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MASTER

ONE PARENT FAMILIES

This chapter will explore and describe the economic and social disadvantages of one parent families, illustrating from the national sample and the special areas how the living standards of such families are influenced by their progress through the cycle of home-building and child-rearing, and also by societal disapproval of their minority deviant status. For one parent families are a minority, albeit a substantial one, in our society where an increasing majority of individuals marry at some point in their lives and where the two-parent family, headed by the man, has traditionally been regarded as the most healthy group for child-rearing. And previous studies[1] 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 economic and social disadvantages. Moreover, our society has not yet been able to agree that all one parent families are equally deserving and should be equally protected against such disadvantages, and as a result, income support for the families expresses differing degrees of public esteem for parents of different marital status: by manipulation of levels and access to income support, in ways which will be discussed in more detail below, attempts are made to control what is felt to be undesirable deviation from normal standards of behaviour.

The national sample provides 60 one parent families (including motherless families), to which can sometimes be added information from the special area studies where there were an additional 47 one parent families. These relatively small numbers reveal the difficulty

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(1) Report of the Committee on One Parent Families, (The Finer Report), Cmnd. 5629, H.M.S.O., 1974; Hunt, A., et al, Families and Their Needs, H.M.S.O., 1973; R.Marshall, Families Receiving Supplementary Benefit, D.H.S.S. Statistical and Research Report Series No.1, H.M.S.O., 1972; V.George and Wilding, P., Motherless Families, Routledge, 1972; Marsden, D., Mothers Alone, Penguin, 1973

Comments forwarded to
Marie Corin 3 Oct 76

MARGE

ONE PARENT FAMILIES

This chapter will explore and describe the economic and social disadvantages of one parent families, illustrating from the national sample and the special areas how the living standards of such families are influenced by their progress through the cycle of home-building and child-rearing, and also by societal disapproval of their minority deviant status. For one parent families are a minority, albeit a substantial one, in our society where an increasing majority of individuals marry at some point in their lives and where the two-parent family, headed by the man, has traditionally been regarded as the most healthy group for child-rearing. And previous studies[1] 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 economic and social disadvantages. Moreover, our society has not yet been able to agree that all one parent families are equally deserving and should be equally protected against such disadvantages, and as a result, income support for the families expresses differing degrees of public esteem for parents of different marital status; by manipulation of levels and access to income support, in ways which will be discussed in more detail below, attempts are made to control what is felt to be undesirable deviation from normal standards of behaviour.

The national sample provided 60 one parent families (including motherless families), to which can be added information from the special area studies where there were an additional 27 one parent families. These relatively small numbers reveal the difficulty

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that 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. When the national study was planned, the lack of information at that time guided us to devote one of the preliminary pilot reports to fatherless families who were dependent on state subsistence benefits[1], and since that time, in 1969, the government set up a special Committee on One Parent Families, under Mr. Justice Finer, which reported in 1974[2]. Special surveys were carried out for that committee, and other official and privately conducted studies now provide further information on the social and economic conditions of one parent families.[3]

The basis of 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 most immediately from the way that hiring and rewards in the labour market are still geared to the father as bread-winner with the mother as, at best, a subsidiary earner. Thus, the average full-time earnings for men have remained fairly constant at twice those for women, a differential which expresses not only higher rates of pay for men but also men's

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(1) Marsden, D., Mothers Alone, Allen Lane, 1969, (revised edition, Penguin, 1973).

(2) Report of the Committee on One Parent Families (The Finer Report), Cmnd. 5629, H.M.S.O., 1974

(3) Hunt, A., et al, Families and Their Needs, H.M.S.O., 1973; Marshall, R., Families Receiving Supplementary Benefit, D.H.S.S. Statistical and Research Report Series No.1, H.M.S.O., 1972; George, V. and Wilding P., Motherless Families, Routledge, 1972

Given 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. When the national study was planned, the lack of information at that time guided us to devote one of the preliminary pilot reports to fatherless families who were dependent on state maintenance benefits[1], and since that time, in 1969, the government set up a special committee on lone parent families, under Mr. Justice Finer, which reported in 1974[2]. Special surveys were carried out for that committee, and other official and privately commissioned studies now provide further information on the social and economic conditions of one parent families.[3]

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(3) Hunt, A., et al, Families and Their Needs, H.M.S.O., 1972; Marsden, D., Families Receiving Supplementary Benefit, H.M.S.O. Institutions and Resources of one Parent Families, H.M.S.O., 1972; George, V. and Wilding, P., Economically Dependent Children, Routledge, 1972.

easier access to a range of more highly-paid jobs, and women's conditioned reluctance to aspire to such traditionally male work. Most two parent families will have a man's wage, and increasingly also they will benefit from a woman's wage.(1) But, in contrast, one parent families, most often headed by a woman, have only a woman's earning power. Moreover the earning power of the lone parent, whether a woman or a man,(2) 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 channeled 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

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(1) The Finer Report discusses in detail these structural disadvantages, Report of the Committee on One Parent Families, op. cit., Part 3, pp.21-63.

