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Provision for large families

The government is soon to announce its plans to help families below the poverty line. A survey shows some of the most urgent needs

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Many people in Great Britain today are living in poverty in spite of increases in average earnings and rising standards of living. Some are old, some chronically ill, but one of the main groups comprises families with dependent children; in particular large families. It is appropriate therefore that a survey of large families (having at least five dependent children) has been included in a series of studies of poverty launched from the University of Essex and the London School of Economics, and financed by the Rowntree Memorial Trust. How many large families have incomes below basic national assistance scale rates? Why are their incomes so low? How do families manage on such a low income? How far do the social services, in cash and kind, make up for what these families cannot afford to buy for themselves? These are some of the questions asked by this pilot study of large families living in London.

The Ministry of Pensions and National Insurance (as it then was) provided from its family allowance records a random sample of 150 large families living in certain London postal districts. The sample drawn was intended to give as near as possible the same number of families with five, six and seven children, and rather fewer with eight and more children. Altogether 86 families including 617 children were interviewed (57 per cent of the 150 families the ministry contacted). The families came from all social classes though the majority were manual workers: 35 from class 3, 21 from class 4 and 12 from class 5. Five of the remaining families were from class 1, eight were from class 2 and five were non-manual workers from class 3.

Eighteen, nearly one in four of the families interviewed, had an income below basic NAB scale rates. Eleven of these families were mainly dependent on state benefits: six were chronically ill. If they were considered capable of work, it was only as light labourers and so their assumed "normal" earnings were very low. Because of the "wages stop" these families could not receive more than "normal" earnings and their

national assistance allowance had been accordingly reduced. In seven families the father was in full time work, but through ill health or the nature of the job was unable to supplement very low basic wages by overtime. If none of the families interviewed had been able to supplement their basic wages or salary, the number below basic NAB scale rates would have been 38. Father's overtime earnings or the mother's earnings kept 31 of these families above NAB scale rates; but this additional income was unreliable. One in four of the fathers in this group had recurrent illness, and all had experienced periods off work in the last year.

Although nearly a quarter (19) of the mothers had jobs, eight of them full time, there are often times when a mother with several children cannot go to work. Over a third (31) of the families interviewed had sufficiently high basic wages, or more often salaries, to keep the family income well above NAB basic scale rates without supplementing them by overtime or mother's earnings. Thus a family's standards of living still depend primarily on the father's basic wage or salary and family allowances.

Different criteria

The total value of benefits to which families in need are entitled is considerable. For example a child who stays on at school over the leaving age can receive free school meals, a maintenance allowance and a uniform grant which could be worth up to 40s a week (depending on the regulations of the local authorities). Eligibility for these benefits is determined by different criteria. Clothing and uniform grants and education maintenance allowances of varying sizes are available only to families whose income is shown by a means test to be below a certain level. There is a standardised means test throughout England and Wales only for free school meals.

Ill health as well as a low income is a sufficient reason for some mothers and children to get a free or subsidised holiday. Although only families with incomes at or

below national assistance board scale rates are eligible for free welfare foods, any family with a child under five can buy welfare foods at cost price. A family's right to benefit from council accommodation is the most complicated to assess, for it is not solely based on the family's income: the length of time on the housing list, the state of the family's present accommodation, the health of the parents and children and many other factors are taken into account.

Free school meals are a good example of help that may be given in a way some parents and children find hard to accept. One third of the school children (11 per cent of the total) entitled to free meals were not getting them. Many parents (60 per cent) said that their children would not take school meals because they did not like the food. In some cases this was because they were unused to the variety of foods. At home they had a restricted diet: their mothers could not afford to buy many different foods, nor could they risk waste in attempts to persuade a child to "eat something new. Some children may not have been able to cope with the mealtime situation, never having had a family meal round a table as there were not enough chairs. In other families pride was an important consideration: "Please pay" one eleven year old asked her mother "cos if you're a free school meal child you're marked for life."

All low income families were aware that free meals were available. Two families, however, had applied for free meals and been refused even though at the time of the interview their incomes were low enough to qualify (the means test is based on scales similar to those used by the NAB with an addition of 5s for each child).

