LARGE FAMILIES IN LONDON

(A progress report on a pilot study of 86 families in London)

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Not for publication in any form

Progress Report on Pilot Studies of Large Families in London.

In studies of education, nutrition and housing, members of large families appear at a disadvantage as compared with members from smaller families. Can this be explained by the fact that large families are more often found in the lower income groups or is this a reflection of the size of the family? What is the relationship between these and other disadvantages and level of income? How does a family with more than the average number of children manage on a less than average income? How far do the social services in cash and kind make up for what the families cannot afford to buy themselves. These were among the questions this pilot study of 86 large families (i.e. having at least five dependent children), from all income groups set out to answer.

The Sample

The Ministry of Pensions and National Insurance (now Social Security) agreed to use their family allowance records to obtain a random sample of 150 large families living in any London postal district. London was chosen partly to make the Ministry's task of selection as simple as possible, and because the resea ch worker was based in London. Obviously, there may be some characteristics of the families in this study which are peculiar to London: the high proportion of newcomers to London, for example, but this in itself is interesting and the national survey will provide a check on this.

For reasons of confidentiality the Ministry could not disclose to us the name or address of any family before contacting the family themselves. They therefore wrote to each family in the sample enclosing a letter from us asking them to send back to us the enclosed stamped postcard on which was written their name and address if they were interested in taking part in our survey. Only 35 families replied and of those all but one were interviewed during the Spring of 1965. In the Autumn of that year the Ministry agreed to write once more to all those families who had not replied to us, this time asking the family to return the enclosed postcard to the Ministry if they were not willing to be interviewed. Thirty eight families decided not to take part in the study at this stage, leaving 77 families to contact. Of these 52 were successfully interviewed between October 1965 and March 1966, 15 were not contacted as they had moved away and) said they did not wish to be interviewed - not always because they were not interested or resented "snoopers", but because they were too busy. Altogether 86 families containing 617 children were interviewed, so the final response rate was 57%. There are reasons to suppose the non-respondents are different from those interviewed. For example, the more articulate and financially better off families may have opted out of the study after the second letter, especially as the wording of the letter suggested we were mainly interested in the family's financial problems. However it could be that those families who had most dealings with officials from various welfare organisations, the National Assistance Board, etc. resented yet one more intrusion into their lives by people who appeared to have at least some

connections with officialdom and declined to take part for that reason. Until the Ministry of Social Security publish the results of their study of 2,700 families with two or more children which was carried out in June 1966, there is no way of knowing how representative the sample is.

The bulk of the information was collected from the mother. This interview took on average one and a half hours, though it could take as long as four hours, depending on the size of the family, the problems the family had and the number of distractions provided by the children. (Where possible the mother was interviewed during school hours).

Details of the father's income was obtained from the father himself in an interview which usually took place after seeing the mother. This interview lasted half an hour to an hour. If the father could not be interviewed because he was unwilling or unable, due to long working hours, some information on his earnings was obtained from the mother. In six families there was insufficient information to calculate the family income.

After obtaining permission from the Inner London Education Authority and the other Education Authorities involved, additional material on each of the 398 school children in the sample has been collected from the teachers and schools concerned. This material took six months to collect and is now being analysed. The mothers rarely knew a great deal about the children's progress at school, the size of the class, amenities of the school, etc. Instead, questions on the children's education told us more about the mother's relation ship with the school and the teachers. Further background information with which to compare the life of the large family is provided in a study of 71 small families living in the same street as the large families interviewed. Two students from the London School of Economics interviewed these families during April 1966. The school children in these families have also been followed up in their schools.

