
The Impact of Poverty

How does poverty affect individual families? Just as the previous chapter attempted to give a statistical summary of poverty in the United Kingdom, so this chapter will give a descriptive summary of the kind of conditions in which individual poor families lived. Such an outline is necessary because poverty is not universally recognized. People dispute its definition, and even when they agree on what it means in abstract terms, they often fail to see how that may apply to people around them. Some people who themselves live in poverty also fail to recognize or admit it.

The questionnaires used were extensive and allow a rounded, if unvarnished, account of a family's circumstances at the time of the interview and for the year preceding the interview to be written up. Interviewers were encouraged to add descriptions of informants and illustrations of what they said or did, and in nearly half the questionnaires notes and quotations were added, occasionally at length. The serial numbers of households living below or on the margins of the state poverty line were listed according to membership of minorities' (long-term unemployed, sick, disabled and so forth). A few of the completed questionnaires under each heading were selected at random. Summaries extracted from the questionnaires are reproduced below. Surnames and sometimes places of residence and age, but not other details, have been changed in order to protect the confidentiality in which information was offered.

I have tried to let the facts as reported by the respondents speak for themselves, rather than present them in the harshest possible light, or according to any single set of values. Of course, this does not escape subjective selection and ordering of certain material, but it does at least acknowledge the complications and inconsistencies of individual and social life. Thus some people have known poverty and emerged from it in a single year. Some manage their resources with dexterity over a limited range of social activities. Others are destitute and extravagant by turns or live and dress badly and eat well. They are moved by different social forces and constraints. The low income of some is unrelieved by any obvious compensation, while others have an owner-occupied house, a garden in which vegetables can be grown, or relatives who offer goods and money in support. All this forces the social

scientist to generalize with care about the conditions in which people live and points to the broad concept of resources for which this book has argued.

What follows is not the calculated assembly of the worst instances of poverty in the entire survey. It is an account of a cross-section of the households in poverty (together with a few on the margins of poverty) according to the state's definition. The reader might like to remember that all these instances were among the 2,000 households selected entirely at random from the 17 million in the country as a whole. Because the survey was not intended to provide detailed personal histories but aimed principally at getting hard data about incomes, assets and working and other activities, the account is not comprehensive. Its purpose is just to convey the kind of people living in poverty in the United Kingdom, the problems with which they have to grapple and some of the opinions they have.

1. In poverty: Young family, with disabled man and woman and handicapped child

This is a family interviewed several times in 1968-9, and again in 1972. First, 1968.

Mr and Mrs Nelson, 35 and 32, live with their three sons of 13, 9 and 6 in a four-roomed council flat in a poor district of Oldham, overlooked by a rubber factory belching smoke all day long and near a canal. They believe the flat is a danger to their health. 'One bedroom is so damp that it stripped itself.' The living room has a fire but they can only afford a one-bar electric fire to heat the bedrooms because they are terribly damp. The fire is taken from one room to the next. At Christmas the bedroom window was smashed by a brick. Because the family cannot afford new glass, the room gets too cold and the boys sleep in one bedroom. The family had been moved out of a house which was also very damp and had been demolished in a clearance scheme two years before. They have no garden or yard, and though there is a playground attached to the flats, Mrs Nelson thinks the slides and swings are dangerous and too near to an adjoining busy main road. The flat is poorly furnished with linoleum and no carpets, no washing machine or refrigerator and just battered settees and chairs.

Mr Nelson is an epileptic. His fits began eleven years ago. He also has blood clots which keep touching the brain, and bad hearing. He can go out for a walk, but if he goes far he must have somebody with him. (Score on disability index, 11.) He tends to be in bed a week in every four, from the after-effects of fits and the blood clots on his brain. His nerves are bad, and, for example, he is afraid of holding scissors to cut his nails, in case he has a fit. His wife says that the doctor told her that not much could be done for him. He had not worked for six and a half years, when he had been a driver earning a wage well above average (then £25-£30 p.w.), for a decorating firm. He had, in fact, served a six years apprenticeship in painting and

decorating. Five years ago he had been sent to a government retraining centre, where he entered an engineering section. After three days he had an epileptic fit and the doctor said that the work, and travelling six miles each way, was too risky. Now he goes once a month to his doctor for prescriptions and a sickness certificate, and once in every four months to hospital for a check-up.

Mrs Nelson had given up her work as an office cleaner twelve months earlier to look after him. Formerly she had been a spinner in a cotton mill. She suffers badly from bronchitis and rheumatism and has pain in her chest, following a spell in hospital with fluid on the lungs two years earlier. (Score on disability index, 3.) Her health varies seasonally, and from week to week, and she feels tired all the time. She goes to the doctor three times a month for a prescription for tablets.

Their second son Jonathan, aged 9, is very thin and delicate and has intermittent deafness. He is very susceptible to colds and has had several spells in bed this year. He has been to hospital to see a specialist three times about his hearing. For much of the year he has had nasal catarrh and wakes up in the middle of the night shouting, 'I can't breathe. I can't breathe.'

The eldest son is in reasonably good health but has a so-called 'lazy eye', of which he is self-conscious. He goes to a special school. He is not mentally backward but was slow to begin to read and was considered to need such schooling. He is collected daily by school bus. The youngest child is also in fairly good health and, like the second son, goes to a neighbouring primary school. They wear plimsolls to go to school because they cannot afford shoes.

The family have little social life, partly, they say, because they moved into the district less than two years ago. Mrs Nelson sees a number of her relatives once or more a week, including a sister, her step-mother and father and her husband's mother, but there is little exchange of help. They can depend on a neighbour for emergency help, but Mrs Nelson's family seem to be keeping their distance, perhaps out of fear from the husband's epilepsy. Or perhaps the Nelsons themselves feel the need of protection from barbed gossip and want to hide in privacy. 'We keep ourselves to ourselves,' as Mr Nelson said. They have not had a summer holiday, but twice in the year Mrs Nelson has saved up and taken the children by train, just for the day, to her sister in Yorkshire. 'It gives them a good day out. Good air. It is the only holiday they are likely to get.' They have not had a meal or snack with any relative or friend in the last fortnight and have not been out any evening. Similarly they have not entertained anyone in the home. None of the children has had a birthday party and none of their friends has come in to play. They are Church of England but have not been to church in the last year.

At the time of interview (March 1968) they had £10.25 a week in sickness benefit, and £1.05 supplementary benefit, as well as 90p family allowances. Their rent of £2.60 was paid directly by the Supplementary Benefits Commission because they had got into arrears and had agreed for the council to be paid direct. Their total

income appeared to be marginally below the state poverty line, and if they had been judged to be entitled (because of the poor health of three of the family) to an additional allowance, would have been more than a pound below. In the week following the interview, family allowances were to be increased by 70p, but sickness benefit and supplementary benefit reduced by the same amount. 'It is scandalous, and the government say they are trying to alleviate poverty.' They had received two single grants from the commission in the last year of £4.50 for shoes and £1.62 for glasses. The grant for shoes was supposed to cover the cost of boys' shoes. An application for clothing was refused. Once, when Mr Nelson had recovered from a particularly bad fit and had spent a fortnight in bed, he asked for a visitor to judge an application for a grant for shoes. No visit was paid for six weeks. He said he was not embarrassed to receive supplementary benefit. 'It is a case of necessity. We cannot live without it.' They have no savings or other assets. 'There's nothing we own which would fetch a decent price.'

Wednesday is benefit day, and Mr and Mrs Nelson do not have a cooked meal on Tuesdays (and sometimes Mondays) because they have no money left. They rarely have fresh meat, but their children have free meals at school (and also free milk). The family has a pint of milk a day, which is watered down to eke it out. If Christmas so falls that the household gets two weeks' benefit, they spend it on 'giving the children a good time and starve the second week'. They have also depended a bit on a Baptist Mission which caters for the poor and needy. When Mr Nelson is well, he organizes games for poor children at the Mission on a Sunday afternoon for three hours. He is not paid for this, but at Christmas receives a big food parcel and a toy for each of the children. They cannot afford a hundredweight of coal at once and only buy it in 28-pound bags as and when they can afford them. The children receive 21p pocket money apiece. Mr Nelson hands over his benefits to his wife, and when he is well, receives back £2, with which he buys cigarettes and has an occasional drink in the pub. They feel worse off than family or friends and feel they have never been worse off in their lives. When asked to describe poverty, Mr Nelson said, 'The circumstances we are experiencing now. Poverty is when you are living from hand to mouth and you have no security.' They had not voted at the last election and laid responsibility for poverty with the government. What could be done about it? 'Increase benefits above the subsistence level,' was Mr Nelson's reply.

