

### Large Families and Small Wages

Brief explanation of study. Sample of 86 families in London, all large, i.e. having at least five dependent children.

The families' total level of weekly income, the numbers living in or near subsistence poverty (using N.A.B. level as subsistence level).

The source of income: the proportion of the total accounted for by the father's basic wage, together with family allowances. Ways in which low basic wages can be supplemented.

- 1) the father works a lot of overtime or takes on night shifts
- ii) the mother has a part time or even full time job

Number of families who do supplement their basic wages in these ways, amount of overtime worked, number of wives working; number who would be in poverty if they did not and the number at present in poverty because they are unable to add to their basic wage.

Reasons for not being able to rely on overtime and/or wife's earnings as a steady source of income week after week - overtime varies seasonally in some jobs; the mother can only work when her health allows it and when the children are both old enough and well enough to be left without her (this, of course, is less likely with several children).

Then illness in the family directly affects the weekly income - a sick father, if he manages to go on working cannot do as much overtime, or if he has to stop working must rely on N.I. and/or N.A. A sick mother may mean husband has to take time off work to look after her (during childbirth, the husband was one of the most likely persons to be coping with the family) - at any rate if she normally works, she's losing money. With no savings or reserves of any kind, illness in the family can mean a crisis for the lower income family.

Half of those in poverty (a total of 1 in 5 of the sample) were in families where the father was in full time employment, the other half were living on state benefits. Reliance on N.I. and/or N.A.

Three main circumstances in which a family had to rely on state benefit:

- 1) These families in which there has been a crisis lasting a short period and which is not necessarily likely to occur again e.g. father has accident, spell of illness.
- 2) Those families in which there are temporary crises, but of a recurrent

- nature, father not chronically ill, but suffers from bad health.
- 3) Those families who depend on N.A. on a long term basis e.g. chronic sick and disabled, fatherless families.

The wage stop: apart from the fatherless families, the rest were getting less than full N.A. allowances - size of the wage stop - Calculation of 'normal earnings' - how is this done? It would seem 'normal' is too closely linked to 'basic' earnings and as indicated above these are insufficient to keep a family above poverty level.

Thus where basic wages are low, the father cannot be certain of an income sufficient to keep his family above the poverty level, either when he's working or when he's sick. A new look at minimum wages and at family allowances could provide an answer.