Sources of Income and Levels of Living

The families in this study can be divided into three broad groups on the basis of the l - l and source of their incomes. The first group consists of the 18 families with regular weekly income (i.e. father's and mother's earnings, children's contributions, family allowances, pensions, etc), below the level of the N.A.B. basic scale rates.[1] These families depended either on low basic wages (seven families) or State benefits (eleven families) supplemented only by family allowances. Ill health was the main reason for the father's earning power being so restricted. Half those dependent on State benefits were chronic sick and if considered capable of work, it was only as light

1. This level was calculated for each family by adding the family's actual housing costs to the total allowances for parents and dependent children. The sum calculated in this way is not necessarily what would be granted if the family actually claimed National Assistance. If the total allowances for a family exceed the Board's estimate of the father's normal earnings, the family would be wage-stopped.

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labourers. Their assumed normal earnings were based on the wages of light labourers which are very low. Because of the wage-stop the families could not receive more than their 'normal' earnings so their allowances had been reduced accordingly.

The second group were the 31 families who remained above this level, but as soon as the father lost the opportunity or ability to do overtime, (the most important way of supplementing low basic wages) or the mother gave up her paid employment, the family's income fell to the level of the father's basic wage which even with family allowances was below N.A.B. basic scale rates. Eight, one in four of the fathers in this group had illnesses of a recurrent nature: bronchitis or heart trouble, and they had all experienced periods off work in the past twelve months. Altogether 19 mothers had paid employment (eight full time) but such earnings were also unreliable for inevitably a mother with several children will be unable to work at times.

The remaining group of 31 families had sufficiently high basic wages or more often salaries, to keep the family income well above N.A.B. basic scale rates. Even in times of sickness or unemployment they were able to maintain their level of living for some time because their employers had generous sick pay schemes or they had resources of their own.

This study shows that despite the trend for married women to go out to work, the father's basic wage or salary and family allowances are still the crucial elements in a family's level of living. The basic wages of the worker who lacks skills or suffers from poor health are low and his methods of supplementing them very unreliable. One in six of the large families interviewed were dependent on State benefits because of the ill health of the father compared with one in fifty of all families with at least one child of primary school age[1] This is partly a reflection of the greater age of the father of the large families. Nevertheless these results suggest that the incomes of large families are more precarious than those of smaller families.

Welfare benefits in cash and kind

As nearly one in four of the families had a regular weekly income below basic N.A.B. level and a further 30 had an income below 140%, social welfare benefits in cash and kind should have been important in the maintenance of the level of living of a large proportion of these families. They were not. One third of the schoolchildren in families entitled to free school meals were not getting them. Children from nine families had been given help with buying shoes but not until the children had missed school through having no shoes to wear. Without a social worker to speak for them, some families had been refused

1. Plowden Report vol. 2, Appendix 3, p. 117. 2% of the fathers in the study of 3,092 parents of Primary school children carried out for the Plowden Comm were sick, unemployed or retired when interviewed, 11% of fathers in social class 5 were sick, unemployed or retired.

clothing grants. Education maintenance grants were rarely received. Only three children were getting grants and only one other mother had heard of them. Any family with an income below N.A.B. basic level, whether the father is in full time work or not, is entitled to free welfare foods and extra milk tokens. Only three of the sixteen families below N.A.B. basic level were getting free welfare foods and only five extra milk tokens.

There were two reasons for such underuse of these benefits, both connected with the attitude that a low wage earner with several children is "undeserving" and should not be encouraged in his improvidence by making assistance too readily available. The families either did not know to what they were entitled or the process of applying and receiving assistance was so complicated or unpleasant that they were discouraged from seeking help. To ask for help a family had to swallow its pride and admit to being poor. This could be made easier, however, if the conditions of entitlement were made known because then the family did not run the risk of being refused on the grounds of not being poor enough. For example, there was no family with a low income who was unaware of their entitlement to free school meals. Some children did not receive them because they either disliked the food, (two-thirds said this) or wanted to avoid the stigma of "free school meals child". It was not due to the failure of their parents to ask for help. However, the small proportion of families taking advantage of free welfare food and milk was due to the parents ignorance that such provisions existed. Similarly failure to apply for clothing or school uniform grants was due to the parents uncertainty of eligibility and unless teachers, school care committee workers or social workers encouraged them to apply they were unlikely to do so.

