursery School | _____ | 2 |
| Infant Welfare Clinic | _____ | 3 |
| None of these | _____ | 4 |

73. (FOR ALL CLAIMANTS)

- a. I am going to read you a list of people: will you tell me whether you have been in touch with any of them during the past 2 years?
(PROMPT EACH ONE)

Health Visitor	1
Child Care Officer	2
School Welfare Officer (Education Welfare Officer)	3
Probation Officer	4
Moral Welfare Officer	5
Medical Social Welfare (HOSPITAL ALMONER)	6
Mental Welfare Officer	7
Marriage Guidance	8
Psychiatric Social Worker	9
Welfare Officer (WELFARE SERVICES DEPT)	0
Home Help	X

Have you been in touch with any other welfare worker? (SPECIFY)

(INCLUDES SOCIAL WORKER OR AGENCY. IF AGENCY UNKNOWN—GIVE NAME IF POSSIBLE)

Not in touch with social worker in past 2 years Y

- b. (IF HAS BEEN IN TOUCH IN LAST 2 YEARS)

Did you find he/she/they able to help you or not? In what way?

- c. Can you remember how you got in touch with them?

74. Is there anything (else) you would like to talk to a social worker about at this moment?

Contact with the Supplementary Benefits Commission

I would like to ask you about being on Supplementary Benefit?

75. How does your present standard of living compare with the one you had before you were receiving Supplementary Benefit?

Would you say it was now:

Better	1
About the same	2
A bit worse	3
Very much worse	4
Can't say	5

76. Do you think that your being on Supplementary Benefit has affected the children in any way?

No	1
Yes	2

77. What things would you say are worrying you most at the moment?

(DO NOT SUGGEST SUBJECTS—PROMPT IF NECESSARY ONLY ON LINES OF—"WHAT PROBLEMS DO YOU THINK ABOUT WHEN YOU ARE DOING THE WASHING UP?")

78. Can you tell me any things that you dislike about being on Supplementary Benefit?

Thank you very much for your help

Date of Interview: am/pm

Duration of Interview (mins)

Person(s) interviewed

Claimant (MALE)	1
Claimant's wife	2
Claimant and wife	3
Claimant (FEMALE)	4

QUESTIONS FOR LONG-TERM SICK MALE CLAIMANTS ONLY (ASK MALE CLAIMANT IF PRESENT)

Would you tell me something about your/your husband's illness/accident?

1. What does your doctor say is the matter with you/him now?
2. (IF MORE THAN ONE ILLNESS/DISABILITY GIVEN ABOVE)
Which of these complaints causes the most difficulty?
3. a. When did this (MAIN COMPLAINT) start causing difficulties?
OR When did you/he have the accident?

Within the last year _____ 1
 1 year less than 2 years ago _____ 2
 2 years less than 5 years ago _____ 3
 5 years less than 9 years ago _____ 4
 9 years or more ago _____ 5
 (SPECIFY)
 Since birth _____ 6

- b. When did you first have to be away from work because of this?
(MAIN COMPLAINT)

Within last year _____ 1
 1 year less than 2 years _____ 2
 2 years less than 5 years _____ 3
 5 years less than 9 years _____ 4
 9 years or more ago _____ 5
 (SPECIFY)

4. How long is it since you/he was in regular work?

6 months less than 18 months _____ 1
 18 months less than 24 months _____ 2
 2 years less than 5 years _____ 3
 5 years ago or more _____ 4
 (SPECIFY)

5. a. How long have you been sick this time?

- b. Did you apply for supplementary benefit immediately you became sick?

Yes _____ 1
 No _____ 2

- c. (IF NO AT 5b.)

How did you manage?

- d. (IF NO AT 5b.)

How long was it before you claimed supplementary benefit?

Under 6 months _____ 1
 6 months less than 1 year _____ 2
 1 year less than 2 years _____ 3
 2 years or more ago _____ 4

6. How did you get to know about the Supplementary Benefits Scheme?

7. Will you tell me your/his last job before you/he was ill?

8. What has been your/his main job during most of your/his working life?

9. (IF APPROPRIATE)

a. Do you/does he have to stay in bed all the time?

