
One Parent Families

with Dennis Marsden

This chapter will explore the economic and social disadvantages of one-parent families. They are a minority, albeit a substantial one, in a society in which, by numerical standards, marriage has become increasingly popular,¹ and in which the two-parent family, headed traditionally by the man, has been regarded as the most appropriate group for rearing children. Previous studies have established how, in consequence of their atypical membership and their apparent transgression of traditional standards of family life, one-parent families tend to suffer severe disadvantages.² Those studies have also shown that some families among them suffer more than others and are by no means regarded by the public as equally deserving. By manipulation of levels of, and access to, income support, in ways which will be discussed in more detail below, attempts have been made to control what is felt to be undesirable deviation from normal standards of behaviour. As a result, income support for the families reflects differing degrees of public esteem for parents of different marital status.

The national and special area samples will be used to illustrate how the living standards of such families are affected by social disapproval of their minority status and also change during the cycle of home-building and child-rearing. The national sample produced sixty one-parent families (including motherless families), and the special area samples an additional forty-nine one-parent families. Our data therefore

¹ The Finer Committee summed up its popularity in the following way: 'Among women born in various nineteenth century quinquennia, a steady proportion amounting to 860-880 in each 1000 had married by the ages of 50-54 years. By contrast, a more sophisticated nuptiality calculation based on the marriage registrations of 1951-1955 showed that as many as 945 women in each 1000 (that is, some 75 in each 1000 more than in the Victorian period) would be likely to marry before they were 50.' By the 1960s the figure touched 960. See Report of the Committee on One-Parent Families (The Finer Report), Cmnd 5629, HMSO, London, 1974, p.25.

² For example, *ibid.*; Hunt, A., *et al.*, *Families and Their Needs*, HMSO, London, 1973; Marshall, R., *Families Receiving Supplementary Benefit*, DHSS Statistical and Research Report Series No. 1, HMSO, London, 1972; George, V., and Wilding, P., *Motherless Families*, Routledge & Kegan Paul, London, 1972; Marsden, D., *Mothers Alone*, Allen Lane, London, 1969 (rev. edn, Penguin Books, Harmondsworth, 1973).

refer to a total of 109 families. We also obtained individual information for the 211 children in these families which could be compared with information about the much larger number of children in two-parent families.

The geographical dispersion and wide range of social situations among one-parent families make the collection of representative data on different types of family very difficult, and these numbers cannot be regarded as sufficient for detailed analysis. However, while small, they are drawn from a large total number of households and can be regarded as broadly representative of one-parent families throughout the United Kingdom (and the group from the area samples of some of the poorest areas of country). When the national survey was being planned, the lack of information at that time about fatherless families led us to devote one of the preliminary pilot reports to that subject.¹ That work was part of a general sustained pressure which led the government to set up a special Committee on One-Parent Families, under Mr Justice Finer, which reported in 1974.² Special studies were carried out for the committee, and other official and privately conducted studies now provide further information on the social and economic conditions of one-parent families.³ These various studies comprise a valuable yardstick in interpreting the findings from our own survey and will be reviewed in conjunction with those findings in the following pages.

The Total Numbers of One-Parent Families

Until comparatively recently, there was, significantly, no collective name for, and no official estimate of the numbers of, one-parent families.⁴ It now transpires that, at any one time, rather less than one in ten of all families with dependent children have only one parent by reason of death, divorce, separation or births outside marriage. The largest group are the separated, followed by the divorced and the widowed, then motherless families and finally unmarried mothers. In the United Kingdom, nearly two thirds of a million parents, at least five in every six of whom are mothers, are looking after 1 million children single-handed.

Table 22.1 compares national estimates produced from the 1971 Census and by the Department of Health and Social Security for the Finer Committee with estimates from the survey. Bearing in mind the inclusion of Northern Ireland in the survey, and the substantial sampling error to which small sub-samples in the survey are subject, the total estimates from the two sources are not very dissimilar. What needs to be remembered is that the survey estimate is based on a definition which is

¹ Marsden, *Mothers Alone*.

² The Finer Report.

³ Hunt, *Families and Their Needs*; Marshall, *Families Receiving Supplementary Benefit*; and George and Wilding, *Motherless Families*. See also the Finer Report, vol. 2, Appendices.

⁴ The book by Wynn, M., *Fatherless Families*, Michael Joseph, London, 1969, appeared in 1964, making a case for common treatment and producing the first composite estimate; but it was not until 1967 that government reports began to present statistics on fatherless families.

Table 22.1. *Estimated numbers of one-parent families with dependent children.*

Family status	Census 1971 (Britain)		DHSS estimates for Britain, ^a 1971(000s)		Survey estimates UK, ^b 1968-9 (000s)	
	Families	Children	Families	Children	Families	Children
<i>Female:</i>						
Unmarried	49	77	90	120	105	160
Married but separated	187	354	190	360	170	355
Divorced	131	213	120	240	90	135
Widowed	119	235	120	200	90	180
<i>Male:</i>						
Unmarried, separated, divorced or widowed	116	187	100	160	80	180
All 1-parent	601	1,066	620	1,080	535	1,010

NOTES: ^aThese are estimates made by the Statistics and Research Division of the DHSS for the Finer Committee, which were based on a 1 per cent sample of census forms for 1971 and adjusted in the light of information from other sources, especially the General Household Survey of 1971 and 1972. See Report of the Committee on One-Parent Families (the Finer Report), Cmnd 5629, HMSO, London, 1974, p.22 and Appendix 4.

^bInformation collected and coded individually by interviewers and checked subsequently in the office against other information. Note that in some respects the definition of one-parent family is narrower than in the census. The total sample for which data were obtained was 6,084 and, since the total non-institutionalized population for the UK in 1968-9 was estimated to be

54,400,000, sample numbers have been multiplied by $\frac{54,400,000}{6,084}$ and a population estimate is given to the nearest 5,000.

rather narrower than official estimates based principally on the census. Since variations of definition can lead to substantial differences in the estimated numbers of one-parent families, we will briefly describe the sources of these estimates.

Special efforts were taken to ensure that one-parent families could be identified. In the survey, the interviewer established the sex, age and marital status of everyone in the household, and then asked of each person whether or not they had stayed in the home last night. This was particularly useful in correctly classifying both membership of the household and marital status. In the case of married people whose husbands or wives were away, the interviewer also asked how long it was since they had been at home or since they had been living together as man and wife. The answers usually allowed the interviewer to decide whether the separation was believed to be permanent or temporary. Married people were classified as follows:

- 1 Married, present, last night.
2. Married, away, last night.
3. Married, separated, no court order.
4. Married, separated, court order.

In the case of husbands or wives who had been away for thirteen weeks or more, or who were away and were not expected back within that period, they were not counted as members of the household. If their spouses had children and expected their partners home or clearly believed they were living together as man and wife, they were not counted as a one-parent family.

The interviewer also put questions for each dependent child in the household to establish whether one or both natural parents were present. This enabled us to classify separately those children who had both one natural and one legal or accepted stepfather or stepmother (there were twenty-eight in the sample representing some 250,000 children in the population) and children neither of whose natural parents were living in the household, including children with both parents dead. These children were adopted or fostered (there were fifteen in the sample, representing some 135,000 in the population). The distribution of dependent children, according to the presence or not of both parents in the household, is shown in Table A.88 (Appendix Eight, page 1060), both for the UK sample and the samples in four special areas.

Accordingly, we defined a one-parent family as an income unit in which there was only one natural or adoptive parent together with her or his dependent children at school or of pre-school age. The parent was not counted as heading a one-parent family unless no adult of the opposite sex was living there (or had lived there for at least three months) as the parent's partner (whether as common-law or legal spouse) or as father or mother of the children.

In two respects, this definition is stricter than that used by the Department of Health and Social Security, and therefore produces lower total numbers of families and children. Students, including those under 19 in receipt of a local education authority grant, are not counted as dependent children, whereas the official definition includes children 'under the age of 19 and undergoing full-time education or training'.¹ And the criteria to exclude parents temporarily separated from their husbands or wives seem to have been more specific than in the census, which excludes persons from the household who are not 'normally' resident. As the department has admitted, 'This may lead to an over-statement of the number of permanently separated parents with children, for the borderline between permanent and temporary separation is not distinct.'² Husbands in prison, in the armed forces or at sea are given as examples. Identification of separated status is particularly

¹ *Finer Report*, vol. 2, p. 78.