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After this interview, the family allowed the research team to take up the question of rate of benefit on their behalf. The allowance was agreed by the Supplementary Benefits Commission to be wrong and the weekly payment was increased by 35p. An exceptional needs grant of nearly £30 was also paid for clothes and bedding.

In 1972, the family was visited again. Mr Nelson is very frail. He now has sixteen

or seventeen epileptic fits each day during severe episodes of epilepsy which seem to come every eight weeks or so. He was assessed for an attendance allowance but was turned down. He had been visited in the course of a disabled register survey. Mrs Nelson said, 'I asked them about a holiday for him.' As for supplementary benefit: 'After you were here last time they put everything right, but we haven't heard anything since, only when we ask them to come.' After having an exceptional needs grant in 1968, they had not received another until a grant for £12.20 was paid this year. Mrs Nelson pointed out that when her husband had fits he pulled and tore the bedding. The officer told her, 'You've had enough grants from us.' 'We need new beds. They are all falling to pieces. They were all second-hand when we got them. I've asked the WVS if they can find us any ... The only visits we get are from the Mental Health, but the visitor has left and I don't know if we shall get another. She was nice. She tried to fix my husband up with a holiday. But it was going to cost £17 for him to go to an epileptic home for two weeks. I couldn't afford that.'

Their eldest son, Arthur, is now 17 and he took a job as a labourer with a cardboard-box firm a year ago. 'He just loves it. He's never late.' For a forty-hour week he gets a gross wage of £8.80 a week, and takes home £7.94. They were delighted because in Christmas week he got a bonus of 50p. The family's rent has increased by 45 per cent from £2.60 to £3.76. Invalidity benefit is now £15.70. To this a family allowance of 90p and supplementary benefit of £1.35 is added. Even allowing for Arthur's share of the rent, his parents' total income seems to be about 30p below the basic scales of the Supplementary Benefits Commission (including 50p long-term addition). No additional allowance is made for Mr Nelson's special needs. There has therefore been an improvement in their situation only to the extent that the eldest son now earns a small wage. About supplementary benefit and sickness benefit, Mrs Nelson commented, 'You get fed up always having to ask for everything. I hate going down. If I have to go down because the book hasn't come they say I've just got to wait until it does come.' Subsequently the income from the commission was investigated. Not only was the allowance confirmed to be an underpayment. The extra amount agreed to be necessary in 1968 for Mr Nelson's diet was no longer being paid. The underpayment was put right and the dietary allowance restored. A further exceptional needs grant was paid.

The evidence of deprivation is as strong, and in some respects stronger, than in 1968. They go to bed early to save fuel. Mrs Nelson buys second-hand clothing at jumble sales. For breakfast, she cooks porridge for the children but she and her husband have nothing. They are used to days without any cooked meal, '... especially Mondays and Tuesdays. We give it to the kids. We get the money on Wednesday and it doesn't last long.' They have little fresh meat. 'We have a few chops if cheap enough, perhaps once a fortnight. Arthur's that good. I like to give him a nice lamb chop as a treat sometimes.' She has no shoes for rainy weather, 'Just these boots, which are three times too big.' At Christmas, 'I got a lovely piece

of lean bacon and boiled it and roasted it. It cost £1 but it was worth it. Anyway, it was a long holiday, wasn't it? My husband's sister bought a Christmas present and Arthur bought sweets for the kids and we got some second-hand toys from the welfare.' The two younger children get pocket money 'now that Arthur is working. He gives them 5p each a week.' She said that they did not go out in the evenings. 'Mr Nelson walks down to his mother's most evenings if he's feeling well enough. Sometimes she gives him money for half a pint. It does him good.' When the coal strike was on, Mrs Nelson was seriously ill at home with pneumonia. At the same time, Mr Nelson was having severe fits through the night. 'That was the worst time I have ever had.'

The problem of doing right by her children obsessed her. Her second son Jonathan is at a secondary modern school which insists on uniforms. 'The school moans at the lad because he goes in jeans, but a blue shirt alone costs £2; and the trousers are £3.15. Then there is a grey pullover and a blazer. I can't possibly afford it. There's PE equipment and swimming. I haven't any decent towels and the school complains. The headmaster keeps complaining. That's when I went to the council about a grant, and they turned me down. I bought some shoes last week for both of them, £3.25 a pair. I got the money from the TV rebate. Jonathan can't read very well and the school don't do special reading. He doesn't bother to try now and has only had one special lesson since January although the Child Guidance people said he had to have them. He still gets stomach pains. They fade and come back. The games teacher made him do games even though I sent a letter.' When asked how she described poverty, she answered, 'Not being able to buy anything for the kids ... I'm hoping things will be better for my kiddies in time to come. I never thought life would be like this.'

There is not much change in the furnishings. One dresser which had been rather chipped and discoloured had been repainted. The living room has been papered with some wallpaper given to them by Mr Nelson's sister. A single cup and saucer stands proudly on the dresser, a memento of a relative's holiday. The interviewer was allowed to look at it, though Mrs Nelson kept a firm hold on it with one hand stretched underneath for fear it fell. 'Everything in here, except the TV, which we rent, has been given to us.' The TV is on a meter and every three months is emptied by the company. The difference between the rent and the money in the box is refunded. 'In another couple of years the TV will be mine. Then they can't take it away. I can't wait for that day.'

She has a slipped disc and has been having prolonged investigations in hospital for ulcers and gall-bladder trouble. She had just learned that very morning, however, that she is pregnant and the baby is due in eight weeks. This news had stunned her. She was bewildered by the fact that although she had had a number of X-rays as well as examinations at the hospital in the past months, no one had said anything about a baby. She had been handed a diet sheet. 'As if I can afford steak.' She had

nothing for the baby and had gone that afternoon to the welfare to ask for an old pram, but was told they had none.

Mrs Nelson was as sharply critical of the government as her husband had been in 1968. The government was responsible for poverty. 'Put governments in a bag and shake them up. It doesn't matter which one you get. Each one is just as bad as the other ... They promise everything. They're going to give you this and give you that. The only thing they do give you is the transport to vote for them.'

The interviewer, a skilled and sensitive woman with long experience of fieldwork, herself the mother of three children, described Mrs Nelson as quite the bravest person I have ever met. This house is full of respect for everyone else, and affection.' Perhaps an answer to a question about holidays was most telling of all. Had the family had a summer holiday recently? 'Oh yes,' said Mrs Nelson immediately, we saved and saved for weeks. We put the money in that pot up there. Mind you, we had to take it out sometimes, but we managed to put it back. Then the time came, and we really did go together to see *The Sound of Music*. Oh, it was lovely - that opening scene when she was dancing on the mountains and all free. The children each had an ice-cream, and when we left we walked up the High Street and you know that wallpaper shop, well, we saw that picture, there, above our fireplace. We counted up our money. If we walked home we would just have enough for it. So next morning I walked down and bought it, and there it's been ever since. When you're fed up you can look at it and it reminds you of *The Sound of Music*.'

Mr Nelson died in 1976. He was 43.

2. In poverty: Retirement pensioner living alone

Mrs Hooton is a married woman of 65 who was separated from her husband four years ago and is living alone in a council flat in an old Victorian house in Edinburgh. She is a cheerful, plump person who was very diffident about the interview, which was twice interrupted by neighbours (both elderly) dropping in on their way home. The house is sandwiched between a car park created after the demolition of adjoining property and a busy road. She had been moved out of a private flat because of slum clearance and is now in two rooms without indoors WC or bath. There are several other elderly neighbours. There is only one electric power-point in the flat, which is sparsely furnished, with no television set but a radio. She retired from being a cloakroom attendant in a department store for nearly twenty years. Her husband had been a labourer in a paper mill.

Her pension is at a reduced rate because she elected to pay reduced contributions as a married woman. She receives only £2.80 a week, together with a payment from her husband of £1.25, making a total of £4.05. Her rent is 40p a week. She has no savings or assets of any kind. She lent a friend £7 eighteen months ago and does not expect it back. Rheumatism in her hips restricts her mobility, but she has not seen

her doctor this year and is able to do most jobs in her home. (Score on the disability index, 2.)