Yes _____ 1
No _____ 2

b. (IF NO AT 9a.)

Can you/he usually get out of the house by your/himself if the weather is not too bad?

Yes _____ 1
No _____ 2
Yes, but only with difficulty _____ 3

c. (IF NO OR WITH DIFFICULTY, 2 OR 3)

Can you/he get about the house and do small jobs? e.g. could you/he help with the washing up, cooking, etc.?

Yes _____ 1
No _____ 2

10. a. Do you/ can he manage to look after the children if your wife/you go out for the day?

Yes _____ 1
No _____ 2

b. (IF NO AT 10a.)

For a few hours?

Yes _____ 1
No _____ 2

11. (IF APPROPRIATE)

Can you/he wash and dress your/him self?

Yes _____ 1
With a little help _____ 2
Only with extensive help _____ 3

12. Can you/he shave your/him self?

Yes _____ 1
No _____ 2

13. Can you/he use the toilet without help?

Yes _____ 1
No _____ 2

14. a. Do you ever have to attend hospital? (OP DEPARTMENT)

Yes _____ 1
No _____ 2

b. (IF YES AT 14a.)

About how often do you have to go?

c. (IF YES AT 14a.)

Do you have to pay fares?

Yes _____ 1
No _____ 2

d. (IF YES AT 14c.)

Do you get these fares refunded?

Yes _____ 1
No _____ 2

15. a. Are you/he taking any drugs, tablets, medicines or using ointment for _____ (COMPLAINT)

Yes _____ 1
No _____ 2

b. (IF YES AT 15a.)

Do you get all these on a National Health Prescription?

Yes, all NHS _____ 1
Some on NHS, some not _____ 2
None on NHS _____ 3

c. (FOR THOSE ON NHS PRESCRIPTION)

Do you normally claim a refund of prescription charges?

Yes _____ 1
No _____ 2

(COMMENTS)

16. a. Do you spend something each week on medicines or ointment for _____ (COMPLAINT)
which are not on NHS prescription?

Yes _____ 1
No _____ 2

b. (IF YES AT 16a.)

How much do you spend each week?

Under 5 shillings _____ 1
5 less than 10 shillings _____ 2
10 less than 15 shillings _____ 3
15 shillings or more _____ 4
(SPECIFY) _____

17. a. Have you/he talked to the doctor about going back to work again?

Yes _____ 1
No _____ 2

b. (IF YES AT 17a.)

When does the doctor say you/he should be able to go back?

Never _____ 1
Sometime in future _____ 2
Within next 2 years _____ 3
Within next year _____ 4
Within 6 months _____ 5
Within next 2 months _____ 6

18. Are you/he registered as disabled?

Yes _____ 1
No _____ 2

(FOR INTERVIEWER QUESTIONS 1-18 ABOVE ANSWERED BY:)

Male claimant _____ 1
Wife _____ 2
Jointly _____ 3

Project Serial Number

QUESTIONS FOR UNEMPLOYED CLAIMANTS ONLY
(ASK MALE CLAIMANTS IF PRESENT)

1. Can you tell me what your/your husband's last job was? _____
2. Why did you/he stop work? _____
3. Why do you think it has been difficult for you/him to get another job? _____
4. How many different jobs have you/he had in the last 3 years before that?

1-4 _____	1
5-9 _____	2
10-14 _____	3
15 plus _____	4
5. How long is it since you/he have been/has been in regular work?

6 months less than 18 months _____	1
18 months less than 24 months _____	2
2 years less than 5 years _____	3
5 years or more _____	4

(SPECIFY)
6. How long have you been unemployed this time?

7. a. Did you apply for supplementary benefit immediately you were unemployed?
 Yes _____ 1
 No _____ 2
 b. (IF NO AT 7a.)
 How did you manage?

 c. (IF NO AT 7a.)
 How long was it before you claimed supplementary benefit?