(2) Motherless Families, op. cit., chap.4.

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 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.(1) 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, of either sex, caring for children at home, could have been recognised 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 recognise the right of mothers to live with their children apart from the children's fathers appears

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(1) There is a detailed discussion of the history of the obligation to maintain in the Report of the Committee on One Parent Families, op. cit., Vol.2 appendix 5.

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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 they have actively discriminated against them.(2)

The income rights of different types of one parent families.

Within the overall climate of discrimination against one parent families there occur variations between different types of families 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.

New para

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 pensions increases, tax concessions, and the removal of the earnings rule brought working widows with full pensions more or less onto the economic level of the average two parent family. Even so, widows pensions have an age qualification of forty years, and if the widow herself has not worked and contributed adequately to the pension fund, the amount of the pension is dependent on her husband's work record and even 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. From time to time during the present century there has been discussion of an 'end of marriage' allowance, on the lines of a widows pension, but the discussions have foundered on the problems already mentioned, of how the allowance could be linked to the

(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 and Unwin, 1971, pp.212-3

(2) Glastonbury, B., op.cit., p68 (3) Wynn, M., Fatherless Families, Michael Joseph, 1969, p.28

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morality of the separated spouses. Failing the provision of such an allowance, the legal rights of one parent families to income maintenance are dealt with by a number of overlapping jurisdictions.

There are three overlapping legal and administrative systems. During the last hundred years 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 more nearly a cross section of the country. Unfortunately the same cannot be said of separation procedures, which 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 remain a separate, unreformed, inferior, discriminatory law for the poor.(1) A substantial proportion of lower manual workers' wives who use such courts for matrimonial relief do not go on to divorce, but remain separated for long periods. 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 of support for some one parent families stems from the old poor law. The state has now assumed the duty of supporting women and children whose resources fall

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(1) McGregor, O.R., et al, Separated Spouses, Duckworth, chapter 5.

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(1) McGregor, O.R., et al, Separation Spouses, London, 1970, pp [illegible].

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 official practice reinforces the links between the residual poor law administration and the unreformed matrimonial jurisdiction for the poor.

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 in most instances could not 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

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(1) McGregor, O.R., Separated Spouses, op. cit., chapters 6 and 7

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(1) Wedderburn, op.cit., Deserted Spouses, op. cit., pamphlet 7 and 7

continued anachronistic overlapping of jurisdictions between the two types of courts and the poor law.

It should be noted that although there are now 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 ease of granting access to benefits and in determining the levels of benefit. Thus widows who have pensions are allowed to retain part of the widowed mothers' allowance for each child. Unsupported mothers may be pressed to work, particularly unmarried and separated mothers.(1) 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). The further exercise of officials' powers of discretion, or their informal but illegal 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) This occurs less often with widows

Variations of Living Standard Between One Parent Families Through the Child-rearing and Home-building Cycle.

There are further variations of living standard 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 these 'incomplete' nuclear families occupy in the wider kinship network of the extended family.(3)

Motherless families, of course, have not usually lost a man's wage,

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(1) Marsden, D., Mothers Alone, op. cit., pp. 247-251.

(2) ibid. pp.261-5

(3) ibid. pp.29-30, and chapter 7.

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It should be noted that although there are now formal legal machinery provisions for the support of all fatherless families, in practice both formally and informally some may be discriminated against or among the various families of various statuses, in case of grants, access to benefits and in determining the levels of benefit. Thus widows who have pensions are allowed to retain part of the widows' allowance for each child. Unsupported mothers may be pressed to work, particularly unmarried and separated mothers.(1) Until 1972 some fathers who wished to stay home and care for their children, had to bargain individually with officials (and it might be suggested that in spite of official recognition of the father's right to choose, this qualification bargaining still continues). The further exercise of officials' powers of discretion, or their informal but illegal departures from benefit entry rules, may work not only to hinder one parent families' access to benefit, but also to reduce their benefits below the statutory subsistence level.(2) This occurs less often in the variations of living standards between the parent families through the child-rearing and home-building cycle.