Housing

A considerable number of families had experienced severe accommodation problems: overcrowding, sub-standard housing and lack of playing space. Although 56 of the 86 families were living in council accommodation, they had their share of problems too. Two thirds of the families were overcrowded (i.e. living more than 1½ persons per room). This included 75% of the council tenants, 90% of the private tenants and 25% of the owner/occupiers. Altogether 41 families were living in dwellings lacking at least one of the basic amenities such as a bath or hot water. Over half (27) were council tenants. Furthermore, eleven families were living in dwellings considered unfit for habitation: eight were council property, the other three belonged to private landlords. A large proportion (4 of the children were living in accommodation that was both overcorwded lacking amenities. Three quarters of the families were fortunate enough to have their own garden or park nearby with no busy roads to cross, but the children of sixteen families (105) of the children in the survey had no garden or park to play in. A further nine families were only a little better off as they had access only to the balcony or courtyard of the

block of flats in which they were living.

The adequacy of the council tenants' accommodation was not related to their income: those with the lowest income did not have the worst housing problems. These results suggest that whereas in the private market, the low wage-earner's family whether large of small, lives in the worst housing, among council tenants size of family is the over-riding factor: the large families living in the worst conditions.

Expenditure on housing was a major item in the household budget for many families. Fifteen families spent more than a fifth of their income on accommodation. In spite of the existence of differential rent and rent rebate schemes, the average council rent paid varied little between income groups. Only five council tenants were paying reduced rents and yet all except eight were living in accommodation belonging to a housing authority operating reduced rent schemes. Furthermore only one of these families belonged to the group of 16 whose incomes were below N.A.B. scales. It is not surprising therefore, that over one third (20) of the council tenants had either been in rent arrears in the previous three months or were in arrears at the time of the survey.

Furniture and consumer durables

Many of the families had difficulty in acquiring sufficient furniture (all were living in unfurnished accommodation). Thirty two families had an insufficient number of beds and altogether 16% of the children were sharing a bed. Nearly one in four (19) families were still buying basic furniture: beds tables, chairs. Only two families with weekly incomes below £25 had hire purchase commitments for furniture other than beds, chairs, or floor coverings: "keeping up with the Jones" was a luxury the families could not afford although many looked forward to the day when the children had grown up and they could afford a 'decent home'.

All the families had the use of a television set, but the use of a washing machine, a refrigerator, a car, etc. varied directly with income. Just as the higher income families had the most adequate accommodation, they also had the labour saving devices that take the drudgery out of running a large household: vacuum cleaners, dishwashing machines as well as automatic washing machine, etc. Only a fifthof the families had the use of a telephone or car, none of the families with weekly incomes less than £20 but three quarters of those with incomes over £35. For a large family a large car or van is the economical way of travelling because bus or train fares prohibit even comparatively short journeys. Possession of a car often marked the first holiday away the family had ever had. A higher porportion (61%) had a washing machine and over a half (16) of those without one said they wanted one.

Household Organisation

The families varied greatly in the extent to which they depended on the father's earnings. Apart from family allowances, many (36) had other sources of income: mother's earnings, children's contributions, etc. Very broadly the major responsibility for providing and managing the household money shifted from the father in the higher income families, to the mother in the low income families. Where there were sources of housekeeping other than family allowances and the father's earnings, then, whatever the income group, the mother was more likely to be responsible for all household payments. One half (47) of the mothers paid all the household expenses i.e. housing costs, fuel, food, clothing, H.P., etc. but this included nearly three quarters of the working mothers compared with less than half those who did not work. Similarly when the father's earnings were unreliable or the family was dependent on State benefits the responsibility for managing the household affairs rested completely with the mother. All the mothers in the families where the weekly income was under £15 managed the household affairs completely; only one third did so in the highest income group.