She has one married daughter, who lives in the United States. Two married brothers are in Edinburgh. She has not seen either of them for two years. A neighbour helps her with shopping, and 'one Indian gentleman gives me curried chicken occasionally'. She feels she could count on these friends in an emergency, and sometimes gives one or other a meal. She did not have a summer holiday and seldom goes out. She has not had an evening out in the past fortnight. She has one cooked meal each day - mince or a piece of meat not more than three times a week - and she is fond of tripe. She has half a pint of milk each day. At Christmas she spent nothing on presents. 'I would have liked to, but everything was too dear.' In the winter she goes to bed at 8.30 p.m. While she thinks her situation has become worse in recent years, and is worse than it has ever been, she still considers she is as well off as others in the neighbourhood, and is 'never' poor.

She is eligible to receive supplementary benefit and the interviewer persuaded her to fill in a form and post it that day. The interviewer was subsequently able to establish that she was in fact entitled to a total allowance of £5.15 and was receiving only £4.05. On the state's definition of what was minimally adequate, her income seemed to have been more than 20 per cent deficient for four years.

3. In poverty: Chronically sick and disabled man living with elderly mother

Mrs Waterlow, a widow of 68, lives in a semi-detached council house with five rooms and a substantial garden (rent £2.65 per week) in Gloucester with her unmarried son of 49. There is no telephone or refrigerator. Mrs Waterlow lost her husband, a gardener, forty years previously, when her youngest child was five. She took in washing and cleaned and cooked 'at the big house' as a domestic help to keep them. Her son was a bricklayer, having initially served a five years' apprenticeship, but he has not been at work for fourteen months. He had a stroke, was in hospital for months, and is paralysed on one side. He goes by ambulance to an occupational-therapy centre for two hours a week, and for physiotherapy three hours a week. He is usually confined to bed or a chair and needs help to get into a chair. Normally he gets up each morning with help at 11 a.m. He cannot walk about or even use his hands and arms effectively. He can, only with difficulty, wash himself down. (Score on disability index, 17, out of a possible 18.) Astonishingly, when asked how he would describe his health, he said it was fair for his age.

His mother looks after him indefatigably, and she gets considerable support from her daughter-in-law and two married sons, who live near by and help to dress and undress her son. Her daughter-in-law comes all day on Mondays, and other days at certain hours. A married son comes in each day at weekends. She gets help with the laundry, cleaning and shopping as well. The number of working hours of support

was estimated after cross-questioning at just under thirty a week. A married son gave her £25 towards an Aga cooker, and she has a steady income in kind from her family. One son gets a chicken every other week. Another brings a dozen eggs, flowers and sweets. A brother 'gives us a bottle of brandy occasionally. It lasts us six weeks.' They receive family and friends at home and do not go out. He enjoys filling in a football-pool coupon each week.

They differ in their views about living standards, she believing that her standard is about the same as ever, though she feels better off than her neighbours and about as well off as her relatives, he believing that his standard is worse than ever, and feeling much worse off than family or neighbours. She defined poverty as 'being short of food and fire and having no family to fall back on. Widows with young children are the saddest thing.' She is very conscious of the distinction between living in town and country. When asked what could be done about poverty, she said, 'It depends on the work. Then again some will work and some won't, I've never lived in a town so I don't really know. If you've a bit of land to grow food and a roof over your head you never really can say you're poor.'

After receiving earnings-related benefit of £6.50 for six months after his stroke, Mr Waterlow was reduced to flat-rate sickness benefit of £4.50, which is now his sole income. He keeps 50p (usually spent on the football-pool coupon). He said he should have received a tax rebate for the previous financial year. 'I'm still waiting for it to come through.' He accepted the interviewer's offer to write a reminder to the local Inspector of Taxes. Mrs Waterlow has a £4.50 retirement pension. Neither of them have any other form of income, except the vegetables and fruit they grow in the garden. Mrs Waterlow spent some time calculating the value of this and counted off potatoes, carrots, tomatoes, turnips, cabbage, Brussels sprouts, beans, marrow, peas, onions, radishes, lettuce, rhubarb, raspberries and strawberries. She reckoned that, on average, she would have to pay 75p a week for the vegetables and fruit they consumed in the year. She has £55 in savings and he has £12. They have no other assets. She hopes she has been left a cottage by a distant relative who died the previous week and who had promised it to her. There is a possibility it may be shared with a brother. Her share might be worth as much as £500, she believed.

The interviewer asked whether she had thought of applying for supplementary benefit, especially to cover her rent. She was appalled at the idea, and even refused to be sent some leaflets so as to think it over at her leisure. When the interviewer suggested that supplementary benefit was hers by right, she said then, if that was so, 'they would give it to me. I've always managed to keep my head above water and I always will. I don't want anything I haven't earned. Anyway, we don't need it. We manage nicely with the stuff from the garden and my married sons, and their wives couldn't be better.' By our calculations they could have qualified at that time (January 1969) for an extra allowance of at least £3.50 per week from the Supplementary Benefits Commission.

4. In poverty: Young fatherless family

Mrs Peel is 19 and lives with her boy of 18 months and her daughter of 7 months in two rooms in a smoky, industrial area of Glasgow. Her husband is serving a six-month prison sentence and will be released soon. There is no WC indoors and no bath. Both sink and kitchen have to be shared, as also the small back yard with the husband's grandfather, who rents this small house. She feels the need for at least two extra rooms. The flat is in a deplorable structural condition, with damp walls. Mrs Peel acknowledges that the place is a danger to the children's health. Her husband is a window cleaner and his wife said his earnings fluctuated a lot because of the weather. He averaged about £12 a week before going to prison. Before the birth of her children, she had been a clerical worker for a bread company. Her father had been a corporation cleaner. When her husband leaves prison in the next week they will 'have to find a new home'. She appears to be reconciled to starting afresh somewhere else. His grandfather has allowed her to stay on there only until her husband leaves prison. He does not charge her any rent.

At present she receives 6p a week (from his earnings) from her husband and she has £5.15 supplementary benefit plus 75p family allowance (June 1968). When her baby was born last year she received a £22 maternity grant, but has not received any other form of income. She has no savings or other assets and the home is very bare except for a television set. She is not embarrassed to be receiving supplementary benefits; has visited the welfare clinic and obtained welfare foods and gets welfare milk for the children at the cheap rate.

Mrs Peel sees her mother, sisters and other relatives daily, shops for them and prepares meals and in return is able to leave the children with them when necessary. She has not had a summer holiday, but has had meals with her family, has given them meals, and has been to the cinema and a pub in the last fortnight. She smokes about ten cigarettes a day, and at Christmas spent £20 extra. She is a Jehovah's Witness, but has not attended meetings lately. She feels desperately poor and says she is much worse off than her relatives and people of her age locally. In the winter she had gone to bed early because she couldn't afford a fire. The main action needed to remedy poverty, she thought, was 'more work for the people'. On our calculations, her supplementary benefit allowance was at least 75p too low.

5. In poverty: Long-term unemployed man with wife and six children (two low-paid)

Mr and Mrs Mulligan, 35 and 34, live with their six sons and daughters, 18, 15, 13, 10, 8 and 6, in a terraced house owned by the council in an industrial area of Salford. They bought the house for £400 (£50 deposit and £1 a week for seven years) in 1955, soon after they had come from Ireland. Late in 1968, the council acquired the

house under a clearance scheme and said they would give them compensation and maintain it. During the previous four months (by November 1968), the family had heard nothing. The rent is 87p per week. The house was the worst the interviewer had ever seen in his life. It consists of four small rooms and a tiny kitchen. There is a WC in the yard outside, no bath and no cooker. There is a cold tap but no washbasin or sink. It has every structural problem imaginable. Even with a coal fire in the back room, it is cold. The roof leaks, there is loose brickwork and plaster and decaying floorboards. The doors fit badly, the plaster is cracked. When the back door is closed, the vibration causes other doors to open. The larder is of rough stone, which is black and cold. There are said to be rats, mice, bugs and cockroaches. The rat catcher came a few weeks ago when, after demolition started near by, the number of vermin increased, but said he could not put poison down, because of the dangers to the children. Upstairs, both bedrooms are cold and damp. The wallpaper is peeling. The ceiling is giving way and they have stuck paper over it to delay a fall. Beds have to be covered with plastic sheets to keep the damp off them. In one bedroom, husband and wife sleep with the two youngest daughters. In the other, two sons sleep in one double bed, and two older daughters in another. The carpets downstairs have to be kept rolled up because of the damp. Mr and Mrs Mulligan are fearful of the house literally blowing down in a gale. The whole environment is dismal. The house next door is empty and in an advanced state of dilapidation. Tramps sleep there. The air in the neighbourhood is so smoky, 'it looks as if a big fire is always burning'. The children have nowhere to play indoors and nowhere safe near by.