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Some lone families, of course, have not suddenly lost a man's wage,

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(1) Marsden, D., Mothers Alone, op. cit., pp. 207-223.

(2) Ibid. pp.261-2.

(3) Ibid. pp.28-37, and chapter 7.

and although men's income prospects may be damaged, most continue to work. It also seems likely that motherless families which stay together will usually comprise rather older children. Lone fathers may see themselves as needing child-care and domestic help from female relatives, rather than cash, although such help tends to be spasmodic and inadequate.(1)

As well as being more socially representative than other groups 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.(2) 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. Although by the same token these older mothers may be less likely to receive support from their parents and may themselves be expected to give to their children.

In contrast, many unmarried mothers are unlikely even to have begun home-building, a fact which constitutes a large future debt if they are to remain unmarried and keep their child, but which is not a current drain on income.

Separated wives like the unmarried mothers tend to be younger (although by no means all these mothers are young), and to come from poorer families so that they have been starved of resources during the early stages of homebuilding. While some mothers are 'readopted' by their own parents,(3) 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, who prevent them from working.(4)

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(1) George, V. and Wilding, P., Motherless Families, pp. 140-8.

(2) Marsden, D., Mothers Alone, op.cit., p.33; Marshall, R., Families Receiving Benefit, op. cit., p.8; Hunt, A., et al., Families and Their Needs, op. cit.

(4) Marsden, D., Mothers Alone, op cit., pp.344 and p.23.

(3) Mothers Alone, op. cit., pp. 121-4

Changing Trends in the numbers of Lone Parents and Their Dependency.

There are a number of crucial factors which have a bearing on any changes both in the total numbers of one-parent families and of numbers who become dependent and remain on or near the margins of poverty. The numbers of husbands dying while their 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 1956-1960.(1) 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 now not deterred from seeking a formal dissolution, including a high proportion who want to marry again.(2)

Between the 1950's and the 1970's 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 one or two thousands 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 1950's to over 8 per cent in the early 1970's. A large number of such births are

(1) Report of the Committee on One Parent Families, op. cit., part 3.

(2) Although it has been suggested that the absolute numbers of broken marriages have recently begun to rise. See, Chester, R., Journal of Biosocial Science, (1971), 3, pp.389 -402.

Changing Patterns in the Incidence of One-Parent Families and Their Dependency

There are a number of crucial factors which have a bearing on any changes both in the incidence of one-parent families and of numbers who become dependent and remain on or near the margins of poverty. The numbers of childhoods giving birth outside marriage and not married fathers are not only becoming more visible among young and middle-aged adults but mostly legitimised, but because there has been a shift to families with two and three children, younger average age and stability, and a concentration of fertility in the earlier of all women who 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 27,472 annually in 1955-59.(1) Much of this increase is undoubtedly not so much to evidence of the breakdown of more marriages as an increase in the numbers of those separating who are now not deterred from seeking a formal dissolution, including a high proportion who want to marry again.(2)

Between the 1920's and the 1970's there has been scarcely any change in the rate of married women in England and Wales taking matrimonial proceedings in magistrates' courts (varying only by one or two thousands for children's years above and below a figure of 25,000).

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(1) Report of the Committee on the Marriage Guidance, op. cit., page 3.

(2) Although it has been suggested that the absolute numbers of broken marriages have recently begun to rise. See, Meeker, K., Journal of Biosocial Science, (1971), 3, pp.329-342.

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 re-registered subsequently as legitimate and about another quarter result in adoptions. Only a minority of illegitimate children born in any year help to form fatherless families, and the proportion of unmarried mothers with older children is very small, possibly because of the social stigma and financial difficulties suffered by unmarried mothers.

Little is known about trends in figures of motherless families, which represent about one sixth of the total of one parent families. There are, even more than for other one parent families, weaknesses in methods of collecting information in the census which tend to conceal the presence of motherless families living with other relatives.(1) There seems to be a very slight tendency (much publicised) for fathers to seek and be granted custody of their children and to bring them up themselves.