Under 6 months _____	1
6 months less than 1 year _____	2
1 year less than 2 years _____	3
2 years or more _____	4
8. How did you get to know about the Supplementary Benefits Scheme?
9. What has been your/his main job during most of your/his working life?
10. Are you/he registered as disabled?
 Yes _____ 1
 No _____ 2
11. a. Do you/can he manage to look after the children if your wife/you go out for the day?
 Yes _____ 1
 No _____ 2
 b. (IF NO AT 11a.)
 For a few hours?
 Yes _____ 1
 No _____ 2
 (COMMENTS)

(FOR INTERVIEWER PERSON ANSWERING QUESTIONS 1-11 ABOVE)

- | | |
|---------------------|---|
| Male claimant _____ | 1 |
| Wife _____ | 2 |
| Jointly _____ | 3 |

Project Serial Number

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QUESTIONS FOR SINGLE WOMEN CLAIMANTS ONLY

1. How long is it since your first child was born?

Less than 6 months _____ 1
 6 months less than 18 months _____ 2
 18 months less than 24 months _____ 3
 2 years less than 5 years _____ 4
 5 years or more ago _____ 5

2. Were you working up to three months before he/she was born?

Yes _____ 1
 No _____ 2

3. How long have you been by yourself with your child/ren?

Less than 6 months _____ 1
 6 months less than 18 months _____ 2
 18 months less than 24 months _____ 3
 2 years less than 5 years _____ 4
 5 years or more ago _____ 5

4. a. Did you apply for Supplementary Benefit immediately you were alone with the child/ren?

Yes _____ 1
 No _____ 2
 Already claiming when pregnant _____ 3

b. (IF NO AT 4a.)

How did you manage?

Contribution from father/s _____ 1
 Worked _____ 2
 Supported by parents _____ 3
 Other (SPECIFY) _____ 4

c. (IF NO AT 4a.)

How long was it before you claimed Supplementary Benefit?

Under 6 months _____ 1
 6 months less than 1 year _____ 2
 1 year less than 2 years _____ 3
 2 years or more ago _____ 4

5. Could you tell me why you claimed Supplementary Benefit at that time?

6. How did you get to know about the Supplementary Benefits Scheme?

7. Have you been on Supplementary Benefit all the time since that time? (IF CLAIMANT HAS CEASED SUPPLEMENTARY BENEFIT WITHIN LAST FEW DAYS ANSWER AS IF STILL ON)

Yes continuously _____ 1
 Yes intermittently _____ 2
 No _____ 3

(IF NO, 3: GET DETAILS)

I should now like to ask you for some details about any help received from the father/s of your child/ren.

8. a. Did you seek legal advice?

Yes _____ 1
 No _____ 2

b. (IF NO AT 8a.)

Can you tell me why you did not?

9. a. Did you apply for an affiliation order?

Yes _____ 1
No _____ 2

b. (IF NO AT 9a.)

Would you mind telling me why you did not?

c. (IF YES AT 9a.)

Did you get an order?

Yes _____ 1
No _____ 2

10. (IF CLAIMANT RECEIVES ANY MAINTENANCE)

a. What are the arrangements for collecting the money when he pays—does the Supplementary Benefits Office collect the money or do you?

b. (IF MONEY COLLECTED BY CLAIMANT)

Is collecting the money

Difficult _____ 1
or Not difficult _____ 2

c. (IF THERE ARE DIFFICULTIES)

Can you tell me what the difficulties are?

11. a. When did you last see the child/ren's father?

Within last week _____ 1
Within last month _____ 2
Within last year _____ 3
More than a year ago _____ 4

b. (IF WITHIN LAST WEEK, MONTH, YEAR)

Has he been able to help you in any way (APART FROM AFFILIATION ORDER OR VOLUNTARY PAYMENT)?

Yes _____ 1
No _____ 2

(IF YES, 1: DETAILS)

Project Serial Number

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QUESTIONS FOR DIVORCED/SEPARATED WOMEN ONLY

1. How long have you been living apart from your husband?
 - 6 months less than 18 months ago _____ 1
 - 18 months less than 24 months ago _____ 2
 - 2 years less than 5 years ago _____ 3
 - 5 years or more ago _____ 4
 2. How long were you married before that time?
 - Under 2 years _____ 1
 - 2 years less than 5 years _____ 2
 - 5 years less than 10 years _____ 3
 - 10 years or more ago _____ 4
 3. a. Did you apply for supplementary benefit immediately you separated from your husband?
 - Yes _____ 1
 - No _____ 2

b. (IF NO AT 3a.)
How did you manage?