² *ibid.*

difficult since spouses themselves will, in some instances, be unable to decide or unwilling to report whether the separation is temporary or permanent.¹ We believe that our attempt to distinguish between people who are separated (i.e. no longer living as husband and wife) and people who are married and expecting a husband or wife to resume membership of the household, but not within a total period of at least thirteen weeks, and to count these categories in defining one-parent families, is socially realistic. Nearly a third of the families whose head was married but 'separated' were in this latter category - a fraction identical with that produced by the General Household Survey.²

On the other hand, the survey estimate of unmarried mothers is *larger* than that made by the Department of Health and Social Security, and is likely to be nearer the true figure. The department has stated baldly that both the 1966 and 1971 census analyses 'understate the probable number of unmarried mothers; the figure is clearly too low as it is exceeded in both years by the number of unmarried mothers in receipt of supplementary benefit'.³ Consequently, the department adopted a central estimate of 90,000 (a figure higher than those produced in the General Household Survey for 1971 and 1972). Our data are, of course, based on interviews with income units and not just households, and depend on a more comprehensive set of questions, and in this respect on a fuller checking procedure, than in either the census or General Household Survey.

Widowed and divorced mothers tend to have older children than other lone mothers, and because of the exclusion of mothers with student children as well as a few in fact saying that they shared the household with an adult of the opposite sex, the survey estimates are lower than the official estimates. The estimate of lone fathers is also lower and represents rather less than one in seven of the total, compared with one in six of the official estimate. In the General Household Survey, the

Table 22.2. *Estimated numbers of children of different ages in one-parent families.*

Age	<i>DHSS estimates, Britain, 1971 (000s)</i>	<i>Survey estimates, UK, 1968-9 (000s)</i>
0-4	260	285
5-9	370	350
10-14	330	230
15-18	120	145
Total	1,080	1,010

¹ See Marsden, *Mothers Alone*, pp. 140-41 and 341-2. There are also problems with other groups who may not report their marital status correctly. As well as concealment of illegitimacy, divorced women are apt to report themselves to be widowed. See *Registrar General's Statistical Review of England and Wales*, Part III, 1963, pp. 21-7.

² See the *Finer Report*, vol. 2, p. 81.

³ *ibid.*, p. 80.

corresponding fraction was one in six for 1971 and one in nine for 1972.¹

The total estimated numbers of children of different age in one-parent families from the two sources are listed in Table 22.2. In the survey, 7.4 per cent of family units consisted of one-parent families. They comprised 6.8 per cent of all dependent children at school or of pre-school age.

Trends in Numbers of One-Parent Families

Strangely, while commenting at length on various demographic trends, the Finer Committee did not attempt to develop any conclusions about trends in the numbers of one-parent families.² The numbers of husbands dying during the period when children are dependent has fallen rapidly, not only because mortality among young and middle-aged adults has greatly declined, but because there has been a shift to families with two and three children, younger marriage and childbirth, and a compression of fertility. Three quarters of all children are now born within eight years of their mother's wedding. Early in this century, more marriages were broken by death than by divorce. With the growth of equality before the law, this position has now been reversed. There were 110,722 petitions for divorce in England and Wales in 1972, compared with 27,478 annually in 1956-60.³ Much of this increase is attributable not so much to evidence of the breakdown of more marriages as an increase in the numbers of those separating who are not deterred from seeking a formal dissolution, including many who want to marry again.

Between the 1950s and 1970s, there has been scarcely any change in the numbers of married women in England and Wales taking matrimonial proceedings in magistrates' courts (varying only by 1,000 or 2,000 for different years above and below a figure of 26,000).

As a proportion of all live births, illegitimate births increased from around 5 per cent per annum in the 1950s to over 8 per cent in the early 1970s. A large number of such births are to married women, to women living in a stable partnership, or to women who marry soon after the birth. Nearly a fifth of such births are reregistered subsequently as legitimate and about another quarter result in adoptions. Hitherto only a minority of illegitimate children born in any year have gone on to live in fatherless families, and as a result the proportion of unmarried mothers with older children is as yet very small, possibly because of the social stigma and financial

¹ *The General Household Survey*, Introductory Report, HMSO, London, 1973, p. 72; and *The General Household Survey, 1972*, HMSO, 1975, p. 23.

² Thus in a forty-three page chapter on demographic data, there is no discussion of overall trends in numbers. There is, however, a brief reference on later pages to the effect that there has been an increase in recent years, but nothing like as large as the increase in numbers of lone parents dependent on supplementary benefit, which is mainly attributable to a switch by many mothers from relying on earnings to relying on benefit. See the Finer Report, pp. 247-9.

³ *ibid.*, p. 41.

difficulties hitherto suffered by unmarried mothers; although it might be anticipated that any change in these respects would permit more lone mothers to keep and raise their children in a single-parent household.

Little is known about trends in the numbers of motherless families (about one in six or seven of one-parent families). The number sharing households with their relatives is high,¹ and others are heavily dependent on relatives living outside the household for domestic support. There seems to be a very slight tendency (much publicized) for more fathers to seek and be granted custody of their children and to bring them up themselves.

The influence of access to earnings and entitlement to social security benefits upon numbers of one-parent families cannot be neglected. The living standards of widowed mothers has greatly improved and enhanced their remarriage prospects, although, by the same token, they do not need to remarry to achieve a decent living standard. Apart from abolition of the earnings rule, and special tax concessions (since extended to other families), widows receive a weekly allowance for each child (including family allowance) which is much higher than other national insurance scale rates for children (in 1976 being 84 per cent higher). For other one-parent families, conditions remain difficult. Supplementary benefit payments have tended to increase relative to the women's median earnings, for although maintenance and family allowances are deducted, the value of these has declined, and supplementary benefits include an allowance for housing costs which have risen steeply, especially for one-parent families. This relative movement of supplementary-benefit rates and wage rates has meant that during the 1960s an increasing proportion of lone parents other than widows became dependent,² preferring to stay at home and look after their children, perhaps working part time rather than take a lower wage working full time. This trend of growing dependency among fatherless families was a major influence which led to the setting up of the Finer Committee in 1969.

The Chances of Being in Poverty

By comparison with two-parent families, more one-parent families have relatively low incomes and substantially more of them live in poverty or on its margins. This can be demonstrated from both the survey and government studies. In the survey, more of the children than of children in two-parent families were found to live in households with income smaller than the minimum scales of the Supplementary Benefits Commission (Table 22.3). Taking income of the income unit in the previous year as the criterion, nearly half the families and three fifths of the children were in poverty or on its margins. They represented 265,000 families and nearly

¹ George and Wilding, *Motherless Families*, p. 4-7.

² See Wynn, M., 'FIS and Fatherless Families', *Poverty*, No. 16/17, Child Poverty Action Group, for a discussion of dependency among widows and other lone mothers.

Table 22.3. Percentages of one-parent and two-parent families and children in those families, according to level of income of income unit in relation to the state's poverty standard.

	<i>Families</i>		<i>Children in families^a</i>	
	<i>1 parent (married)</i>	<i>2 parents (married)</i>	<i>1 parent</i>	<i>2 parents</i>
<i>Net disposable income last year as of supplementary benefit scales plus housing cost</i>				
Under 100	25	4	34	7
100-39	24	22	25	27
140-99	31	41	26	37
200-99	15	24	11	20
300 or more	5	8	4	9
Total	100	100	100	100
Number	55	637	104	1,337
	<i>Four special areas</i>			
Under 100	(33)	10	53	14
100-39	(35)	30	20	37
140-99	(24)	44	19	38
200 or more	(9)	16	6	11
Total	100	100	100	100
Number	46	363	96	842

NOTE: "Forty-one children in the national and twenty in the four area samples with neither parent present, or with one present, the other being a step-parent, or with both parents being unmarried, have been excluded.

600,000 children respectively in the general population. In the four special areas, there were proportionately more one-parent families than in the nation as a whole - 13 per cent¹ compared with 7.4 per cent in the national sample (and 10 per cent¹ of children in such families compared with 6.8 per cent). Over two thirds of these families, and three quarters of the children in them in the four areas, were in poverty or on the margins of poverty. Again these fractions were much higher than in the case of two-parent families (Table A.89, page 1060).