A major influence upon the living standards and dependency of one parent families prior to the national study had been the movements in social security benefits and rates. The improved position of widowed mothers has already been mentioned: apart from abolition of the earnings rule,and special tax concessions (since extended to other families), widows receive a weekly allowance for each child which is 70 per cent higher than other national insurance benefits for children. For other one parent families a major shift has been that supplementary benefit rates have been increased relative to the wages a woman can earn, 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

(1) George, V. and Wilding,P., Motherless Families, op. cit., p4-7.

to married women, to women living in a stable partnership, or to women who marry soon after the birth. Usually a child of such parents are recognised subsequently as legitimate and about another quarter result in adoptions. Only a minority of illegitimate children born in any year help to form fatherless families, and the proportion of unmarried mothers with older children is very small, mainly because of the social stigma and financial difficulties suffered by unmarried mothers.

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(4) George, V. and Wilding, P., Motherless families, op. cit., p.7.

supplementary benefit rates and wage rates has meant that during the 1960s an increasing proportion of lone parents became dependent,[1] 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 Total Numbers of One Parent Families.

At this point we turn to a detailed discussion of evidence from the national survey. A significant consequence of societal myopia in relation to one parent families has been that until comparatively recently there was no collective name for, and no official estimate of the numbers of, one parent families.[2] Now it has been established that at any 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.[3] In the United Kingdom around two-thirds of a million parents, five out of six of whom are mothers, are looking after one million children single-handed.

Table 22/1 compares national estimates produced by the Finer Committee[4] 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 very similar.

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(1) See Wynn, M., 'F.I.S. and Fatherless Families', Poverty, Child Poverty Action Group, No. 16/17, for a discussion of dependency among widows and other lone mothers.

(2) Margaret Wynn's Fatherless Families, op. cit., 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, (3) and (4) Finer Report, op.cit., p 28

INSERT TABLE 22/1

In all of the studies estimates of married but separated parents tend to be shaky, since spouses themselves will in many cases be unable to decide or unwilling to report whether the separation is temporary or permanent.(1) In its comments on the statistics the Department of Health and Social Security points out that temporarily separated wives (including some whose husbands are mariners, prisoners or in the armed forces) are included in the Census and General Household Survey data.(2) In the survey we distinguished three groups of married but "separated" persons - (i)married - away last night; (ii) married, separated - no court order; (iii) married, separated - court order. The interviewer was also instructed to enter reasons for any household member being away. We believe this procedure helped us to identify some temporary separations (including routine separations) which could be classified in (i) above. If such persons had dependent children they were not classed as one parent families. The survey estimates of married but separated parents proved to be higher than those of the DHSS.

On the other hand the DHSS estimates of unmarried mothers may be on the low side, since the DHSS point out that both the Census and GHS results were almost certainly too low when related to information both about numbers in work and numbers drawing supplementary benefit. The DHSS are inclined to adopt a higher fi gure, while estimates from

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(1) See Marsden, D., Mothers Alone, op. cit., pp. 140-1, and pp.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) Report of the Committee on One Parent Families, op. cit., Appendix 4.

our survey suggest the real figure may be higher still.

The total estimated numbers of children of different age in one parent families from the two sources are listed below:-

Age	Government estimates (thousands)	Survey estimates (thousands)
0 - 4	260	310
5 - 9	370	370
10-14	330	230
15-18	120	160
total	1,080	1,070

In the survey 8.4 per cent of family units consisted of one parent families. They comprised 6.6 per cent of all children under 15. Perhaps it should be added that there were other instances of children neither of whose parents were residing in the home. We estimate their numbers at 120,000, about half of whom have either a mother or a father alive.

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 both from 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 incomes smaller than the minimum scales of the Supplementary Benefits Commission. Table 22/2

INSERT TABLE 22/2

our survey suggest the real figure may be higher still.

The total estimated numbers of children of different age in one parent families from the two sources are listed below:-

Age	Government estimates (thousands)	Survey estimates (thousands)
0 - 4	350	310
5 - 9	370	370
10-14	320	330
15-19	160	160
Total	1,200	1,170

In the survey 6.4 per cent of family units consisted of one parent families. They comprised 1.6 per cent of all children under 15. Further it should be added that there were other instances of children under 15 of whose parents were working in the home. We estimate that numbers at 150,000, about half of whom have either a mother or a father alive.

The degree of being in poverty.