Mr Mulligan has been unemployed for thirty-six weeks. His last job was as a building labourer. He goes round building sites repeatedly, 'but there's nothing doing'. His earnings used to vary between £9 and £24, and last earnings were £14.50. His daughter Winifred, 18, is a machinist in a clothing firm and earned £7.60 net last week. His son, Peter, 15, left school only a few months previously and is an apprentice painter. He earned only £3.20 last week. It costs him 60p per week to travel to and from work. Mr Mulligan gets £7.15 unemployment benefit. He had worked on sub-contractors' sites, 'where they don't bother much about national insurance cards, therefore I have lost benefit through not having enough stamps'. He also receives £3.20 supplementary benefit for himself, his wife and the four children not at work. He says he is not embarrassed to receive help in this way, and that the original application was his idea. His wife draws £2.90 family allowances (November 1968). His total income is over £1 below the basic supplementary benefit level - presumably because, as a labourer, he is wage-stopped. However, if household income is treated as all pooled, then for the older children at work as well as the dependent family, the standard of living is above the basic supplementary benefit rate. In fact, as in most working-class families, it is not pooled. Winifred gives £2.50 and Peter £2 to Mrs Mulligan for board (Mr Mulligan hands over £10 to his wife of the £10.35 he gets). Two weeks ago they received a 'shoe grant' of £15

from the Education Department to buy shoes for the four younger children. All four at school get free school meals. Last year they had a uniform grant for about £35 from the education committee - covering skirt and jacket, three shirts, socks, trousers, duffle coat, pullover. They were paying off a hire-purchase debt at the rate of £2 a week.

Mrs Mulligan has nervous trouble and gets very depressed. She says she is seeing her doctor for treatment. Peter has a mucous discharge from his ears and has a hacking cough. All the children had spent periods in bed recently with flu or colds, and had been seen by their doctor. They say they have no relatives living locally and neither receive nor give help, although they could count on a neighbour for emergency help if it was necessary. This may have been due to what happened in their families when they left Ireland thirteen years earlier. They had clearly lived in desperate straits in one of the worst city slum areas while they were building their family. They go regularly to church and are visited by a priest, but have no evenings out (because they cannot afford to), do not have meals out with friends or relatives, frequently go to bed early to save coal, have never given birthday parties for the children, and had no summer holiday. None of the children receive pocket money. They say they belong to the 'poor', are worse off than ever in their lives, and worse off than people living around them. They feel poor, 'all the time and everywhere'.

6. In poverty: Single woman supporting severely incapacitated mother

Miss Harris, 47, lives with her widowed mother, 87, in a two-roomed council flat with good facilities on the first floor of a block in West London. The lift is not working at present. They have radio and television, and armchairs and carpet, but no telephone, or vacuum cleaner. Miss Harris gave up her work four years earlier as a clerk in a newspaper office to stay at home to care for her mother. The mother is mentally confused, and cannot join in ordinary conversation. While she can do some personal tasks, like washing, and can climb and descend stairs, she cannot coordinate brain and fingers or hands and is unable to cook a meal, do the housework or go shopping. (Total score on disability index, 11 out of possible 18.) She is thus severely incapacitated. Her condition varies quite a lot and sometimes she becomes very agitated. She cannot be left alone in the flat. The doctor visited three times, and a social worker twice, in the previous twelve months.

Miss Harris says that relatives come every week (there are no other sons or daughters), but she does not get any help. She leads a life which is tied to the home, not having had an evening out in the last fortnight, no meals out, no summer holiday, no visit to her church and no trips to stay with relatives. She reads the newspapers and fills in football-pool coupons and watches television. She feels worse off than ever she has been in her life, and worse off than her relatives and neighbours. She described poverty thus: 'Low-paid people with lots of children are

the poor people.' She thought poverty was mainly the fault of poor education. 'If people can't afford to have children, they shouldn't. Workers should look for better-paid jobs.' She has depended on supplementary benefit for the last four years (initially advised by the Employment Exchange) and now receives £4.50 (March 1968). She has an arrangement with the Supplementary Benefits Commission whereby all but 25p of her rent of £2.80 is paid direct by the commission. Her mother gets a non-contributory old-age pension and a supplementary benefit amounting to £4.50. Miss Harris said she had saved £600 up to the point when she had to stop working, and has been obliged to spend '£300 for odd bits and pieces'. (Later she said about £75 had been drawn in the previous twelve months.) She sees no way of increasing her income, although she would love to go back to work. She does not feel she can leave her mother at all, and there seems to be no one who can or does come and 'sit in', even for the occasional afternoon. The £300 left in her savings (Post Office), plus a single £1 Premium Bond, represent her and her mother's entire assets. She gave a detailed account of her weekly budget on her income of £9. She found it difficult to isolate her expenditure on the final £2 or so because it was more irregular.

Insurance stamp	65p
Papers	20p
Insurance policies	37½p
Rent	25p
Television	25p
Electricity	£1.25p
Gas	25p
Milk	60p
Hardware	50p
Food	£2.00p
Travel, clothing, washing and miscellaneous	£2.67½p
<hr/> Total	<hr/> £9.00

According to our calculations, her supplementary benefit allowance was too low by about 50p, even if an allowance is not added for her 'exceptional circumstances'.

7. On the margins of poverty: Low-paid man with young family

Mr and Mrs Quick, 39 and 37, live in a privately rented four-roomed terraced house in a Lincolnshire village with their two children, aged 5 and 1. His first wife had died. The WC is outdoors. The house is reasonably well furnished with carpets and

armchairs, for example, but no washing machine or refrigerator. Mr Quick is a packer in a cotton mill, and worked fifty weeks last year, with two weeks' paid holiday. His normal working week is of forty-two hours. He is not entitled to sick pay or an occupational pension, and can be sacked at a week's notice. Mrs Quick gave up her work warping in the same mill just before the second child was born.

His pay varies between £12.50 and £13.50 per week, and last week his gross wage was £13.98 and take-home wage £12.90. There is a family allowance (March 1968) of 40p per week, but no other form of income, except that indirectly they appear to be subsidized by his employer, who owns the house and charges a rent of 90p per week. Mr Quick believed that the rent would normally be another £1 per week in that area. The family would have to leave the house if his job ended. They have a total of £21 in savings banks and two life-insurance policies, but otherwise no assets. This year Mr Quick had obtained a surrender value on one policy of £35. The family income is about £2 a week above the state poverty line.

They lead a very spare existence, and have not had an evening out in the last fortnight or gone on a summer holiday because they couldn't afford to. But they had given a party on the eldest child's birthday, and had paid into a Christmas club, spending about £35 extra. They are keen churchgoers, and there is a family service to which you can take babies'. Mrs Quick paid about 50p into a clothing club and found she missed payments occasionally. She gets three pints of milk each day. Mr Quick smokes about fifteen cigarettes a day. They believe they are worse off than the average worker and worse off than their relatives. They felt poor sometimes, at holiday times. We can't go away even for day trips.' Poverty was not having enough to eat and not enough clothes'. But if people were in poverty, it was mainly their own fault, thought Mr Quick. 'It's up to people to pull their weight', to get out of it.

8. In poverty: Complex household including three disabled adults, a handicapped child, fatherless family, low-paid and long-term unemployed

This is perhaps the most complex household in the survey. Mr and Mrs James, 54 and 52, live in a five-roomed council house in Glasgow, with one married daughter and her husband (18 and 23), three unmarried children (aged 29, 23 and 15 respectively) and five grandchildren (all the children of the unmarried daughter of 29 aged from 8 to 2). The estate is a mixture of pre-war low-standard council housing, new high flats and blocks of four or six storeys. It is a district of tallymen, overflowing dustbins, neglected gardens and an occasional broken or boarded-up window. The house is grossly overcrowded, and by contemporary standards they should have an additional four or five bedrooms. There are, in fact, four bedrooms, one living room and a tiny kitchen. The floors are of stone and walls are very damp. In the living room the wallpaper is peeling off the walls and ceiling. There are two battered rexine chairs, one small broken settee, three wooden chairs, a camp bed (on which

Mrs James sleeps), a table covered by oilcloth, a television set placed on a small dresser, torn linoleum on the floor, an unkempt rug in front of the fireplace, and tattered curtains. There is a budgerigar in a colourful cage. The bedroom occupied by the married daughter Joan and her husband is 9 feet by 7 feet 6 inches and contains a three-quarter sized bed, a cot, pram and chest of drawers. The rent is £2.55 per week. They are in arrears (over £10), and have been threatened with eviction. A final warning has been served. They had been evicted previously from council property five years earlier and had moved into two rooms of a house owned by Mrs James's cousin. Mr James had to go to a model lodging house. At that time one son had to go into the army, where he has remained, and another went to a children's home until last year, when he reached the school-leaving age, and rejoined the family. Finally, they were allowed to move into this house two years earlier.