Government data confirm the disproportionately large numbers with low incomes, but do not suggest such a large number below the state's poverty line. Thus the Finer

¹ These are estimates which have been adjusted to take account of losses at the second stage of interviewing. See Chapter 3, page 107.

Committee quote mean figures for the period 1969-71 of 200,000 fatherless families receiving supplementary benefit, plus 43,000 not receiving benefit who are living below the supplementary-benefit level and another 22,000 having resources of less than £2 higher than that level. Allowing for an estimated 15,000 motherless families in poverty or on its margins (including about 7,000 actually receiving supplementary benefit), the total number of one-parent families living on supplementary benefit, or below or within £2 of that standard, was 280,000 or approximately 45 per cent.¹ This official figure of 280,000 compares with the figure of 265,000 derived from the survey which is given above. The former includes all the families receiving supplementary benefit, however, and not only those whose net disposable income was less than 40 per cent higher than the basic scales.

Another measure of low income is obtained by comparing the mean income of the two groups of families. A 1970 study in five areas by the Social Survey Division of the Office of Population Censuses and Surveys found that 'in all areas (Dorset, Dundee, Glamorgan, Halifax, Haringey) the mean usual income and the mean adjusted income (allowing for size of family) of fatherless families are less than half those of two-parent families'.²

In the survey, 43 per cent of one-parent families lived in households consisting of two or more income units.³ This compares with 22 per cent of two-parent families. But even if it is assumed that household incomes are pooled, the number of families in or on the margins of poverty only falls from 49 to 40 per cent (and of children in those families from 59 to 49 per cent) (Table A.89, page 1060).

Do many of the poorest families have assets which indirectly help them to raise their low living standards to tolerable levels? The short answer is no. When the potential income represented by the value of all assets, expressed as an annuity, is added to net disposable incomes, the number of children of lone parents living at a level below, or just above, the supplementary benefit basic scale rates is reduced only from 59 to 54 per cent. Indeed, one of the critical problems of many one-parent families is the total or almost total lack of assets of any kind - whether savings, houses or even consumer durables in the home. Nearly half the one-parent families, compared with only 13 per cent of two-parent families, had assets of no value at all or were actually in debt (though some lived in households with other income units having assets). Another 17 per cent had less than £100. Only 11 per cent had more than £5,000, compared with 21 per cent of two-parent families.

Many of the families living below or just above the state's poverty standard al-

¹ *Finer Report*, p. 254; and vol. 2, Appendices 9 and 10.

² *Hunt et al., Families and Their Needs*, p. 31.

³ This corresponds closely with other estimates. The government's Family Expenditure Survey produced an average figure of 46 per cent for the three years 1969 to 1971. See *Finer Report*, vol. 2, Appendix 10, p. 331.

Table 22.4. Percentages of one-parent families and of dependent children in such families^a in the United Kingdom and in four special areas, according to eligibility to receive supplementary benefits.

Eligibility of income unit for supplementary benefit	United Kingdom				Four Areas			
	1-parent Families	2-parent Families	1-parent Children	2-parent Children	1-parent Families	2-parent Families	1-parent Children	2-parent Children
Unclassifiable	2	4	1	2	0	1	1	1
Currently receiving benefit	28	38	1	1	49	54	7	9
Could not claim	48	39	94	92	35	26	83	78
Ineligible (income too high)	15	10	2	2	8	14	5	5
Eligible but not receiving	7	9	1	2	8	5	4	6
Total	100	100	100	100	100	100	100	100
Number	60	112	744	1,509	49	96	400	920

NOTES: ^aIncluding children aged 15 and over at school.

^bParents married.

ready receive supplementary benefit. Table 22.4 shows that 28 per cent of one-parent families in the survey, accounting for 38 per cent of dependent children in such families, were said to be receiving benefit. The figures represented 150,000 families and 385,000 children in the population. These totals correspond fairly closely with administrative totals for the same period. In 1968, for example, there were, according to official sources, approximately 360,000, and in 1970 420,000, dependent children in one-parent families receiving supplementary benefit.¹ But there were an additional 9 per cent, representing 90,000, who were in 35,000 families eligible for supplementary benefit but not receiving it.

The table also shows that a higher proportion of one-parent families in the four poor areas than in the United Kingdom as a whole were dependent on supplementary benefits. It brings out the difference between one-parent and two-parent families in income status.

¹ There were 182,000 fatherless and 6,000 motherless families receiving benefit in 1968, and 212,000 and 6,000 respectively in 1970, with an average of 1.91 and 2.26 children. See *Finer Report*, vol. 2, Appendix 9, pp. 313 and 316.

Changes in Numbers in Poverty: the Introduction of Family Income Supplement

The Family Income Supplement scheme was introduced subsequent to the survey.¹ What effect will this have had on poverty and dependency on supplementary benefits among one-parent families? Both in proportion receiving and not receiving but eligible for benefit, children in one-parent families are at a disadvantage when compared with other children. But even those children in families unable to claim benefit are at a disadvantage. Their mothers (or fathers) are in full-time employment, but usually earning less than parents in two-parent families, and sometimes so much less that they are in poverty. In 1968-9 we estimated the numbers of such children to be 100,000. The introduction of Family Income Supplement was intended to help such groups. The incomes of one-parent and two-parent families in full-time employment with low incomes is supplemented by one half of the amount by which their gross weekly income falls below prescribed levels. Because the prescribed amounts were set a lot higher than the supplementary benefit scale rates for one-parent families, the effect was to raise the disposable income of one-parent families whose incomes were already higher than the supplementary benefit level - that is, the supplements increased the positive net resources of lone mothers who work rather than transferred families from negative net resources to positive net resources' (or from an income position below to an income position about the supplementary benefit level).²

There is little evidence that the distribution of one-parent families above and below the income represented by the supplementary benefit standard has changed since 1968-9. Only 37,000 one-parent families with about 62,000 children were receiving family income supplement at 31 December 1974. The average amount received per family was £3.41 a week.³ As conceded by the Department of Health and Social Security, many of these would not beforehand have been in poverty or on its margins. Moreover, although the survey estimate of 580,000 dependent children and 265,000 mothers or fathers in one-parent families in poverty or on its margins would have been reduced because of the introduction of the Family Income Supplement scheme, these numbers will also have *increased*, first, because one-parent families have themselves increased (without much change in the proportions of families having incomes of different amounts relative to the supplementary benefit scales), and secondly, because many one-parent families have ceased to rely on full-time employment and have applied for supplementary benefits. The Department of Health and Social Security reported that one-parent families drawing supplementary benefit increased from 188,000 in November 1968 to 269,000 in November 1974, or by 43 per cent.⁴

¹ The Family Income Supplements Act 1970 became effective from August 1971.

² *Finer Report*, vol. 2, Appendix 10, p. 355.

³ DHSS, *Social Security Statistics, 1974*, HMSO, London, 1975, p. 142.

⁴ The 1974 figure includes 5,000 prisoners' wives. See *ibid.*, p. 148.

One-Parent Families Who Are Not Poor

One-parent families come fairly representatively from both non-manual and manual occupational classes (defined in terms of the husband's or former husband's or, in the case of unmarried mothers and motherless families, father's occupation), the proportions among one-parent families being 46 per cent and 54 per cent respectively, compared with 45 per cent and 55 per cent of married parents. But a small proportion of predominantly non-manual lone parents had relatively high incomes and other resources.

Thus one in three non-manual lone parents had incomes in excess of 200 per cent of supplementary benefit scale rates, and one in six had an income over 300 per cent, while less than one in fifteen manual lone parents had an income over 200 per cent of the rates and none had an income as high as 300 per cent. Similarly, almost one in three of non-manual lone parents had assets of more than £5,000 (several in excess of £10,000), compared with less than one in fifteen manual lone parents.¹

The presence of comparatively well-off one-parent families invites further elucidation. Although numbers in sub-groups are small, it is worth returning at this point to the individual interview schedules to explore in more detail which families are better and worse off. Usually we quote data from the national survey, and only quote the special areas when the data are of particular interest.