By comparison with two parent families very one parent families have relatively low incomes and substantially more of them live in poverty or on its margins. This can be demonstrated both from the survey and government studies. In the survey more of the children born of children in two parent families were found to live in households with incomes smaller than the minimum needs of the supplementary benefits commission. Table 2\2

INSERT TABLE 2\2

Taking household income as the criterion, two fifths of the families and nearly half the children were in poverty or on its margins. They represented a quarter of a million families and about half a million children respectively in the general population. In four poor areas we also found that though more one parent families than elsewhere had low incomes their distribution was not strikingly different from the national pattern(Appendix 8, Table A/90).

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 Committee quote mean figures for the period 1969 to 1971 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)[1] 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.[2] This official figure of 280,000 compares with the figure of 250,000 derived from the survey. 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

~~Although fewer motherless than fatherless families are in poverty or on its margins, or have incomes low relative to two~~

(1) Report of the Committee on One Parent Families, op. cit. p.254 and Appendices 9 and 10.

(2)

[illegible] household income in the authority, but if the of the families [illegible] had children were in poverty or on the margin. They represented a number of million families and about half a million children respectively in the general population. It is [illegible] to note that though more one parent families from elsewhere had low incomes their distribution was not significantly different from the national pattern (appendix 5, table 4(3)).

Government data confirm the disproportionately large number with low incomes but do not suggest such a large number below the basic poverty line. This [illegible] committee quite [illegible] figures for the period 1960 to 1971 of 200,000 [illegible] families receiving supplementary benefit, plus 40,000 not receiving benefit but [illegible] below the supplementary benefit level and another 80,000 having resources of less than 5 weeks' benefit level. Adding in an estimated 70,000 [illegible] families in poverty or on the margin (adding about 40,000 members) receiving supplementary benefit) the total number of one parent families living on supplementary benefit, or below or within 5 of that, amounts to 290,000 or approximately 48 per cent.(2) This official figure of 290,000 contrasts with the figure of 290,000 derived from the survey. The larger [illegible] of the families receiving supplementary benefit, however, and especially those with not disposable income [illegible] that 50 per cent higher than the basic scale.

Another measure of low income is obtained by comparing the scale income of the two groups of families. [illegible] study in five areas by the Social Survey Division of the Office of Population Censuses and

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(1) Report of the Committee on one parent families, op. cit., p.[illegible] and appendices 3 and 15.

(3)

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.[1]

Household income is not necessarily the best measure of the living standards of all one parent families. In the survey 43 per cent lived in households consisting of two or more income units.[2] This compares with 22 per cent of two parent families. If the income unit and not the entire household is taken then the number of one parent families living in or on the margins of poverty increases to (check).

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 49 per cent to 43 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 £5000, compared with 21 per cent of two parent families.

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(1) Hunt, A. et al, Families and Their Needs, op cit, p.31

(2) 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. Report of the Committee on One Parent Families, op.cit., Appendix 10, p.331.

Many of the families living around the state poverty line already receive supplementary benefit. Table 22/3 shows that 27 per cent of one parent families in the survey, comprising 37 per cent of dependent children in such families were said to be receiving benefit. The figures represented 170,000 families and 390,000 children in the population. These totals correspond fairly closely with administrative totals for the same period. In 1968 for example, according to official sources there were approximately 360,000 and in 1970 420,000 dependent children in one parent families receiving supplementary benefit.(1) But there were an additional 10 per cent, representing 100,000, who were in 56,000 families eligible for supplementary benefit but not receiving it. About two-thirds of these families were headed by lone mothers.

INSERT TABLE 22/3

Changes in Numbers in Poverty Since the National Survey: the Introduction of F.I.S.

At the time the survey was carried out the Family Income Supplement had not been introduced. What effect will this have had on 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. The introduction of Family Income Supplement was intended to help such groups. FIS supplements the incomes of one parent and two parent families in full-time employment by one half of the amount by which their gross weekly income

(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. Report of the Committee on One Parent Families, Appendix 9, pp. 313 and 316.

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(NOTE TABLE 22(3))

Changes in Number in Poverty Since the Social Survey: the Introduction of F.I.S.