Compulsory school uniform posed enormous problems for some families. The child without full uniform could be made to feel very inferior and was labelled "poor" in the same way as the child getting free meals. "One of the nuns stood 'im out in front of the 'ole class and told 'im off for not having a proper uniform. I'd sent 'im there for the education and the religion, not for the uni-

FAMILIES WITH SUBSIDISED HOUSING, SCHOOL MEALS, ETC.

households' income as % of NA level	council accom- modation	no. in areas with rebate scheme	rent rebate	welfare foods (excluding milk)	free school meals	uniform grants	education maintenance allowances	cloth from NAB welfare etc.	free or subsidised holidays	total
over 200%	2	2	—	2 (7)	—	—	— (5)	—	2	9
140/200	11	9	2	5 (22)	1	—	— (5)	—	5	23
120/140	12	10	1	5 (15)	4	2 (14)	— (2)	—	5	16
100-120	11	9	1	4 (11)	8	7 (14)	2 (4)	4	4	14
under 100	16	14	1	5 (16)	17	8 (16)	1 (1)	7	5	18
total	52	44	5	21	30	17	3	11	21	80

The figures in brackets are the number of families with dependent children in the age groups to which these benefits apply

form so I took 'im away." Some children who lacked uniform were left out of school outings for this reason.

Of the 30 families who were receiving free meals four had children who were not required to wear uniform, 17 had had uniform grants in the last year, four had applied but had either received no answer or had been refused. Five either did not know about them, could not understand how to fill in the necessary form or would not apply because they were too proud. The grants, worth at most £12, did not cover the full cost of the uniform, especially when it had to be purchased at a special shop. One mother estimated that it had cost £21 to buy a complete uniform.

The application forms for some grants were far from easy to fill in. One woman sent back her application form four times asking what evidence of her husband's income (he was self-employed) was required. Each time the form was returned with no further explanation. In the end she gave up and went out and bought John's uniform. The ease with which clothing problems could be solved depended less on need and more on the mother's knowledge of her rights, her persistence and her ability to call on support of a social worker.

Shoes and clothing, apart from uniform, could be provided either by the education authority or, if the family was drawing assistance, by the NAB. Sometimes there would be a demarcation dispute, each authority maintaining that a child's shoes were the responsibility of the other. This meant the child went without shoes for longer than necessary.

Families with a social worker to speak for them had the least difficulty in getting assistance. One mother had applied for a clothing grant from the NAB and was refused; however when the Family Welfare Association applied on her behalf two weeks later she was immediately given £12.

Education maintenance grants were rarely received. Three children were getting grants worth on average £1 a week. Only one mother had heard of them. Apart from those getting maintenance allowances all the oldest children of the lowest income families either had already left at 15 or their mothers expected them to. These decisions were made without the knowledge that financial assistance was available for children staying on.

Holidays for mother

Whether a child had a subsidised holiday depended more on the initiative of teachers, school care committee workers or the family doctor than on the mother. Education and welfare departments as well as voluntary organisations could help a child go away for a holiday. Free or substantially subsidised holidays (parents paying less than half the cost) had been provided for 42 school children (10 per cent) from 21 families; 29 per cent (116) of the school children had never had a holiday away in their lives. Holidays for mother, with or without the children were much harder to arrange. Only one mother out of 86 had had a free holiday with the children in the previous year. The other 20 mothers who had holidays with some or all of the family during the previous year had paid for them. One third of the mothers had not had a holiday since their marriage.

Only three out of 16 families below the national assistance level were getting

free welfare foods (other than milk) and all of these were actually drawing national assistance. The other 13 families with incomes low enough to qualify did not know they were entitled to receive them free. Although 71 families had children under 5 years old, only 21 bought welfare foods. Eight said the children preferred sweeter orange juice, ten said the long journey to the clinic was not worth the small saving. Perhaps if savings were bigger more would take advantage of welfare foods: the uptake of welfare foods dropped by half in 1961 when the subsidy was removed.