 - Payment from husband _____ 1
 - Work _____ 2
 - Help from relatives _____ 3
 - Other (SPECIFY) _____ 4

c. (IF NO AT 3a.)
How long was it before you claimed supplementary benefit?

 - Under 6 months _____ 1
 - 6 months less than 1 year _____ 2
 - 1 year less than 2 years _____ 3
 - Over 2 years _____ 4
 4. Could you tell me why you claimed supplementary benefit at that time?
 5. How did you get to know about the Supplementary Benefits Scheme?
 6. Have you been on supplementary benefit all the time since you first applied?
 - Yes _____ 1
 - No _____ 2

(IF NO, 2, GET DETAILS)
- I should like to ask you for some details about any help received from the father/s of your child/ren.
7. a. Did you seek legal advice?
 - Yes _____ 1
 - No _____ 2

b. (IF NO AT 7a.)
Can you tell me why you did not?
 8. a. Did you apply for a maintenance order?
 - Yes _____ 1
 - No _____ 2

b. (IF NO AT 8a.)
Would you mind telling me why you did not?

c. (IF YES AT 8a.)
Did you get an Order?

 - Yes _____ 1
 - No _____ 2

9. What is your legal position now?

Divorced	1
Involved in divorce proceedings which have not yet been completed	2
Formally separated by order of Court	3
Informally separated	4

10. a. If you get maintenance, what are the arrangements for collecting the money when he pays—does the Supplementary Benefits Office collect the money or do you?

b. (IF CLAIMANT COLLECTS)

Is collecting the money

Difficult	1
Not difficult	2

c. (IF THERE ARE DIFFICULTIES)

Can you tell me what the difficulties are?
(SPECIFY)

11. a. When did you last see the child/ren's father?

Within last week	1
Within last month	2
Within last year	3
More than a year ago	4

b. (IF WITHIN LAST WEEK, MONTH OR YEAR)

Has he been able to help you in any way (apart from maintenance or affiliation order(s) or voluntary payments)?

Yes	1
No	2

(IF YES, 1, GET DETAILS)

12. What was your husband's last job?

Project Serial Number

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QUESTIONS FOR WIDOWS ONLY

1. How long ago did your husband die?

6 months but less than 18 months ago _____ 1
 18 months but less than 24 months ago _____ 2
 2 years but less than 5 years ago _____ 3
 5 years ago or more _____ 4

2. What was the cause of his death?

3. How long were you married?

Under 2 years _____ 1
 2 years, less than 5 years _____ 2
 5 years, less than 10 years _____ 3
 10 years or more _____ 4

4. a. Did you apply for supplementary benefit immediately you were widowed?

Yes _____ 1
 No _____ 2

b. (IF NO AT 4a.)

How did you manage?

Pension _____ 1
 Worked _____ 2
 Help from relatives _____ 3
 Other (SPECIFY) _____ 4

c. (IF NO AT 4a.)

How long was it before you claimed Supplementary Benefit?

Under 6 months _____ 1
 6 months, less than 1 year _____ 2
 1 year, less than 2 years _____ 3
 2 years or more _____ 4

5. Could you tell me why you claimed Supplementary Benefit at that time?

6. How did you get to know about the Supplementary Benefit Scheme?

7. Have you been on Supplementary Benefit all the time since then?

Yes _____ 1
 No _____ 2

(IF NO, 2, GET DETAILS)

8. Are you still living in the same house as when your husband died?

Yes _____ 1
 No _____ 2

(RECORD COMMENTS)

9. What was your husband's last job?

10. (IF ANY EXTRA MARITAL CHILDREN ONLY)

a. When did you last see the child/ren's father?

Within the last week _____ 1
 Within last month _____ 2
 Within last year _____ 3
 More than a year ago _____ 4

b. (IF WITHIN LAST WEEK, MONTH OR YEAR)

Has he been able to help you in any way apart from affiliation order or voluntary payment?

Yes _____ 1
 No _____ 2

(IF YES AT 10b. DETAILS)