At the time the survey was carried out the family income supplement had not been introduced. Such effect will this have had on dependency on supplementary benefits among one parent families? Both in proportion receiving and non-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. Lone mothers (or fathers) are in full-time employment, but usually earning less than others in two parent families, and sometimes so much less that they are in poverty. The introduction of family income supplement was intended to help such groups. F.I.S. supplements the income of one parent and two parent families in full-time employ, not by one half of the amount by which their gross weekly income

(1) There were 105,000 children and 6,000 married families receiving benefit in 1968 and 212,000 and 6,000 respectively in 1970, with an average of 1.37 and 2.20 children. Report of the Committee on One Parent Families, Appendix 9, pp. 317 and 319.

falls below prescribed levels. Because the prescribed amounts for family supplements were set a lot higher than the supplementary benefit levels 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 above the supplementary benefit level).[1]

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 50,000 (check) children received family income supplements in April 1973.[2] As conceded by the DHSS, many of these would not beforehand have been in poverty or on its margins. Moreover, although the survey estimate of 440,000 children under 15 and 250,000 mothers or fathers (check) in one parent families in poverty or on its margins, would have been reduced to some extent because of the introduction of the family income supplements scheme, these numbers will also have <u>increased</u> 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 second, 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

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(1) <u>Report of the Committee on One Parent Families</u>, op. cit., Appendix 10, p.355.

(2)

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There is little evidence that the distribution of one parent families above and below the income recommended by the supplementary benefit commission has changed since 1966-7. Only 37,000 one parent families with 53,000 children received family income supplements in April 1972.(5) The recommendations of the NCC, many of them would not be expected have been in poverty or on its margin. Moreover, although the survey estimate of 440,000 children from 15 and 250,000 mothers or fathers (mainly) in one parent families in poverty or on its margins, would have been reduced to some extent because of the introduction of the family income supplements scheme, these numbers will also have increased first because one parent families have themselves increased with out much change in the proportions of families having incomes of different amounts relative to the supplementary benefit scales) and second, 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

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(4) Report of the committee on one parent families, op. cit., appendix 10, p.255.

(5)

259,000 in November 1972, or by 38 per cent.[1] 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 low socio-economic status of the families was reflected in their lack of assets: only two families had more than £1000; three quarters had nothing.

One Parent Families Who are Not Poor.

We have already noted that a small proportion of one parent families have higher incomes and assets than the rest. Who are they? One answer is that they are predominantly from the non-manual class. In the national survey we found 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 and motherless families, father's occupation) among one parent families, being 46 per cent and 54 per cent respectively, compared with 45 per cent and 53 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 scale rate 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 £5000 (several in excess of £10,000) compared with less than one in fifteen manual lone parents.[3]

The presence of comparatively well-off one parent families

(1) Report of the Committee on One Parent Families, op cit, Appendix 9, p.313. These figures include an increase from 4,400 to 6,100 in the number of prisoners' wives.

(2) Thus in a 43 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 benefits, which is mainly attributable to a switch by many mothers from relying on earnings to relying on benefit. Ibid, pp. 247-249 and Wynn, M., in Poverty, op. cit.

(3) In this respect the families from the special areas looked very different: less than ten per cent were from routine non-manual origins, while half were semi-skilled or unskilled manual workers' families.

calls for further explanation and investigation along the lines of our introductory discussion. 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 the figures will refer to the national sample only, but the special areas will be referred to occasionally where these offer further insights.

Variations of living standard between different types of one parent families.

Families headed by men tended to be better off. Taking both the national sample and the special areas together, only two men had incomes below 140% of supplementary benefit, and were unemployed (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 even 400 per cent of supplementary benefit, were headed by men. Thus our data repeat the finding that motherless families are better off because they had a man's wage.

In fact a high proportion of lone mothers in the national sample also were in paid employment, 57 per cent 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, 40 per cent as against only 14 per cent of other mothers working more than 30 hours (Table 32).(1) However, with one or two notable exceptions, such as a woman G.P. 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: over one in three of mothers who worked full-time still fell below 140 per cent of supplementary benefit rates, although 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 are distributed unevenly between mothers of different marital status in ways which tend to increase rather than decrease inequalities between the various types of family.

(1) Rather fewer mothers from the special areas worked, 42%, and fewer worked full-time, 30%, a fact which may reflect poorer employment opportunities in those areas.

Usually the figures will refer to the national sample only, but the special areas will be referred to occasionally where

Taking both the national sample and the special areas together, only two men headed

were both

repeat the finding

in the national sample

(i)

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(8) Rather fewer mothers from the special areas worked 26%, and fewer worked full-time 30%, a fact which may reflect poorer employment opportunities in these areas.

Among national sample 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 had some income from a working son or daughter. 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. New para This pattern of relatively better incomes for the widows was repeated in the special areas where only two out of 13 fell below 140% of supplementary benefit rates.