Unlike the other forms of assistance discussed it was not ignorance or pride that prevented families living in adequate accommodation. Neither local authorities nor the private market supplied enough housing of the kind these large families require at a rent they could afford. Families with severe housing problems were given council accommodation but only after they had lived in appalling conditions for several years. In some cases the family had even been split up. No fewer than 3,610 children are in the care of local authorities' children's committees because their parents cannot find adequate accommodation.

The nine families in this study with the the worst problems were living in privately rented accommodation and were still on the housing list. An extreme example were Mr and Mrs Caulder who had been homeless twice, once for 18 months, and once for six months. Four of their children had been in care for four years because they could not find adequate accommodation. They had been on the housing list ten years at the time of the survey. Meanwhile the family were together again and living in three rooms of Mrs Caulder's mother's small terraced house. Mr and Mrs Caulder were sleeping in the kitchen.

Fifty two out of the 86 large families were in council accommodation. However, many of them had had severe housing problems in the past. The average time spent on a housing list was seven years and 15 families had been on ten years. This suggests that families with two, three and four children are even more hard hit. Only when some families have five or more children are they finally rehoused. Many of these families received help long after their situation became critical: ten had been homeless for periods ranging from six months to two years, five families had had children in care or living with relatives because of inadequate accommodation, and four mothers had suffered from a breakdown in health. Altogether 46 children (7.5 per cent) suffered from bronchitis or asthma and 31 children (5 per cent) were maladjusted, had nervous headaches or stomach pains or were enuretic. All but six of those suffering from chest complaints and all but one of those showing signs of emotional disturbances had experienced bad housing conditions.

Council tenants still had difficulties. On the assumption that not more than two children should share a bedroom, that children over ten years old should only share with a child of the same sex, and that every room except the kitchen is available for sleeping, 26 out of the 52 families in council housing were overcrowded. Only one family had always been over-crowded in their present home. Increased family size was the main reason for over-crowding for all the other families. Councils build very few four bedroomed flats or houses, so often the only

housing available to the very large family is old requisitioned housing, much of it due for demolition. There were nine families living in such housing and five of them were without at least one of the five standard amenities. Altogether 16 families were living in council accommodation without at least one of the five standard amenities.

Rent rebates and differential rent schemes were affecting very few families even though 16 of the 52 council tenants had an income below NAB scale rates. The findings of this study are a sad reflection on the scope and operation of such schemes. Only five council tenants were paying reduced rents. This is surprising because only eight of the 52 families were living in accommodation belonging to one of the four London boroughs not yet operating rent rebate or differential rent schemes. Furthermore, only one of these five families was in the lowest income group. This may be partly explained (though not excused) by the fact that nine of the families with the lowest incomes were drawing national assistance and some housing authorities expect that the rent will be paid in full in such circumstances. Mr Bromley, for example, had been paying a reduced rent before he became unemployed but when he started drawing national assistance the council removed the rebate on the grounds that they were not going to subsidise the National Assistance Board. However, the National Assistance Board took the view that, because of the wage stop they could not pay more than Mr Bromley's normal earnings, even if his rent were increased. As a result Mr Bromley had to make up the difference. Not everyone was as unlucky as Mr Bromley, for the two families in the lowest income groups who were receiving rebates were also drawing national assistance (they were living in property of the Greater London Council who accept that the full rent rebate should go to wage stop families).

They must be told

This study shows that apart from housing, the problem is not a shortage of facilities or any limitation in legislative powers. The state does provide free school meals, welfare foods and clothing grants. It could be argued, that these provisions should be more generous. But the main problem is that of families who, out of ignorance, pride and lack of skills in obtaining what the law provides, are not receiving help to which they are entitled. The administration of these services needs a drastic overhaul if they are to reach all who need help.

The gaps in knowledge could be filled in several ways. Schools send mothers a list of required uniform, and, with this there could be a simple list of the various clothing grants available to families with low incomes, together with details of how and where to apply for them. Similarly mothers with children about to leave school could be informed about education maintenance allowances. The method of providing school meals could certainly be altered so that the children do not know which of their number are receiving them free.

It is not enough to pass laws which enable help to be given to families who cannot afford to feed and clothe their children. Help must be given in such a way that the families who need it actually receive it without being labelled as "poor". However, the crux of the matter remains the size of family allowances and basic wages,