Mr James is about 5 feet 3 inches and very thin and very diffident. He is on the disablement register and cannot do heavy manual work. He lost the index finger on one hand working on the trawlers. He has anaemia, frequent migraines, severe bladder trouble, and nervous trouble. (Disability score, 6.) He admits to extreme depression and suicidal tendencies, and is being treated by his doctor, whom he has seen sixteen times in the last twelve months. He was in hospital for a week in the winter, and has also spent a fortnight in bed with flu. He is now unemployed and has had thirty-four weeks' unemployment in the last fifty-two. He worked the previous Monday, but was asked to lift heavy tyres. Because he is disabled and cannot do this, he was sacked. Before that job, he had been a floor sweeper in a government rehabilitation centre and earlier a hospital porter. His earnings varied between £8 and £9.50. Several times he had worked as a night-watchman. He had taken one such job that year with a building firm, but after one week the firm brought in 'security men with dogs' and he lost the work. He says he has no confidence in himself now, and feels everyone is against him. If he goes up for a job with three other men, he automatically shrinks back. He feels humiliated by events, and does not consider that he can talk things over easily, for example, with his doctor. 'I've no courage. I should push myself forward more.'

Mrs James is a grey-faced woman and, like her daughters, bears all the marks of poverty, malnutrition and overcrowding. She weighs 6 stones 8 pounds. She had tuberculosis eight years earlier, and was in hospital. Her chest is said now to be clear, but she gets colds and flu easily and is breathless after any exertion. (Disability score 7.) In the previous twelve months she has had a total of thirty days' illness in bed. She is also hard of hearing and has suffered extremely from 'nerves' since hospitalization. She has sleeping tablets to help her sleep. Her spectacles are broken and repaired with Sellotape. Neither she nor any other member of the household has visited the optician. She finds she is desperately short of money. A fortnight earlier, the electricity meter in the coal cellar was burgled and about £30

taken. She has not, yet received the electricity account for the last quarter, and says she just lives from day to day. Last week the coalman would not deliver any coal because she could not pay for it. During the winter they had commonly gone to bed early because they could not burn a fire. 'We only have one real meal a day.' The household has three pints of milk a day, including free milk. They do not have a cooked breakfast, and Mrs James says the midday meal is poorer in the week than at the weekend. On a Friday or a Saturday she will buy four pounds of stewing steak or mince for the family. She is paying off debts for linoleum, refrigerator and washing machine at the rate of £3.60 per week, and for clothing and bedding about £4 a week, spending about half this latter on a Prudential club and the rest to four separate agents or tallymen. She said she took out a 'Pru. cheque at Christmas for £15 or I would have had nothing for anyone'. Some of Mr James's clothes are in the pawnshop.

Mr Fraser, the son-in-law, is gaunt and emaciated, and has no appetite. He is also on the Disablement Register and has had a peptic ulcer for seven years. (Disability score 3.) He was sick for the first forty-four weeks of the last fifty-two and has been unemployed for the last eight weeks. He had been in hospital twice for a few days on each occasion. His last job was as a railway porter. He is seriously looking for work, and this week replied in writing to one advertisement and had been to an interview for another job. His wife Joan is about to have their first child, but is ineligible for the full maternity grant because they both have an incomplete contributions record. She has not worked in the last twelve months, and her last job was as a machinist in a clothing factory (making police uniforms). Ann, 29, has not worked for about nine years and devotes her time to her five children. She is very passive but maternal, never goes out and gives her entire social security and family allowances to her mother. All her children have separate fathers. She wants to have nothing to do with them, receives no money from them and says it is because she wants to keep the children. Two go to a primary school a hundred yards away, and one who is aged 6 is highly strung and cries a lot. Ann feels he needs to see the doctor. Her 4-year-old is also a difficult and nervous child and sleeps badly. The health visitor has been about four times to visit the family in the last twelve months.

Mary was in the army, as a postal operator, for thirty-one weeks in the previous year, and since leaving had cared for a sick aunt in London for nineteen weeks, for which she received free board and lodging. Since returning home two weeks ago, she has been unemployed, but has been for an interview. Although pale, she is better dressed and more articulate than the other women in the house.

Richard has had four jobs since leaving school ten months ago, and has already been unemployed for twenty-four weeks. He was a slater, messenger boy, car-washer and apprentice blacksmith. Apparently he walked out of three of these jobs. His highest pay was £6.50 and lowest £3.80. He is said to have been very clever at school, has been 'in trouble' and is now supervised by a probation officer, who has

been to visit him at home four times lately.

Their income is meagre, and depending on who is at home or in work, fluctuates from week to week. None of the family has any assets. Indeed, they are in debt over hire-purchase and rent arrears. Last week, Mr and Mrs James had £7.30 unemployment benefit and 25p supplementary benefit together with £2, which is an allowance paid by the son in the army. If the 15-year-old son Richard is treated as a dependant of this income unit', then their income (totalling £9.55) was about 10p less than a supplementary benefit entitlement (even assuming they paid no more than their numerical' share of the rent or had no need for an exceptional circumstances' addition). It is, of course, important to note that although the school-leaving age was 15 in the late 1960s, a person could not qualify for supplementary benefit in his own right until he was 16. The young married pair in the household had unemployment benefit of £7.30 last week, but were not receiving supplementary benefit (they seem to be eligible for about 30p). Ann receives £3.30 family allowances and £8 supplementary benefit, which again appears to be lower (by about 70p) than her strict entitlement. Moreover, no claim has been made at all for Mary since her return to the household a fortnight previously. Accordingly, the household is living at present at least £5 per week below the state poverty line, even assuming no extra allowances would be payable for disability and to cover part of the hire-purchase of necessary items of clothing and household equipment. They had received one exceptional-needs grant for £9 in the year.

There is a lot of family support and interchange, though little contact with neighbours. Mrs James's father visits them frequently (her mother is dead), as does Mr James's brother. Mrs James visits the cousin who gave them two rooms when they were evicted earlier. 'I live for Saturdays when I go shopping and have a pint with my cousin.' At present she sees a great deal of her daughter Mary's fiancé and his mother, who are in and out every day. Mary has meals with them on some days. She is the only one in the household who had a summer holiday (for one week). In the last fortnight, Mr James has been twice to a pub and the married couple and the 15-year-old have been to a cinema. But Mrs James and her 29-year-old daughter Ann have not been out any evening. None of the household attend church. None of them smoke, except Mrs James, who has ten cigarettes a day. Mr James occasionally has a small bet on the horses. None of the grandchildren has ever had a birthday party or had a friend in to play. The three older children (aged 4 to 8) do not get any pocket money.

They feel much worse off than ever in life and than their relatives and friends. Mr James thinks that poverty is 'when you've no money and can't afford to buy nothing. It feels rotten I can tell you. I'd like to do more for the wife. I get so fed up that, especially with this house worry, I feel like walking down to the pier and jumping off.' He hates being dependent on supplementary benefit, and when asked at a later point in the interview whether he feels poor now, said, 'All the time,

especially when I have to go to Seaport House [the local Supplementary Benefits Commission office].’ He was adamant about poverty being the government’s responsibility. ‘I wouldn’t vote for Wilson again, I’ll tell you that.’ He thought that the government should do something for the working class, more work for Scotland, for your own good’.

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The interviewer subsequently acted with the permission of the family in contacting the local manager of the Ministry of Social Security, social workers and the manager of the Employment Exchange. She accompanied Mr James to court, and the proposed eviction was abandoned, provided arrears could be paid off at the rate of £1 a week through a social worker. Social security payments were substantially increased (by over £6) as a result of a review undertaken by the local manager of the Ministry of Social Security. In fairness, it seems that Mr James had signed a form only one week earlier to the effect that his daughters Mary and Joan were no longer living at home. But that too is understandable, since like many councils, the council does not permit overcrowding and such information could easily be regarded as undermining a tenant’s security. During the following months, the interviewer kept in touch with the family and helped, by insistent pressure, to maintain the involvement of local social workers. What struck her throughout was ‘the lack of real communication between this family and authority’. They seemed to be totally different in their reactions to her from the way they were in the relationships with officials and social workers.