Methods and frequency of buying differed between income groups: the richest families having the most choice of how and when to buy, the poorest having none. The differences were most pronounced in the way clothing and food were bought. For example: the richest families could afford to pay cash for clothing when they needed it (only 25% belonged to clothing clubs), the majority (60%) of middle income families could not afford cash payments for everything and so bought some, if not all their clothing on credit through clothing clubs or provident checks. The poorer families in turn could not afford to buy on credit and depended on jumble sales, gifts from family, friends and welfare organisations. Some mothers had not had a new coat since their marriage. On the other hand, buying food on credit from the grocer was very rare: only a few of the richest families had accounts at the grocers and two other families had credit at the local corner shop. The poorest families bought food daily, the family allowances (paid on Tuesday) having to feed the family until the end of the week and pay day. Thursdays were bleak for some families, who ran short even of tea and sugar. It was then that the family had to borrow money to buy food, but from their family or neighbours not from the shopkeeper.

Altogether 39% of the families were in debt at the time of the survey. This included all those with weekly incomes under £15, two thirds of those with incomes between £15 and £20 but only two of those with incomes above £30. Savings, of course, were related to income in the opposite way: 26% of the families had savings, half of them in the higher income group and none among families with less than £20 a week.

Mothers looked for help in running the household from the fathers and the children rather than relatives or friends. The larger the family the more the

children had to help. Altogether 40% of the school children (35% of the boys and 46% of the girls) helped their mothers regularly. In a crisis such as the mother's illness or the birth of a baby, again the family looked for help amongst its own members first. At the birth of the last baby the father had been the chief source of assistance in running the home and looking after the children in the majority (52) of the families. In a further 19 families one of the children (usually the oldest daughter) had taken over the household duties. These arrangements often meant staying away from work for the father and missing school for the children. Substantial assistance from outside the family was rare, especially assistance from a welfare service. Only two families had had a home help and the children of another had been taken into care at the birth of the last baby. Many (38) families, however would have liked more help and over a quarter of the mothers said that although they had felt ill during the previous month they had been unable to stay in bed. These results may, in part, be a reflection of the fact that over a third (29) of the families were newcomers to London and so some distance from many of their relatives.

The Large Family and the Community

The families' contacts and dealings with neighbours, schools, social workers and official welfare workers reflected very much the attitude of the general public towards the large family. The higher income families experienced little difficulty because they rarely if ever had to seek assistance from any official body and there is less room to criticise a couple for having several children if they obviously have a large enough income to support them. Indeed, the families in the higher income groups gained admiration rather than censure from their friends, neighbours etc.

The families with less money were not so fortunate. Relationships with neighbours were more often strained or non-existent than mutually helpful. This was partly because the mothers already felt sensitive about their position and avoided seeking help because they felt they had so little to give in return. Also some neighbours were antagonistic towards the family (so much so that two families had literally come to blows) and the children were blamed for any noise, damage, etc. in the street. Sixteen families were living in flats which were not on the ground floor so complaints from the neighbours were almost inevitable. The fathers gave mixed reports of their workmates attitudes towards them. Some said that they were given more opportunities to do overtime because it was recognised that they needed the money but others reported teasing about the small amount of tax they paid and the large amount of money they received in family allowances.

Those who depended on the council to provide accommodation for them were often made to feel that they had had no business to have so many children and must take the consequences for their irresponsibility. Complaints often met with the response that there were many families worse off than themselves.

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The families knew this, because before becoming council tenants, eleven 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 a breakdown in health. The average time spent on a housing list was seven years and 15 families had been on ten years. Many of the families had grounds for complaints as shown above and half of the council tenants wanted to move. The attitudes and actions of the housing departments are not only a reflection of their prejudices: large families do cause problems because there are not enough houses or flats suitable for them.