Lacking pensions, none of the other groups of mothers received very much support directly or indirectly from their relationship with their children's fathers. For example, the average amount received per family for ~~mothers of all marital statuses~~ non-widowed mothers 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. This finding was repeated in the special areas.

It is worth noting at this point that in addition to these mothers there were five women, not formally separated, whose husbands were away in the services or working at a distance from home. And in two of these families the money remitted by the father was insufficient to raise the family above 140 per cent of supplementary benefit level.

Lacking support from the fathers, the situation of divorced women was rather varied, with almost equal proportion 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, although because the children were still young such incomes do not appear to have boosted the living standards of the whole household by very much. As we noted earlier, one difference in the special areas was that there were fewer non-manual families and this seems to be the reason why divorces in the special areas were almost all rather poor.

* However, in line with other findings which show up the families in the special areas as poorer, almost one in three widows in those areas drew supplementary benefit.

continue to * below

continue from * above

mainland sample

[illegible]

This pattern of relatively better incomes for the widows was repeated in the special areas where only two out of 13 fell below 100% of supplementary benefit rates.

[illegible]

non-widowed mothers

[illegible]

This finding was repeated in the special areas.

[illegible]

five

[illegible]

As was noted earlier, one difference in the special areas [illegible]

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* However, in line with other findings which show up the families in the special areas as poorer, almost one in three widows in those areas drew supplementary benefit.

(In the special areas very few families had any assets, but those who had were widows: one had over £5000, one had over £1000.)

START

Motherless families, the widows and divorced mothers were the only groups to have any substantial capital assets. Between one quarter and one third of these lone parents had assets in excess of £5,000, compared with none of the separated and unmarried mothers, 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.

The living standards of the unmarried mothers were to some extent protected (or in some instances their poverty was concealed) because they all lived with relatives (although this was also true of the special areas, it appears that in this respect the unmarried mothers of our two samples were not quite typical of the general population). Living with relatives enabled some unmarried 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. A further disadvantage of continuing to live with relatives after the birth of an illegitimate child was that well over half of these particular families were the most overcrowded.(1)

Of all these one parent families, the very poorest tended to be separated wives living alone on supplementary benefits supporting large families. Thus among the separated, over one third of the mothers, with an average of more than three children each,

(1) A finding echoed in the pilot report, Marsden, D., Mothers Alone, op cit, pp120-

Motherless families, the widows and divorced mothers were the only groups to have any substantial capital assets. Between one quarter and one third of these lone parents had assets in excess of £5,000, compared with none of the separated and unmarried mothers, 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.

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Of all these one parent families, the very poorest seemed to be separated wives living alone on supplementary benefits supporting large families. Thus among the separated, over one third of the mothers, with an average of more than three children each,

(1) A finding echoed in the pilot report, Marsden, D., Mothers Alone, op cit., p127.

had incomes actually below 100 per cent of supplementary benefit rates, in several instances very substantially below. Moreover these mothers were usually drawing supplementary benefit allowances. From the interviews (and following similar findings from the pilot report[1]) the explanation appears to be that the supplementary benefit allowances of these mothers were fixed on the basis that their husbands were also supporting them; in one instance there was an unpaid court order, but in the remaining instances the allowance rate appeared to assume that the woman was receiving undeclared income from the husband. These poorer mothers almost invariably had separated from husbands who were semi or unskilled manual workers. At the other end of the income scale there was only one separated wife whose income exceeded 200 per cent of supplementary benefit scale rate.

To stress this point, it was also found in the special areas that seven out of the fourteen separated wives who lived with only their children, had incomes below supplementary benefit rates, yet all but one of the wives were drawing supplementary benefit allowances. And in the special areas there appeared to be a similar pattern among the divorced wives of unskilled manual workers.

We have not been able to follow up for these subgroups the extent to which the lone parent's position in the home-building and child-rearing cycle might influence the amount and content of contacts with the extended family. However, family contacts are about the same for one and two parent families (Tables 41 and 53), but because they tend more often to live with relatives some groups among one parent families can be said to have more frequent contacts, particularly the unmarried. And here once again separated wives, who are in an intermediate position in the family structure, appeared to be the least fortunate in this respect in neither living with an older relative, nor having support from a younger adult like the widows and some of the divorced mothers.

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(1) Marsden, D., Mothers Alone, op cit, pp. 263-4

The Consequences of Poverty.