9. In poverty: Single woman supporting elderly father (immigrants)

Miss McHale, aged 24, lives in a privately rented flat in Coventry with her father of 62, who was widowed two years previously. The flat consists of three very small rooms; there is no WC indoors and both bath and sink have to be shared. He had come from Eire only the previous year, but she had been in England for several years. She worked forty-five hours last week as a bus conductress, for a wage of £12.50 net, or £18.70 gross (income tax £5.25, national insurance contribution 78p and sick fund and club contributions 17p). Her pay fluctuates a lot, depending on the total number of hours and whether she works Sundays, for which she is paid double-time. The previous week she had worked sixty hours. Her take-home pay fluctuated during the previous twelve months between £11 and £16.50. She was sick for four weeks in the year, and then received £8.50 per week from her employers, i.e. sickness benefit deducted.

Mr McHale had scratched a living from the soil for many years as a farmer, running a ‘farm’ of only five acres. He had left school at the age of 12. He spoke

feelingly of poverty. In his fifties, before losing his wife, he had had a job in a quarry breaking stones to line roads, and he thought it was the best job of his life. 'It was the security. It meant a wage coming in each week.' He had left the farm to his son and he had had no income whatsoever since entering the country the previous August.

Miss McHale pays a rent of £5 per week for the (partly) furnished flat. When this is deducted from her pay, they have to struggle to balance their budget. The landlord empties the meters. 'We seem to be always putting money in.' Legally, Mr McHale is still the owner of the farm cottage and five acres of land in Eire, but his son is living there and expects to inherit the property. Otherwise, neither he nor his daughter have any assets. They have no relatives living locally, but can count on help in emergencies from a neighbour. Mr McHale sometimes looks after a neighbour's children, but he does not go out in the evenings. Both attend church regularly. Miss McHale goes out fairly often with her boyfriend. They seem to manage their resources carefully, and although they do not have fresh meat frequently or eat a cooked breakfast, they seem to have sufficient food and clothing. Miss McHale said that cigarettes seemed to be all that her father needed, so far as money was concerned. He smokes twenty and she ten each day. Their income was usually below the state poverty line, and Miss McHale could claim tax allowance for her dependent father and, if the Supplementary Benefits Commission accepted that he had no income from the farm in Eire, he could qualify for a supplementary benefit allowance of at least £3.55. They were advised to take up these matters and, also because of the high rent, seek advice about an appeal against the rent or apply for council accommodation.

10. On the margins of poverty: Motherless family (disabled adult)

Mr Stewart, a man aged 52, lives with his four young children, aged 8, 6, 5, and 3, in a five-roomed council house in Nottingham. His wife died eighteen months previously and he gave up his work as a cabinet-maker two years before her death in order to care for her and the children. This meant a drop in income from around £25 to £27 (in 1966) to £11. Rather than allow them to be admitted to a children's home, he has stayed at home to look after them on his own.

He gets £11.50 from the Supplementary Benefits Commission, and £1.65 family allowances (April 1968), totalling £13.15. His rent is £2.95 a week. He is very embarrassed to receive supplementary benefit and commented on his treatment by some of the officials. Only one exceptional-needs grant had been made to the family - for £4.75 for shoes. He tries to avoid money-lenders. In a weak moment some time ago, he borrowed £20 to buy the children some clothes, and found that he had to pay £27.50 back during the next few months. He has no savings or assets.

Mr Stewart describes his health only as fair, and is having treatment from his

doctor for a slipped disc and nerves'. (Score on the disability index, 5.) He has bad sight, sleeps badly and finds it difficult to concentrate. He is angry with his doctor, because she told me to remarry'. During the year he has been visited a few times by both a health visitor and a social worker. Three of his children go to a primary school, and they receive free school meals. 'A priest visited us and promised some clothes from the Catholic Needlework Guild. But nothing came.' He is spending £3 a week through a clothing club at present. But he felt that none of the children had adequate footwear for bad weather. A niece lives near by and sees the family every day. She often lends him money, but he stresses his independence and ability to stand unaided.

The family did not have a summer holiday and he could spend nothing on presents at Christmas. The family do not have a cooked breakfast and do not have fresh meat most days of the week. He gets two pints of milk a day, one of which is free. He said there were days in the last two weeks when neither he nor the children had had a cooked meal. Days, too, when they had gone to bed early through lack of coal. He gives each of the children 4p per week pocket money and cannot give up twenty cigarettes a day himself. The supplementary benefits allowance has no margin at all for any exceptional circumstances, and an allowance might have been made for his disability or need for home help.

11. On the margins of poverty: Disabled retirement pensioner, living alone

Mrs Tillson, 72, has lived in a one-roomed council flat on the ground floor of a block of flats in Leicester for the last two years. The flat does not have a yard or garden, but has good facilities (though it is not centrally heated). Until she was in her mid sixties, she worked as a cleaner in a launderette. Her husband, a lorry driver, died fourteen years ago. She is hard of hearing (but has no aid), and has severe arthritis and therefore difficulty in moving about. She can only mount stairs with great difficulty, and cannot carry a heavy shopping basket, for example. Most other personal and household tasks she can undertake only with difficulty. (Disability score 11, out of 18 - therefore severely' incapacitated.)

Her two daughters live near by and help her with shopping. They bring her food, which helps her budget, though she estimates the value at only about 25p a week. She has had meals with them in the past month, and has also had one or other to a meal in her flat. She has attended an old people's club and goes regularly to church (Church of England). She said she had been out four evenings in the previous two weeks. On most days of the week she affords meat, and has half a pint of milk each day. She smokes ten cigarettes a week.

Mrs Tillson finds it difficult to manage on her income and feels worse off than her relatives and worse off than previously in life. During the winter she had gone to bed early because she could not afford to burn electricity. 'I just manage to pay for the food, the TV rental and the coins for the electric fire. I've no money left for anything new for the home.' Poverty, for her, is 'having to count every penny all the time'.

Action to remedy poverty 'should allow people to help themselves. I decided to move to a bed-sitter because I'd be taxed if I let two rooms.' She receives a widow's pension of £4.50 and supplementary benefit of £2.65. (She did not get the latter, which was her idea to apply for, until twelve months earlier, and still feels very embarrassed about it.) She has no savings or other assets. Her rent is £2.02½. Her supplementary allowance includes long-term addition, but no provision for an exceptional circumstances addition, for which, as a disabled pensioner living alone, she might be considered to qualify.

12. In poverty: Long-term unemployed man and wife and four children (gipsy family)

Mr and Mrs Smith, 28 and 23, are living with their four children, 6, 4, 3 and 1, in a prefabricated council bungalow of four rooms in Hampshire. They have reasonable indoor amenities and a substantial garden, but the bungalow is near a foul-smelling bog. They have a television set and arm-chairs, but no refrigerator or washing machine. He is a labourer who turns his hand to gardening, tree-felling and farm work of most kinds. He worked a short week of about thirty hours last week, but has been employed for only about twenty-six weeks in the last fifty-two. He gets different jobs in the locality, mostly piecework. The gipsy families seem to prefer working in groups of three or four. They are given a set price, say £25, for digging a field of potatoes, or clearing trees, and then divide the money between them.

Mr Smith had also worked for three weeks recently as a labourer laying cables for the Electricity Board. He said he gave it up because he didn't get paid overtime rates for working Saturdays and Sundays, and because he was only paid £12 per week for working from 7 a.m. to 5 p.m. His wife joins the working groups at certain times of the year, and sometimes the women work on their own, picking peas or potatoes. Neither he nor his wife can read or write, and they had had less than four years' schooling. They had been moving about in a van throughout the year. Mr Smith had a flexible attitude to work and to periods of hardship. Sometimes I get a job, sometimes I don't. If I'm hard up I borrow from one of my brothers or cousins.' The families help each other out in this way.

There is a small settlement of gipsies in a group of sixteen prefabricated bungalows - mostly large families, and most of them related. Their mother, three married sisters and many cousins live there and see them daily. They all mind each other's children at any time of day or night. Mrs Smith's sister fetches the eldest boy of six from primary school every day, for example. He also attends a Church of England Sunday school. The settlement started as a county project about four years earlier to get the gipsies off the road. There is a resident warden in one prefab whose job is to help them settle down. He sorts out legal, tax and insurance problems, and helps them read their letters. He finds employment, tries to settle disputes and collects rent. He seemed inclined to take responsibility for matters which elsewhere would

be treated as interference in private life. Mr Smith said he had hated being in a house after being in the open. It was 'like wearing a hat when you are not used to it'. He believed they were never ill when they lived in the open, but since living there they were always getting colds and the two youngest children had chest trouble. Certainly this checked with information he gave about the children spending periods in bed, including fourteen days each as hospital inpatients that year. He had sinus trouble from an old 'punch-up', and his doctor had advised an operation. He also said his doctor had diagnosed stomach ulcers because he found it so difficult to swallow food, particularly in the mornings. He said that he had gone to the surgery about eight times in twelve months and the doctor had called on him five times. They had also had fairly frequent contacts with a clinic and social workers. The doctor holds a clinic in the settlement once a week. A welfare officer has visited them about five times in the last year.