Variations of Living Standards between Different Types of One-Parent Families

Families headed by men tended to be better off. Only one man had an income below 140 per cent of supplementary benefit, and he was unemployed² (as, incidentally, was the only other father who had more than two children). Two of the three richest families, with incomes over 300 per cent, and in one case over 600 per cent, of supplementary benefit, were headed by men. Thus our data repeat the earlier finding that motherless families are better off because they depended principally upon a man's wage.

In fact, a high proportion of lone mothers, that is, 57 per cent, also were in paid employment, compared with only 34 per cent of other mothers (and the difference is more striking if it is remembered that the families of lone mothers contained a disproportionately large number of young children); and a higher proportion worked full-time (thirty hours or more), 40 per cent as against only 14 per cent of other

¹ In this respect, the families from the special areas were very different: less than 10 per cent were from non-manual origins, while half were partly skilled or unskilled manual workers' families. The low socio-economic status of the families was also reflected in their lack of assets: only two families had more than £1,000; three quarters of them had nothing.

² In the special areas samples, there was also only one man with an income below 140 per cent of the supplementary benefit standard. He, too, was unemployed.

mothers.¹ However, with one or two notable exceptions, such as a woman GP working very long hours, these lone mothers could not make enough money from their earnings alone to take them very far above the poverty level: one mother received only £8 for thirty-seven hours work, and over one in three of mothers who worked full time still fell below 140 per cent of supplementary benefit rates, though none fell below 100 per cent. We will discuss further below how opportunities to work to supplement other small incomes were not always available and were distributed unevenly between mothers of different marital status in ways which tended to increase rather than decrease inequalities between the various types of family.

Among families headed by women, the widows were relatively better off. All the widows had full state pensions, and one third had additional income from their husbands' occupational pension schemes. One half worked full time and one third worked part time, and almost half these widows, who tended to be older, had some income from a working son or daughter who shared the household with them. As a result, none of them depended on supplementary benefit. Apart from the motherless families, the only other lone parent whose income exceeded 300 per cent of supplementary benefit was a widow. The only very poor widow was a young woman with four young children who could only work part time.

This pattern of relatively better incomes among widows was also found in the special area samples. Although more of the widows, like other types of families in these areas, had relatively low incomes, only two of thirteen widowed mothers had an income smaller than 140 per cent of the supplementary benefit standard.

Lacking pensions, none of the other groups of mothers in either the national or four area samples received very much support directly or indirectly from their children's fathers. For example, the average amount received per family was less than £2: one woman who received £5 for herself and her six children, actually returned £1.25 to her husband because he took the oldest child for a day. Plainly the collection of maintenance from fathers by legal procedures was no solution to the income problems of the divorced, the separated and the unmarried.

Included among lone mothers in the national sample were seven women not formally separated, whose husbands were away in prison or working at a distance from home. One husband had been in prison for eighteen months, another was in the navy and had not been home for thirteen months, and a third had been in a mental illness hospital for over a year, though he visited his home for occasional days and nights. Another three were in the army or merchant navy and were not expected back for periods longer than three months. The seventh was a husband who was said to live elsewhere, who visited his wife occasionally. In four of these families, the money remitted by the father was insufficient to raise the family above the state's

¹ Rather fewer mothers in the special area samples (42 per cent) were in paid employment (30 per cent worked full time). This may reflect poorer employment opportunities in those areas.

poverty line, and in a fifth sufficient only to surmount that line marginally.

Lacking support from the fathers, the situation of divorced women was rather varied, with almost equal proportions of them being relatively comfortable and rather poor. The better off had fewer dependent children and were working full time. About one third had incomes from working children, though, because the children were still young, such incomes do not appear to have boosted the living standards of the whole households by very much. In the four special areas, there were proportionately fewer prosperous divorced mothers and proportionately more who had manual working origins.

Motherless families, widowed and divorced mothers were the only groups to have any substantial capital assets. Between a quarter and a third of these lone parents, compared with none of the separated and unmarried mothers, had assets in excess of £5,000, which meant that they were more likely than other groups to have adequate housing and household goods. On the other hand, it must not be forgotten that there were divorced mothers who had lost the marital home during the divorce, or who came from poorer circumstances initially, so that, as a group, divorcees are likely to show a wider range of inequality of assets than any other. In the four area samples, very few one-parent families had any assets, but those who had were widows: one had over £5,000, and another over £1,000.

The living standards of the unmarried mothers were to some extent protected (or in some instances their poverty was concealed) because all of them in the sample lived with relatives. This enabled some mothers of very young children to go out to work, which gave them an adequate income, although it postponed the expense and problems of homebuilding. On the other hand, there were two unmarried mothers who did not work but who acted as housekeepers for rather little reward: one of these was judged to live at a standard considerably below supplementary benefit rate. Another risk of continuing to live with relatives after the birth of an illegitimate child is overcrowding - well over half of these particular families were overcrowded.¹

Of all one-parent families, the very poorest tended to be separated wives living alone on supplementary benefits supporting large families. Over a third of them, with an average of more than three children each, had incomes below the basic supplementary benefit rates. Moreover, they were usually drawing supplementary benefit allowances. (To underline these results from the national sample, we found in the four area samples that seven out of fourteen separated wives who lived with only their children had incomes below the supplementary benefit standard, and yet six of these seven were drawing supplementary benefit allowances.) From the interviews (and following similar findings from our pilot work),² a considerable part

¹ A finding echoed in the pilot report, Marsden, *Mothers Alone*, pp. 120-24.

² *ibid.*, pp. 263-4.

of the explanation appears to be that the supplementary benefit allowances of these mothers took into account maintenance allowances which their husbands were supposed to be paying them (in one instance an unpaid court order, but in the remaining instances hypothetical rates of undeclared income from the husband) - incomes which, however, there was no evidence of the women receiving. These poorer mothers almost invariably had separated from husbands who were partly skilled or unskilled manual workers. There was only one separated wife whose income exceeded 200 per cent of the supplementary benefit scale rate.

We have not been able to follow up for these sub-groups the changes in the lone parent's contacts with relatives during the home-building and child-rearing cycle. Twenty-three per cent of the lone parents said they saw relatives most days of the week, and another 44 per cent at least weekly. These proportions were similar to those of other parents. But more of the lone parents also lived with relatives, so on the whole they had more intense, though not necessarily more successful, interaction with members of their families. This applied especially to unmarried mothers. Once again, separated wives, who are in an intermediate position in the family cycle, appeared to be the least fortunate in neither living with an older relative, like a number of the unmarried mothers, nor having support from a younger adult (including an elder child), like the widows and some of the divorced mothers.

An Illustration of the Contrasts in Living Standards

It is difficult to quote families 'typical' in most of the respects described above, since, as has been pointed out, in each marital status there is a considerable range. Nevertheless, the following two contrasting examples of one-parent families drawn from the national sample are roughly representative of the extent of variation to be found in income, social security protection, wealth and possessions, and family situation - variations which are due to class situation and stage of home-building, as well as to marital status. Other illustrations will be found in Chapter 8 (pages 313-36).

1. Mrs Meare

Mrs Meare was a widow, aged 52, with a son of 16 and a daughter of 11. Her husband, a tax inspector, had been dead less than three months, so she was drawing a widowed mother's allowance for herself and her family at the higher rate of £17 a week, together with a family allowance of 90p a week (before long this income would fall to £8.15). In addition, she had a pension from her husband's occupational scheme of £51.85 a month, and she worked for twenty-five hours a week as a teacher to earn £38 a month. The family lived in a semi-detached house which she estimated to be worth over £6,000 and which cost £20 a month in mortgage and rates, and only £800 remained to be paid off. This meant that their living standard

was currently almost two and a half times the basic rate of supplementary benefit for a family of her size and composition. Her son had savings of £567, her daughter had £357, and although Mrs Meare herself had only £200 at the moment, she would shortly receive £3,000 from her husband's insurance. They had no regular contacts with any kin, nor did they exchange services or gifts with others. However, they had all the consumer durables on our check-list, and in addition ran a car worth about £200. They were not deprived of any items of food, clothing, or entertainment. The son was at a direct-grant school, where the fees were £150 per year, and the daughter was at a state grammar school. Mrs Meare said she never felt poor.