The fact that the incomes of many one parent families are low, and are relatively lower than those of two parent families, has many outcomes. Following the analysis of the previous section, Table 22/4 breaks down the families by sex and marital status of head, and lists a number of deprivations suffered by lone parents. The list clearly reveals that, overall, lone parents are deprived in relation to two parent families, according to a variety of indices. Fewer than of other parents 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. Moreover, Table 22/4 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 men. 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 the 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.

INSERT TABLE 22/4

Deprivations due to low incomes and resources are also suffered by the children in one parent families. Table 22/5 lists a variety of characteristics in which more children in one parent than two parent families are deprived.

The consequences of poverty.

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Table 22/4

Deprivations due to low incomes and resources are also suffered by children in one parent families. Table 22/5 lists a number of characteristics in which more children in one parent than two parent families are deprived.

Turning now to the more subjective aspects of deprivation, in line with their objective deprivation, the heads of one parent families are more likely than others to feel deprived. 76 per cent of heads of one parent families say they are worse off than the rest of their families, compared with only 22 per cent of other families (Table 49). Similarly 42 per cent of heads of one parent families feel they are worse off than their neighbours, compared with 12 per cent (Table 50). And 37 per cent felt they were worse off than the average in society, compared with 18 per cent of heads of two parent families(Table 51).

Comparisons with the past to some extent mirrored the divisions of living standard between parents of different marital status. Thus, while about 36 per cent of all one parent families feel they are no worse off than in the past (compared with 13 per cent of other families) (Table 52), as many as three quarters of separated and divorced mothers say they are worse off after the end of marriage or separation (Table 44). However about a fifth of all fatherless families say they are better off than previously, that is, divorced and widowed women who say that they have experienced greater privation.

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 22/5). 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. Is it the awareness that society is not exactly generous in acknowledging their needs which disposes these one parent families not to be assertive about their needs or rights?

Conclusions.

The evidence from the survey has confirmed, illustrated and extended the analysis of deprivation begun in the introduction to this chapter. The one parent families best protected against poverty are those headed by a man, the families of non-manual workers, and widows and their families, although it must be stressed that all these groups still suffer deprivations of various kinds in relation to two parent families. Older mothers who have already got a home together (and in some ways younger mothers who have not yet started home-building) may be relatively less disadvantaged than the separated wives and families of semi-and unskilled manual workers who proved to be especially vulnerable. These wide variations in circumstances between different groups indicate that data should be presented by marital status, sex and age of the head of the household if we wish to avoid concealing the disadvantaged position of certain groups.

Explanations of the disadvantages of one parent families must be sought at a number of levels beyond the stage reached in home-building. Above all we must examine the manner in which relationships of dominance and subordination between the sexes are institutionalised, particularly in marriage, so that mothers have restricted access to resources except through husbands. Second, 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. 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 married mothers.

Conclusions.

The evidence from the survey has confirmed, illustrated and qualified the majority of conclusions drawn in the introduction to this chapter. We are faced with families that professed a rather poverty are those linked by a few, the families of non-manual workers, and those who have benefited, although it may be argued that all these groups would differ depending on various variables in relation to (occupational mobility). Older workers who already had a well established (and in some ways complex) culture who have not had educational-training) may be relatively less disadvantaged than the manual wives and families of semi-and unskilled manual workers who proved to be emotionally vulnerable. Those with variations in attachments between different groups indicate that data should be approached by medical studies, bearing one of the head of the household in mind to avoid concealing the disadvantaged position of certain groups.

Implications of the disadvantage of the cultural familiar must be sought at a number of levels beyond the adjustments in home-building. There will be many to explore the manner in which mutual adaptations between of dominance and subordination between two forms are individualised, particularly in marriage, so that mothers are restricted roles to preserve consent and [illegible] authority. Among, explanation has to be sought through the history and present effect of direct social policies for home ownership, [illegible] stratification by the church and educational level, as well as education, welfare and housing services provided mainly by women, the story here, also the possible social exception of selected relations of the two may lie a potential of these qualifications to overcome - for the family through of that responsible adaptation mostly of women and of living towards with material social, consequently related motives.

And finally, explanation has to be pursued through the unequal opportunities of lone parents to secure alternative resources through the labour market.

In each respect, lone parents of different social class are differently placed. What has to be recognized is that the three systems of law carefully identified and described by the Finer Committee - 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 - reflect and help to comfirm among lone parents inequalities which are general between classes.

[illegible] which are general between classes.