The warden of the settlement happened to catch the interviewer and commented on the family. According to his account, the wife's sister had formerly occupied the prefab and had kept it in good condition, but this family had turned it into a slum. It was filthy and in a bad state of repair.' But it is difficult to determine responsibility. Three weeks earlier all their windows had been broken. The house was broken into, a family allowance book stolen and the electricity meter robbed. As a result, their supplementary benefit appeared to be held, pending some attempt to establish the cause.

Up to that point they had been receiving, when Mr Smith was unemployed, £8.60 per week (£4.60 of which was in the form of food vouchers), plus £2.90 family allowance (December 1968). Their rent is £1.50 per week. They cannot grow food, although they had tried two years earlier. The ground is heathland and very stony. But by collecting wood they save a lot in fuel.

The family tend to live hand to mouth. They do not have fresh meat most days, and buy only a pint of milk a day (though they also use powdered milk). Although the social life of the settlement is fairly self-contained, they also have outside contacts and influences. Mr and Mrs Smith have not had a summer holiday. They do not give their children a birthday party. They do not go to the cinema. But they sometimes go to bingo. They spent about £20 extra at Christmas. They pay 50p into a clothing club, and always have a Sunday joint. Interestingly, they showed absolutely no class-consciousness, and although the interviewer persisted for two or three minutes, could not understand what was meant when they were asked to say what social class they belonged to. They believed their living standards were about the same as ever, and the same as their relatives and friends around them. Their income is hard to calculate. Mr Smith estimated that he earned between £10 and £12 per week when he was able to work. This seems to be an overestimate, but even if correct, means that by government standards the family live in poverty. During periods of unemployment the family appear to be wage-stopped over £3. That is, their supplementary allowance after adding family allowances is about £3 below the basic scale rates plus rent.

13. In poverty: Low-paid man and wife and three children (also long-term unemployed)

Mr and Mrs O'Reilly, 32 and 33, live in a privately rented flat of two rooms and tiny kitchen in a Fermanagh village, with a daughter of 10, a son of 7 and a daughter of 2. They are badly overcrowded and have no bath and no WC indoors. There is a tiny yard which is too small to sit outside. The house has damp walls and they have little furniture, and no washing machine or refrigerator, although there is a living-room carpet and a TV set. There is not enough space for the children to play indoors. Mr O'Reilly works a forty-four hour week on a nightshift as a labourer in a foundry. He had been unemployed for twenty-four of the last fifty-two weeks. Three years earlier, he had been a porter on a liner, and on losing that job, in which he earned £25 a week, his wage was more than halved. His wife had been a packer in a tobacco factory until three years earlier. Just when their children were growing up rapidly, and needing more food and clothes, they had experienced a serious fall in income.

Last week Mr O'Reilly earned £12.55 gross and just £10 net. It costs him about 35p to travel to and from work each week. They have family allowances (June 1968) of £1.60 in addition, but no other source of income. They pay a rent of 40p per week and have a total income about 50p below the state poverty line. During his unemployment, Mr O'Reilly had been wage-stopped. They have no savings but have a second-hand car believed to be worth £250. The two children of school age come home for dinners, because 'we can't afford school meals'. They were not aware of their eligibility for free meals.

They live near a married sister of Mrs O'Reilly and see that family every day. They can depend on each other in emergencies, but do not have meals in each other's homes. They have not had an evening out in the last fortnight, because they haven't enough money, are Nonconformists but do not attend church, do not have birthday parties for the children and have not been on a summer holiday. Mrs O'Reilly gets four pints of milk each day, and fresh meat most days of the week. She often buys second-hand clothes and also spends £1 a week on a clothing club. She admits that sometimes she misses payments. At Christmas the family spent an additional £25. She smokes about five and her husband about ten cigarettes a day.

They find it hard to manage on their income and say they are worse off than their relatives and neighbours, than the national average and than at any previous time in their lives. Mr O'Reilly gives his wife £9 of his £10 take-home pay for the housekeeping. He thinks that poverty is 'when you are so short of money you are not able to manage on your wages'. He believes that industry is responsible for not providing the right jobs, and that the way to alleviate poverty is to provide 'better jobs for the people'.

14. In poverty: Large fatherless family, including handicapped child

Mrs Merton, a divorced woman of 32, lives with her seven children, aged from 13 to 2, in a six-roomed council flat in a block in Leeds. The flat has good facilities, but the bedrooms are small and the skirtings are rising away from the floor. The underfloor heating system is believed by the council to have encouraged dry rot. The family had been moved into the flat two years earlier after being grossly overcrowded in a privately rented flat in a slum-clearance area. Mrs Merton says none of the children have a safe place to play near by, and the air in that area is always very dirty and smoky.

It is now six years since her husband, an office cleaner, left her, and after five years of proceedings she recently obtained a divorce. Her youngest child, aged 2, was conceived by another man. He has a court order to pay £2.50 per week, and this has been paid for the last three months. But during the last two weeks she received this sum from the Supplementary Benefits Commission because the father was out of work. She had to sign a form saying that if the father pays this money she will return it to the commission. Apparently the commission had prompted the application for legal aid to obtain the maintenance order.

She depends on an income of £12.75 supplementary benefit and £3.90 family allowances (April 1968). Two weeks ago, she had received one exceptional-needs grant of £9.90. She said she had been applying for a clothing grant for the last two years and had been refused on two occasions. Mrs Merton said she would prefer to go out and earn the money herself than receive it from the commission. It embarrassed her greatly to have the money. But with all her children that was impossible. Her rent is £3.40, and she spent about £20 on paint and repairs last year. She has placed sums of up to £5 in a trustee savings bank for each of the children, but apart from these sums the family has no assets whatsoever. She borrowed £58 for furniture three years previously, paid £4.50 deposit and is paying 50p weekly. She has twenty weekly repayments still to make and will have repaid £84 altogether. Her 7-year-old daughter has a bad chest complaint, which makes her breathless and prevents her playing games like other children. Her mother has to treat her as a delicate child and has to watch her constantly. Four of the children at school get free school meals, but the eldest two don't like them and come home for meals. Last year, a clothing grant from the education department allowed her to get one boy a pair of trousers and a school blazer and another boy just a pair of trousers. The school uniform was a headache, and although the blazer was quickly knocked about and outgrown, it had to last two years. She had been able to afford £1 for one boy's school outing this year. Another 'would have to wait until next year. He had his turn last year.'

She does not have any relatives living locally, but looks after, and gives meals to, a friend's children sometimes in the week. In return, her friend looks after her children when she goes to a cinema. She attends church weekly, and the children go to Sunday school (Church of England). None of the family had a summer holiday.

She supplements five pints of milk a day with both tinned and powdered milk. They always have a Sunday joint of meat, and, except for herself and her eldest son of 13, all the children have a cooked breakfast. She felt that this son did not have a pair of shoes that were good enough for wet weather, but the rest did. The two eldest sons get 25p pocket money each, and younger children 5p or 7p. At Christmas, she had spent about £40 extra. But she could not afford to give any of the children a birthday party.

She felt her standard of living was about the same as ever, though she was worse off than others around her of her age. Her pride is strongly expressed. She defined poverty as 'people who won't work to help themselves. You see some people going around dirty and run down and there's no need for it.' Her flat was exceptionally clean and orderly for one which contained such a large number of children, and she gave the interviewer the impression of being extremely fond of the children and relaxed with them, and did not appear to have a 'chip on her shoulder'. As for action to relieve poverty: 'I think the prices of council houses should be lowered. And the shops shouldn't be allowed to put up their own prices on food and clothing like the little local shops around here.'

According to our calculations, her income was 30p a week below the basic scale rate that should have been allowed, or 75p if, as it seemed, she was eligible for the long-term addition. This may have been because of a failure to adjust entitlements as the children reached an age justifying a higher allowance. It would also seem that, because of the handicapped child, she might have justified an 'exceptional circumstances addition', or at least rather more generous, or frequent, exceptional-needs grants.