2. Mrs Fitch

Mrs Fitch, aged 30, had left her husband, an electrical fitter, a year before, and had gone back to her parents' home where she lodged in one furnished room, sharing bathroom and kitchen with the rest of the family. With a son aged 2 and a daughter aged 1, she badly needed an extra bedroom. Her husband had hoped to make voluntary payments of £7 a week, but had done so for only four months of the previous year, when he had been in work. At the moment she was drawing £6.15 supplementary benefit and 40p family allowance, out of which she was supposed to pay £2.75 for her room, a sum which included coal and one meal a day for herself and the children. She had tentatively asked friends about finding work for herself, but had so far done little about work because of problems with child-minding. Without work, her standard of living remained at only four fifths of the basic rate of supplementary benefit for her family. However, she did see her parents and grandparents almost daily, and exchanged services with them like cooking, washing, sewing and ironing, and received help with the children which she estimated at fifteen hours of services a week altogether. She also received gifts for the children worth about 50p a week. She had no savings, and of the items on the list of consumer durables she possessed only three: a radio, a washing machine, and adequate carpeting. She had had no holiday, could not afford to go out in the evenings, and her diet was poorer than that of her children. She rarely ate a proper breakfast or ate meat, for example. She said she sometimes felt poor, at weekends, with some of her friends, and when holiday times came along.

The Consequences of Poverty

In examining the situation of one-parent families, then, we have to appreciate that, like the disabled or the elderly, there are striking inequalities between subgroups among them as well as a disproportionately large number who are in, or on the

Table 22.5. Percentages of adults in two-parent and one-parent families experiencing certain difficulties or deprivations.

Characteristic	Type of 1-parent family					
	2-parent families	Un-married and separated mothers	Widowed and divorced mothers	All lone mothers	All lone parents	All in four special areas
Net income worth of household below 140 % supplementary benefit level	19	(58)	(21)	(45)	(28)	-
Not owner-occupier	49	(86)	(62)	75	72	90
Structural defects	24	(45)	(21)	34	29	78
Housing facilities poor or very poor	4	(21)	(4)	13	13	29
Household with too few bedrooms	19	(55)	(33)	45	41	57
Fewer than 6 consumer durables in list of 10	15	(38)	(15)	28	27	51
No holiday away from home in last 12 months	47	(79)	(64)	73	70	80
No evening out in last fortnight	39 ^b	(52)	(62)	57	56	73
Moderately or severely deprived according to 8 criteria ^c	24	(48)	(32)	41	41	89
Minimum base number ^a	1,480	29	24	53	60	49

NOTES: ^aFor some items the number is slightly fewer.

^bMothers only.

^cAs listed on page 250.

margins of poverty. The fact that the incomes of many are low, and are relatively lower than of two-parent families, has many outcomes. Table 22.5 lists a variety of characteristics in which fewer adults in one-parent than in two-parent families have customary facilities and benefits. Fewer own their own homes, fewer own a representative selection of consumer durables, fewer take a holiday during the year away from home and fewer have an afternoon or evening out in the course of a fortnight. (In the final column of the table, the even greater deprivation of one-

parent families in the four poor areas is starkly illustrated.) Moreover, Table 22.5 clearly reveals the clustering of deprivation among the unmarried and the separated, and the slightly better position of families headed by widows, divorced mothers and lone fathers. The widowed and divorced are deprived relative to two-parent families on some but not all counts, whereas the unmarried and separated are substantially deprived on all counts. Only in the matter of going out in the evening do the widowed and divorced appear more disadvantaged than the unmarried and the separated. This may be partly explained, as can some other deprivations, in terms of the mother's age and stage in the family cycle, as well as in terms of lack of cash and child-care resources. In the survey, most of the widowed and divorced mothers were in their forties and early fifties, most of the married but separated mothers were in their thirties and early forties, and most of the unmarried mothers were in their twenties and thirties.

Multiple deprivation is, of course, also suffered by the children in one-parent families. Table 22.6 lists some corresponding respects in which more children in one-parent than two-parent families were deprived. There is strong evidence of the relatively deleterious effects upon children.¹

Subjective aspects of deprivation are also important to examine. In correspondence with objective deprivation, lone parents proved to be more likely than other parents to feel deprived. Seventy-six per cent of them, compared with only 22 per cent of other parents, said they were worse off than their close relatives. Similarly, 42 per cent, compared with 12 per cent of other parents, felt they were worse off than their neighbours. And 37 per cent, compared with 18 per cent, felt they were worse off than the average in society.

Comparisons with the past to some extent mirrored the differences in living standards, not only between one-parent and two-parent families but also between lone parents of different marital status. Thus, 36 per cent of all lone parents, compared with 13 per cent of other parents, felt they were worse off than they had been in the past. However, about a third of widowed and divorced mothers, and a quarter of single mothers, compared with almost none of the separated wives, felt themselves to be better off. Indeed, three quarters of all separated wives with dependent children said they were financially worse off as an immediate consequence of the separation, though between that time and the date of the interview some of these felt their situation had improved.

Finally, an indication of the diffidence of one-parent families in asserting their rights appears in the difference between the objective and subjective indices of overcrowding (Table 22.6). Although substantially, more children in one-parent families were objectively overcrowded, expressions of need for additional accommodation were about as common among two-parent as one-parent families.

¹ See, in particular, parental anxiety about children's health and behaviour in Ferri, E., and Robinson, H., *Coping Alone*, National Foundation for Educational Research (for the National Children's Bureau), London, 1975.

Table 22.6. *Percentages of children in one-parent and two-parent families experiencing different forms of deprivation.*

<i>Characteristic</i>	<i>Children in families</i>			
	<i>Percentage</i>		<i>Total number</i>	
	<i>1 parent</i>	<i>2 parents</i>	<i>1 parent</i>	<i>2 parents</i>
Household with two or more bedrooms too few ^a	26	8	112	1,509
Household with one bedroom too few ^b	31	18	112	1,509
Additional accommodation wanted	50	49	112	1,491
Housing facilities poor or very poor	8	6	112	1,492
Structural defects	34	27	112	1,491
Household with fewer than 6 durables in list of 10	33	18	103	1,427
No safe place for child to play (aged 1-10)	43	34	69	974
Not had holiday away from home in last 12 months	57	49	108	1,483
Not had birthday party (aged 3-14)	75	56	71	1,182
No pocket money (aged 5-14)	17	3	42	702
Moderately or severely deprived according to 8 criteria ^c	48	25	89	1,231

NOTES: ^aAccording to the bedroom overcrowding index. See page 484.

^bHead of household or housewife expressing need for additional rooms of different type.

^cAs listed on page 250.

Possibly the awareness that society is not exactly generous in acknowledging their needs disposes some one-parent families not to be as assertive about their needs or rights as two-parent families.

Explaining the Disadvantages Suffered by One-Parent Families

A comprehensive explanation of the deprivations experienced by one-parent families would entail a searching analysis of work, marriage and the family. From the studies which have been conducted, it can be established that, in general, what might be called the 'structural' economic disadvantages of the one-parent family stem from the conditions of the labour market, where the father is regarded as the family bread-winner with the mother as, at best, a subsidiary earner. Thus, the average full-time earnings of men have remained fairly constant at nearly twice those of women, a differential which expresses not only higher rates of pay for men but also men's easier access to a range of more highly paid jobs, and women's

conditioned reluctance to aspire to much traditionally male work. Most two-parent families will have a man's wage, and increasingly also will benefit from a woman's wage.¹ But, by contrast, one-parent families have only one parent's, usually a woman's, earning power. Moreover, the earning power of the lone parent, whether a woman or a man, tends to be curtailed by obligations to care for the children - obligations which conventionally press more heavily on mothers (although fathers too may experience them), and which are reinforced and made more inconvenient by the continuing lack of alternative public or private child-care facilities. Even for lone fathers who manage to continue to work, their work interest and careers have been shown to be restricted by family obligations.²

Further economic disadvantages accrue particularly to fatherless families because the greater financial power and status of men is embodied in the structure of property and house-ownership, credit and mortgage facilities, the ability to command better housing tenancies, and so on. In fact, resources and status of all kinds tend to be channelled to families primarily through the employed male head, whom the majority of one-parent families are, of course, currently lacking.