Studies of education have shown that the poorly dressed, less articulate child is looked upon unfavourably (not always consciously) by the teachers. Comments from the mothers in this study substantiated this. In the same way that there was a stigma attached to receiving free school meals, the child without a complete school uniform was not only labelled 'poor' but in some instances openly discriminated against. For example, some children had been left off school outings for that reason. Some mothers too felt awkward because they could not look as smart as other mothers on school occasions and felt the teachers did not welcome them. Whereas only one mother in social classes I and II did not know how one of her children was getting on at school, a quarter in social class V did not know. Similarly although all of the children in social Classes I and II were going to the school of their parent's preference, 13% of the children in social class 5 were not attending the school their parents would have liked. Eight per cent of the children (ten per cent of the boys and six per cent of the girls) had played truant and a further eight per cent had been kept at home to help their mothers during the past term.

The families who felt the most discrimination against them were those who had applied for National Assistance. There was a general feeling that although they knew they were entitled to it when money was short because of the father's inability to work, they were made to feel they were begging or asking for charity. This attitude was modified among those on National Assistance for a long time because they began to be recognised as genuine cases. On the other hand the men in and out of work (a quarter of the fathers in this study) were treated with the most suspicion. The findings of this study would suggest that the low wage earner with a large family is treated as an undeserving case unless he can prove otherwise by demonstrating chronic sickness or disability, or can call upon a social worker to speak for him. This applies to all the welfare agencies, not only the N.A.B.

Family planning

The reasons for these families becoming large are, of course complex and the findings of this study can do no more than suggest that some factors are more important than others. They were not all Irish and/or Roman Catholic: 17 fathers had been born in Ireland and altogether 28 families were Roman

Catholic. As expected the proportion of Roman Catholics was highest amongst the richest families: over half (12) the families with weekly incomes above £30 were Roman Catholic, compared with 40% (13) of the families with incomes between £20 and £30, and 14% (3) of those with less than £20. Many of these families felt they were in a very difficult position for they did not want to go on having children year after year and yet were reluctant to go against the Church's teaching. Not surprisingly the richer Roman Catholics had been able to resolve this conflict more successfully than the poorer ones. Seven were using contraceptives at the time of the surveys, five of them had weekly incomes above £30 and two more in this income group had been sterilised.

Altogether 22 families were using contraceptives: the cap or the pill in all cases except three in which the husband took precautions. Only six of these families had weekly incomes less than £25. Among the poorer families, nine had tried the pill or had been fitted with a cap but had used them unsuccessfully, had become pregnant again and as a result had not bothered with them again. No one seems to have followed up these mothers when they became pregnant again to discover what went wrong and to persuade them to try again.

Among many of the mothers there were big psychological barriers about sex and a fear of "interfering" with themselves. This together with a great deal of misinformation about what happens at a Family Planning Clinic and the effects of the pill, being sterilised etc. can have made them very reluctant to seek advice. Also some fathers looked upon the use of contraceptives by their wives as an intrusion on their rights as husbands.

For some mothers sterilisation was the only way to ensure no more pregnancies. Eight mothers had been sterilised, five more were waiting to be. Four had asked to be sterilised but had been refused by their doctor either on the grounds that they were too young or they always had healthy babies so there was no need. Sterilisation is a very drastic step and of course, it is right that doctors should consider it carefully but some doctors seem over-reluctant to sterilise women who ask for it and of those who had been sterilised several said it had taken a great deal of persuasion to get it done.

Abortion was not a remedy these mothers had used. Only two admitted to trying to get an abortion and judging by the rate at which most of them had had children, it is unlikely that they were not telling the truth. The majority thought abortions should be easier to obtain on the National Health Service.

Several parents had had unhappy childhoods and were lonely then. The way they talked of the children, the advantages of a large family they mentioned: the companionship it gave, suggested having a lot of children answered a great need. However most of the families had not consciously chosen to have a large number of children and as with other aspects of their lives, the families with the most money exercised the greatest choice.