Related to this structure of male priority, the one-parent family also suffers economically for its supposed transgressions of marital and family norms. A society which sets great store by the institution of marriage will tend to reward the married and to withhold rewards from the non-married, or even to punish the non-married, if they should seek to obtain the pleasures of the married state without incurring its formal, and social, obligations.

Examples of discrimination against the non-married in favour of the married could be documented in all sorts of institutional rules, and in less formal behavioural rules concerning hospitality and the practice of gossip about the non-married. But discrimination appears most importantly in the property, tax and social security laws.

The provision of adequate social security and even legal recognition for one-parent families has hitherto been inhibited by fears that any such support or recognition might tend to perpetuate and increase the numbers of such families and so erode the institution of marriage. For example, the law has been slow to grant married women any economic rights to their husband's income in or outside the marital home, and in particular there has been only a very tardy development of rights to matrimonial relief and financial support for the wife to live apart from her husband.³ There has been a corresponding reluctance to provide financial support for one-parent families through social security of various types. The role of a parent,

¹ The Finer Report discusses in detail these structural disadvantages. See Part 3, pp. 21-63.

² George and Wilding, *Motherless Families*, Chapter 4.

³ There is a detailed discussion of the history of the obligation to maintain in the Finer Report, vol. 2, Appendix 5.

of either sex, caring for children at home, could have been recognized by some form of income, yet it seems that the provision of such an income would run counter to prevailing male superiority in marriage, and also against the higher standing of industrial work as compared with child-care.

A similar reluctance to recognize the right of mothers to live with their children apart from the children's fathers appears in the unwillingness of local authorities to permit fugitive wives to enter hostels for the homeless - they are frequently officially classified as not homeless.¹ And there is evidence that, in the allocation of tenancies, local authorities have failed to make special provision for one-parent families, or have even actively discriminated against them.²

Income Rights of Different Types of One-Parent Family

Within the overall climate of discrimination against one-parent families, there occur variations between different types of family which affect both their formal rights to income and their informal access to help of various kinds. These variations are primarily distinctions of marital status, but also they represent discrimination between families of different social class. Widows constitute no direct threat to marriage, yet they first received a pension only as recently as 1925, and it was not until the 1960s that a combination of pension increases, tax concessions and the removal of the earnings rule brought working widows with full pensions more or less up to the economic level of the average two-parent family. Even so, widows have to be aged 40 or over to qualify for a widow's pension (though widow's benefit is paid for the first twenty-six weeks and widowed mother's allowance thereafter to widows with a dependent child if a woman is widowed under the age of 40), and if the woman herself has not worked or not contributed adequately to the national insurance fund, the amount of the pension is dependent on her husband's work record, and even upon the circumstances of his death:³ in other words, she is still not treated as an individual with needs and rights of her own.

Nevertheless, in the achievement of parity with two-parent families, widows remain far ahead of other one-parent families in attaining social security support.⁴ From time to time during the present century, there has been discussion of an 'end of marriage' allowance, on the lines of a widow's pension, but the discussions have foundered on the problems, already mentioned, of how the allowance for separated spouses could be justified on criteria of need and desert which are as clear, and as

¹ For example, Greve, J., *Homelessness in London*, Scottish Academic Press, 1971, p. 140; and Glastonbury, B., *Homeless Near a Thousand Homes*, National Institute for Social Work Training Series, No. 21, Allen & Unwin, London, 1971, pp. 212-13.

² Glastonbury, *Homeless Near a Thousand Homes*, p. 68.

³ Wynn, *Fatherless Families*, p. 28.

⁴ Hunt *et al.*; *Families and Their Needs*, p. 32.

acceptable to the public, as those provided by the death of the husband. Failing such an allowance, some legal rights of one-parent families to income maintenance are provided by a number of overlapping jurisdictions.

There are three overlapping legal and administrative systems: divorce law, separation procedures, and supplementary benefits administration. During the last century or so, divorce law has been made more accessible to people without resources and more equally available to women as well as men. Thus, legal and financial barriers to divorced mothers and their children receiving maintenance from the father have been removed or at least lowered, with the result that the divorcing population now represents a wider cross-section of all classes of the population than it did previously. Unfortunately, the same cannot be said of separated husbands and wives. Separation procedures come under the summary jurisdiction of magistrates' courts. Originally designed as a redress against wife-beating, separations have remained linked with the administration of the criminal law, and reforms, such as changes in admissible grounds, have proceeded more slowly than in divorce law. It has only recently been established that the population using magistrates' courts in order to separate are basically people lacking a knowledge of the law and lacking income. Today the magistrates' courts have been comprehensively described as a separate, unreformed, inferior, discriminatory law for the poor.¹ A substantial proportion of partly skilled and unskilled manual workers' wives who use such courts for matrimonial relief do not go on to divorce but remain separated for long periods. And unmarried mothers, who can claim affiliation orders only for their children, have even less legal protection than separated wives.

The third administrative and legal system for some one-parent families originated in the old Poor Law and has been developed under successive systems of public assistance, national assistance and supplementary benefits. The state has gradually assumed the duty of supporting women and children whose resources fall below a given level: in principle, mothers are now allowed to stay at home and care for their children and are not formally required to register for work. However, the Supplementary Benefits Commission, which administers these provisions, has a statutory duty to attempt to reclaim any support for one spouse and children from the other spouse, if the latter is working. They have interpreted this duty by pressing mothers to apply for court orders, or by themselves suing the liable relative, through the *magistrates'* courts. Thus, for families with low incomes, the residual Poor Law administration enshrined in the practice of the Supplementary Benefits Commission tends to reinforce the unreformed matrimonial jurisdiction.²

¹ McGregor, O. R., *et al.*, *Separated Spouses*, Duckworth, London, 1970, Chapter 5. Reforms are now being proposed by the Law Commission.

² In some ways, Appendix 5 of the Finer Committee's Report, which describes and analyses these three jurisdictions in relation to public attitudes about marriage and the family, is the most crucial explanatory section of the entire document.

By the late 1960s, attempts by mothers to seek maintenance by direct legal action had been rendered increasingly irrelevant as a factor in the living standards of one-parent families. Maintenance awards through the courts proved inadequate because the wage-earner could not in most instances earn enough to support two households: the amounts awarded by the courts have been low and the higher awards have almost invariably fallen into arrears.¹ As a result, although separated spouses have gone to court ostensibly to get maintenance and permission to live apart, in fact their freedom to live apart has been determined by whether or not they could establish a right to support from the state through supplementary benefits, which are paid at a rate above the level of court orders. Indeed, this has become such a recognized practice that many inadequate or irregularly paid court orders are now signed over by the mothers to the Supplementary Benefits Commission for collection.

A large section of the Finer Report on one-parent families was concerned with sorting out the glaring anomalies of this continued anachronistic overlapping of jurisdictions between the two types of court and the Poor Law.

Although there are formal social security provisions for the support of all fatherless families, in practice, both formally and informally, there may be discrimination against or among one-parent families of various statuses, in the ease with which access to benefits is granted and amount of benefit determined. Thus part of the incomes of widowed mothers, such as part of the allowance for each child, can be disregarded in working out their entitlement to supplementary benefits and, as a consequence, they are more generously treated than other claimants. Again it may be assumed that maintenance payments to women from separated husbands are paid regularly when they are not. As a consequence, some women have difficulty in securing a subsistence benefit in certain weeks, or they experience delays in payment. Unmarried and separated mothers may be pressed to work. Until 1975, lone fathers who wished to stop work and stay at home because they felt this would be the best way to care for their children, had to bargain individually with officials. (And it might be suspected that, in spite of official recognition of the father's right to choose, this unofficial bargaining will continue.) In other ways, the exercise of officials' powers of discretion, or their witting or unwitting departures from discretionary rules, may work not only to hinder one-parent families' access to benefit, but also to reduce those benefits below the state subsistence level.²

Variations in Living Standards during the Life of the Family

There are further variations between one-parent families of different types because they tend to have reached a different stage in the cycles of home-building and child-rearing when they first lose a man's income, and because of the different positions

¹ McGregor, *Separated Spouses*, Chapters 6 and 7.

² Marsden, *Mothers Alone*, pp. 261-5.

these 'incomplete' nuclear families occupy in the wider kinship network of the extended family.¹

Motherless families, of course, have not usually lost a man's wage, and although income prospects may be damaged, most men continue to work. Their problem is to secure care of the children and of the home, either by paying for services or by finding time from work themselves, or both. It also seems likely that motherless families which stay together will usually comprise rather older children. Some lone fathers see themselves as needing child-care and domestic help from female relatives, rather than cash, though such help is sometimes spasmodic and inadequate.²

As well as being more representative of a cross-section of income groups and classes of fatherless families, widows and divorcees tend to be older than other lone parents, and tend therefore to have gone further with home-buying and home-building.³ They are also more likely to have older children so that the mothers themselves can work, and the working children can contribute to their own upkeep. However, by the same token, these older mothers may be less likely to receive support from *their* parents and may themselves be expected to give support to their adult children.

In contrast, many unmarried mothers are unlikely even to have begun home-building, and the start of a family brings major problems of accumulating the necessary goods for the child and the home, as well as finding reasonably secure and adequate accommodation at a low rent.

Separated wives, like the unmarried mothers, tend to be younger (though by no means all these mothers are young) and to come from poorer families which may have been starved of resources during the early stages of home-building. While some mothers are readopted' by their own parents,⁴ and receive a great deal of help, others may find themselves cut off from their parents, yet with still a long way to go to get together a home of their own. There is also some evidence that they tend to have more, younger, dependent children, which makes it difficult for them to work.⁵

Other One-Parent Families

We have so far discussed the special problems only of families with parents who are no longer married. These problems also apply to some parents who remain married

¹ Marsden, *Mothers Alone*, pp. 29-30, and Chapter 7.

² George and Wilding, *Motherless Families*, pp. 140-48.

³ Marsden, *Mothers Alone*, p. 33; Marshall, *Families Receiving Benefit*, p. 8; Hunt *et al.*, *Families and Their Needs*.

⁴ Marsden, *Mothers Alone*, pp. 121-4.

⁵ *ibid.*, pp. 23 and 344.

(or consider themselves to remain married). Fathers may work away from home or be sent to gaol, while both fathers and mothers sometimes enter hospital for long periods. A few examples have been listed above (page 756).¹

Financially, these families may be in as bad a situation as the separated wives who cannot trace their husbands. Whether or not they also lack good accommodation and consumer durables will depend on the other factors discussed above. Unless a woman whose husband works away has taken out a maintenance order, she has no legal right to an adequate share of his income and is dependent on his sense of responsibility which, with the attenuation of distance and pressures of additional living costs, may be weakened.

Little is known about the social situation of women left alone with children for 'socially honourable' reasons, such as husbands working away or in hospital. Yet it seems likely that they will experience some of the inconvenience, discrimination and stigma which tends to result from the absence of a man in the home. Thus, it has been reported that the problems experienced by prisoners' wives are not a consequence of guilt or shame, since these feelings pass quickly and are subsumed in the loss of status in not having a man about the house.²

There is no provision under the national insurance scheme for protection of the needs of the family if the father (or mother) is sent to prison. The family can claim supplementary benefit, but usually finds more difficulty than other one-parent families in obtaining benefits under the discretionary powers of the Supplementary Benefits Commission, and certainly is greatly restricted in meeting the expenses of travelling to the prison. In the case of a parent in hospital, entitlement to national insurance benefit will depend on contribution record. Most married women will have no entitlement. The benefit of those who are entitled to national insurance is reduced after eight weeks in hospital, and reduced again to a 'pocket money' rate after one year; but for that first year, dependants' rates of benefit continue to be paid in full. However, the rates generally provide an income much lower than average family income and few employers make sickness payments for very long (see Chapter 12 above). Many families soon find themselves in poverty or on the margins of poverty, and in some ways are worse off than other one-parent families. Not only do they spend money to maintain contacts with the parent in hospital. They cannot adjust budgets, as, for example, on accommodation, to conform with their more

¹ In the national sample, there were seven fathers said to be working away, while in the special areas, two men worked away, and three were in prison. If these numbers were to be representative, there would be about 10,000 in the population for each one in the sample.

² 'Loss of status was certainly perceived as a crisis for most wives, but again this seemed directly related to the physical absence of the husband rather than to his criminality or imprisonment. Amongst working-class and lower middle-class families it is the expected norm for women to be married, and inability to appear in public with a husband was felt to place them in an invidious position' - Morris, P., *Prisoners and Their Families*, Allen & Unwin, London, 1965, p. 210.

restricted size. And the fact that many long-stay patients themselves have low standards of living and entitlement to very low earnings or amounts of pocket money' should not be forgotten.

Alternative Policies

The deprivation of one-parent families is therefore the result not just of irregular or inadequate payment of maintenance allowances on the part of husbands or fathers, but of disadvantages structured by society and multiplied: of inadequate support for families with dependent children; the low earning power of women; the disprivileged status of the non-married, especially with children; and the lack of income rights of women within marriage, in caring for home and children, and qualifying for benefits under national insurance. To put all these things right would cost a great deal - and incidentally transform the nature of the society in which we live. For the poverty of one-parent families is inextricably bound up with the problems generally of women in society and of young families, and, in the ultimate analysis, cannot be met independently.

In certain passages of its Report, as, for example, in an appendix when they explained why Beveridge's proposal for a separation benefit had foundered,¹ the Finer Committee seemed to accept this kind of analysis. But they shrank from drawing the far-reaching implications for policy. They put forward an income solution in only two parts. They recommended that an extra £1 a week be paid in addition to family allowances (or child benefit) for each child and, inconsistently, that adults should receive a new means-tested allowance. In accepting a universal child allowance, they had conceded that few one-parent families were well off, and that even these families were at a financial disadvantage compared with two-parent families. It is therefore puzzling, if the savings are small, that they proposed an administratively wasteful means test. It is also puzzling that they did not seriously consider applying a flat-rate benefit to every family and taxing it back from the 10 or 20 per cent who were most prosperous. Methods might have been devised along these lines, both to save administrative costs and to ensure that all rather than, say, half of those entitled to benefit were to receive such benefit. Only one unsatisfactory paragraph in the entire report of 519 pages was devoted to the possibility of 'clawback'.

The committee recognized the 'basic unsuitability' of supplementary benefits received by over a quarter of a million one-parent families, and claimed that, under their new proposals, 'over 90 per cent of all one-parent families who now draw supplementary benefit for three months or more would no longer need it'.² However, the value of rescuing many thousands of families from the Supplementary Benefits Commission only to assign them to an alternative means-tested scheme

¹ Finer Report, vol. 2, pp. 136-49.

² Finer Report, vol. 1, p. 288.

seems debatable, to put it mildly. The committee did not discuss take-up or show how a separate administration would appear less 'hostile or intrusive' to families or 'involve as little burden and as little embarrassment as possible for the claimant'.¹ They did not collect or present any evidence about the operation of the Family Income Supplement scheme, and yet accepted it as a sufficient model for the guaranteed maintenance allowance. In particular, they did not demonstrate how the administration of the allowance could be disentangled successfully from the Supplementary Benefits Commission.

The right strategy would seem to be (a) to separate administration of benefit from the establishment of lone-parent status and the collection of any debts from errant husbands (or wives) and fathers; (b) to steer resources as much to families in general as to one-parent families in order to limit discrepancies between them; and (c) to base both general and special support on the principle of paying benefits as of right instead of on test of means.

Lone parental status might be better and more coherently defined legally - for widowed people immediately, perhaps for some persons where 'permanent' separation can be demonstrated easily, after a period of less than two years, and for others perhaps by affidavit after two years' absence of the other parent. 'Provisional' lone parental status might be established for married parents whose husbands or wives have been absent for at least, say, thirteen weeks, where housekeeping and child-care allowances cannot be, or are not being, paid regularly. Examples would be husbands or wives who are in prison or hospital. The way would then be cleared for either the abolition or relaxation of the cohabitation rule operated by the Supplementary Benefits Commission. In principle, a lone mother (or father) should be entitled to an allowance in her (or his) own right when caring for dependent children except when receiving a regular income from another adult with whom she (or he) is sharing the household, which in practice covers, or is a substantial contribution towards, the upkeep of the family home or children. To protect the interests of the children and encourage stable cohabitation,² any allowance for children in a one-parent family which is *additional* to allowances for children in two-parent families might be continued for a period of at least, say, two years after the start of the cohabitation. What we have in mind is the common instance of a man with financial obligations to children of his former marriage living elsewhere who cannot easily meet the financial needs of the children of his new-found partner, even though he might reasonably be expected to contribute towards her needs.

There is a strong argument for transitional additional benefits for all one-parent families, and these could be on the lines of the existing relatively advantageous widows' benefits (with some improvements), since the analogy between the

¹ Finer Report, vol. 1, p. 308.

² For a fuller discussion of problems in abolishing or modifying existing cohabitation rules, see Marsden, D., 'Cohabitation', discussion paper for seminar on Cash Allowances for One-Parent Families, *National Council for One-Parent Families*, November 1976.

situation of widows and other one-parent families would be easier to establish in public debate. However, we believe that in the long run there should for all types of family be a policy of income support with the following three components: first, *larger maintenance allowances for all children*, whether in one-parent or two-parent families. The government's child benefit scheme must be greatly strengthened and varied according to age of child. The Child Poverty Action Group has proposed, for example, allowances ranging from 6.5 per cent to 11 per cent of average male industrial earnings per child according to age.¹

Secondly, *allowances for the care of children*. The married man's tax allowance can be withdrawn, at a saving estimated in 1976-7 at over £1,300 million per annum, and a home responsibility cash allowance paid at two rates - a higher rate for those caring at home for young children, for a large family or for disabled dependants, and a lower rate for those caring at home only for one older child or two older children. These rates might be fixed, say, at 15 per cent and 5 per cent respectively of average male industrial earnings, and financed from an earnings-related contribution from employers and employees. The invalid care allowance scheme introduced in 1976 for a few thousand people provides a precedent.

Finally, *an allowance for the upkeep of the family home*. The services of a housewife are usually unpaid, and are assumed to be covered by the husband's wage or, more exactly, his housekeeping allowance. The definition in law of a wife's entitlement to a housekeeping allowance, or to a specific claim on his wage would not only protect the position of some married women with children who do not receive adequate allowances from their husbands, but would make it much easier to define and justify politically the payment by the state of a similar allowance to lone parents. A lone parent not in paid employment could become eligible for a 'home upkeep' allowance, again financed by social security contributions and fixed initially at, say, 10 per cent of average male industrial earnings.²

It might be argued that, with the development of such major proposals to re-structure rights to income, the present clumsy structure of gross wages which are allocated primarily by market processes, and clawed back by taxation so that those outside the market may obtain a fair income, could become overstrained. Already we are reaching a situation when people do not appreciate that they are not so much 'earning' their gross wages as facilitating, by the transfer of a proportion of those wages, the necessary upkeep of a large population (including 'productive' housewives) who do not have access to the market (or otherwise to paid employment). If we lived in a society in which personal taxes from wages were much smaller and aggregate taxes from employers (and from personal wealth) were much larger, there might be less resistance to the payment of adequate incomes

¹ See Lister, R., *Social Security: The Case for Reform*, CPA G, London, 1975, pp. 60-61.

² For fuller discussion, see Townsend, P., 'Problems of Introducing a Guaranteed Maintenance Allowance for One Parent Families', *Poverty*, No. 31, Winter/Spring 1975.

(through tax transfers) to those unable to earn a wage. The present wage-system may have to be replaced, either by a statutory income policy or by a mixture of such a policy and a much larger network of free services.

General measures which reduce inequalities are more likely also to reduce the poverty of social minorities, including one-parent families, than measures designed specifically for them. Policies identified too exclusively with one-parent families may end up by stigmatizing them more and reinforcing their poverty.

Summary and Conclusion

Using a slightly stricter definition of one-parent family than the Department of Health and Social Security (the latter also being adopted in 1969-74 by the Finer Committee), we estimated that there were approximately 535,000 one-parent families, with 1,010,000 dependent children, in the United Kingdom at the time of the survey. This group was found to be one of the poorest groups in the entire population, 49 per cent of the families, and 59 per cent of the children, being in or on the margins of poverty as defined by the state. These figures contrasted with 26 per cent of two-parent families (and 34 per cent of children in those families).

We have sought to show that the explanation for this contrast lies in three related matters: the manner in which relations between the sexes are institutionalized in society, particularly in marriage; the direct effects of social policies for lone parents in the past and in the present; and the selective operations of the labour market. For it is only by invoking these three that both the relative poverty of one-parent families in general and the varying circumstances of different subgroups among them, or the constituent structure of their poverty and deprivation, can be understood.

Explanation has to be pursued first, then, through the inequalities which arise and are sustained by society between the sexes. This begins in the home with the expectations in the family that girls rather than boys will be allocated domestic work and nursing responsibilities, for example, and in schools with the expectations that more boys than girls will obtain high-status education and, later, professional, academic and vocational training. The dependency of women for resources upon men within marriage and the family, and the expectation that they will normally carry the primary responsibilities for child care (and outside marriage the responsibility of caring for any child that may be conceived), consolidate that inequality and ramify through many different sets of relationships and institutions. The risks of a woman finding herself to be a lone mother in poverty begin, in other words, with the manner in which relations between the sexes are institutionalized, particularly in marriage, so that wives have restricted access to resources, except through their husbands.

Secondly, explanation has to be pursued through the history and present effect of direct social policies for lone parents, including protection by the courts and taxation laws, as well as education, welfare and housing services and social security

payments, which, in Britain, are made up principally of national insurance benefits for widowed mothers and supplementary benefits. The story here, with the possible recent exception of widowed mothers, is of the tendency for a principle of 'less eligibility' to operate - of aid falling short of that required to establish parity of status and of living standards with married parents, especially when lone mothers are compared with married mothers.

Finally, explanation has to be pursued through the lesser opportunities of lone parents to secure alternative resources through the labour market. Their availability for certain forms of employment tends to be restricted; their employment tends to be interrupted more frequently for reasons of illness, and change of home; and they are less able than married persons to pursue a 'career'. Lone fathers are only a tiny fraction of the total - and their families' living standards are not always drastically reduced. The overwhelming majority are women dependent on local labour-market opportunities and vulnerable to contractions in the economy.

These disadvantages tend to have a different outcome for people of different age, who are at a different stage of the family-building cycle, and they combine to stratify the group of lone parents. In the survey, most of the widowed and divorced mothers were in their forties and early fifties, most of the married but separated mothers were in their thirties and early forties, and most of the unmarried mothers were in their twenties and thirties. More of the older women had had an opportunity to establish a home or accumulate possessions. The widowed mothers comprised a more representative cross-section of manual and non-manual classes, and were likely to include representative numbers owning their homes or substantial amounts of other assets. The divorced mothers included those whose situation was stable and, relative to the separated, more of those from non-manual classes. The separated mothers were predominantly working class, and a substantial number of them had been starved of resources before the eventual separation.

Inequalities between the sexes in marriage, social policy and the labour market reflected class inequalities. The three systems of law carefully identified and described by the Finer Committee¹ - the law of divorce, the law which the magistrates administer as between husband and wife, and mother and putative father, and the law of supplementary benefits, which is the successor of the Poor Law - not only reflect among lone parents the general inequalities between the classes, but help to account for the different status and treatment of different types of one-parent family. There was an almost exact representation of non-manual and manual occupational classes (defined in terms of the husband's or former husband's or, in the case of unmarried mothers, father's occupation) among one-parent families as a whole, being 46 and 54 per cent respectively, compared with 45 and 53 per cent of married

¹ Finer Report, p. 9 and Part 4.

parents. A small proportion of non-manual parents had relatively high incomes and other resources.

The existence of a relatively prosperous group of one-parent families has to be accounted for in any explanation of the generally low resources of one-parent families. This is why analysis of the relationship between class and the institutions of marriage, work and family, and also the history of social policies for one-parent families, is so important.

The lesson for policy of this analysis is that a variety of measures of income support need to be adopted to reduce the differential incomes received by one-parent and two-parent families. While not ruling out the case for transitional additional benefits for lone parents and for children in their families, we conclude that (a) higher rates of child benefit for children in all types of family should be paid and varied as a percentage of earnings according to age; (b) an allowance for the care of young children, and certain other special categories of dependants, should be introduced; and (c) an allowance should be paid, or underwritten in the legal rights of a mother with children in respect of her husband, for the upkeep of the family home.