15. In poverty: Elderly disabled couple

Mr and Mrs Ellman, 81 and 70, have lived in a four-roomed cottage which they own in a village in Worcestershire, for forty-five years. It is very old and does not have mains sanitation. They have an outside WC with a cesspit which is emptied regularly. There is no bath, but they have regular 'wash-downs'. They have a big range in the kitchen, and because Mr Ellman gets concessionary coal, he has never sought to have an electric or gas stove. They do not have a television set, refrigerator or washing machine, but do have a radio.

Mr Ellman had been a mining power-house attendant and had retired, at the age of 64, seventeen years previously. His wife had never worked. Both consider their health good for their age. Neither was ill in bed in the last twelve months. He suffers from diabetes, pain in his back and is blind in one eye. His hearing is poor and he does not have an aid. He has difficulty in moving freely and using his hands, but can, even if with difficulty, do most activities of a light nature. (Disability score, 8.) His wife has bad rheumatism in her joints and has difficulty in doing the housework.

(Disability score, 4.) She goes to the doctor's surgery regularly every month for a prescription for her husband.

She said they were 'completely independent', had no relatives to help or to see. But later it emerged that nieces and nephews came with their parents for an evening or a midday meal at least once a month. They give the children money and sweets. Moreover, they went to stay with their only married son for a fortnight in the year, and he has visited them with his wife for a period of ten days.

They have not had a summer holiday and do not go out in the evening. 'We're too old and in any case there is nowhere to go.' They are Methodists and go occasionally to church in the year, but not weekly. They have cereal and toast for breakfast and one and a half pints of milk a day. Mr Ellman smokes two ounces of tobacco a week. They find it hard to manage on their income. Their retirement pensions amount to £7.30 and a colliery pension another £1.10. This is a non-contributory pension related to length of service. The cottage is worth £1,500, according to Mr Ellman. This is the sum for which it is insured and, compared with neighbouring cottages, it is probably worth rather more. They say their housing costs last year, including rates and insurance, were only £10. This excludes a rate rebate of £1.65p. In the garden they grow fruit and vegetables and reckon they save at least 40p a week throughout the year. They depend on concessionary coal at 50p a hundredweight, and use about three hundredweight a week. Their joint savings amount to £215 (in Post Office Savings, Defence Bonds and Premium Bonds), and in answer to a range of other questions about assets, believed that two or three good pieces of furniture would be worth a total of £75. However, they feel worse off than previously in their lives, because they have been 'gradually eroding' their savings. 'Our income does not cover the cost of living and we have to delve into our savings.' Mrs Ellman thought they were worse off than the rest of her family, but not than their neighbours. She draws the pensions and pays all the bills. He receives about 50p for tobacco. She will occasionally buy him clothes, but not often. 'He is a bit old for Carnaby Street.' They do not feel poor and believe that poverty described 'the conditions that existed before the Welfare State came'. They believed that poverty was people's own fault, and that the right action to remedy it was to educate people so that they are aware of the allowances they are entitled to and also teach them how to manage their affairs'. None the less, they have an income below the state poverty line, and are too independent to apply for supplementary benefit.

16. In poverty: Low-paid man and wife and five children (formerly long-term unemployed)

Mr and Mrs Fisher, aged 38 and 28, live with their five children, ranging in age from 8 to 2, in two privately rented rooms in a smoky industrial area of Aberdeen. The kitchen is used as dining room and bedroom and the family is grossly overcrowded,

having lived there for eight years. They have been on a council list throughout this period, and have not yet been offered a flat or house. Only one room can be heated in winter. They share the WC in the house and have no bath. The walls are very damp; the roof leaks in heavy rain and windows and doors are ill-fitting. There is no garden for the children and no safe place for the young children to play.

Mr Fisher is a bread-van salesman and longs for security of employment. He was sick for five weeks nearly twelve months earlier and was then unemployed for sixteen weeks. 'I was off sick in March and April and then my firm sent me my books.' When eventually he found his present job, it was for only £16, compared with the £25 he had earned before as a machine setter in a light engineering firm. He had in fact served a five years' apprenticeship. In the previous week he had worked sixty-eight hours. His take-home pay was £13 (deductions £2.75), but he could expect a bonus every four weeks of about £12. Family allowances amount to £3.30 (May 1968).

When unemployed, Mr Fisher had received unemployment benefit amounting to £11.55 a week, but though eligible for supplementary benefit, had not claimed any during that period. However, they got behind with the rent (90p per week) and 'were being put out', so he had obtained a single grant of £6 to tide them over. They were also paying off a big hire-purchase debt on some furniture. The two children, who go to a local primary school, have free milk there but come home for meals, 'because it is cheaper'. In fact, they qualify for free school meals, though this was not pointed out to them either during Mr Fisher's spell of unemployment or afterwards by the health visitor or social worker who has visited the home four times in the last twelve months.

The chief support for the family comes from the wife's mother, sister and brother, and the husband's brother, all of whom live locally. The mother helps look after the children when Mrs Fisher wants to go shopping. In fact, they give more help to others in the family than they receive. Mrs Fisher's sister-in-law 'is always short of money' and has borrowed money or received gifts of food worth more than £1 a week lately.

None of the family had had a summer holiday, and only the husband had had an evening out in the past fortnight (at a pub). They eat sparingly, but except for Mrs Fisher, they have a cooked breakfast and she ensures that the children have sufficient milk. She gets five pints each day. Except for the youngest, the children each get 15p pocket money. At Christmas she spent £30. For her, the husband's fall in earnings has compensations. In some ways she feels better off because 'he has less money to spend on drink and has to stay at home more'. She values the increased family allowance and uses it all for the housekeeping. They feel poor sometimes, especially in mid week, and on occasions such as Christmas. They defined poverty as 'not enough money to buy food and having no place to live and no heating'. They were clear about the chief responsibility being the government's.

‘If people can’t help themselves someone has to. I think there should be more help given to people in need from the government.’

17. In poverty: Chronically sick and disabled man living with elderly mother

Mrs Davis, a widow of 64, lives with a chronically sick son of 42, in an industrial area of Manchester. She suffers from bronchitis, bad nerves, poor sight and attacks of dysentery, and says she sleeps badly. Her bronchitis began twelve years previously. She had retired from domestic cleaning in a school six years previously. Her son had been a crane driver, but had been obliged to give up work nine years previously because of both a serious heart complaint and bronchitis. Now he can only walk a few yards without stopping. (His disability score on the index is 10.) He rarely goes out, though when he was seen in early April he said his condition tended to become easier in the summer. ‘My doctor has told me I can never work again.’

They live in a five-roomed council maisonette on the second and third floor, into which they had been moved from a slum-clearance area a few years earlier. It had good facilities, was very clean and orderly, though simply furnished. They had fallen into poverty. She had owned a small grocery shop in the 1950s but had become bankrupt. In the late fifties, after earning very high wages, he had bronchitis and had to take a lighter, less well-paid job. He had a 50 per cent fall in earnings. Then, in 1962, he had heart trouble as well, and had to stop work entirely. Mrs Davis’s husband had been disabled himself when a labourer in a local steel works and had died the previous year. About ten years ago the three of them had lived on a total income of nearly £20, which at that time was a comfortable working-class income.

She now receives a widow’s pension of £4.50, and her son receives the same amount in sickness benefit. They pay a rent of £2.90 and their savings have now been reduced to under £50. ‘We had less than 50p in interest last year.’ He said he had withdrawn his savings gradually from a bank deposit account, and now had only £15 left. He said he had withdrawn £40 the previous year. She is paying premium for a life policy on which she expects to realize £60. She had started it upon the son’s birth forty-two years ago, first at a penny a week and now at nearly 10p. She owes about £40 to a clothing club and is paying it back at the rate of 35p a week.

Her family provide some help, though she appears to be giving more in return. At present she is preparing lunch every day for a married daughter’s husband and their daughter, because her daughter ‘is carrying. She loses the urge to work when she is carrying.’ Normally this daughter helps her mother with cleaning, one of the granddaughters helps with the shopping and a married son fetches messages and takes them out in a car to the doctor when necessary or sometimes on an afternoon’s outing. Mrs Davis also gives lunch to a married son who works locally. She minds some of the grandchildren, and even has one or other of them to stay a few nights

from time to time, 'to take them off their parents' hands'.

She likes going regularly to bingo and for a drink with her family to a pub, but her son at home has not been out for weeks and neither went on holiday last year. She bought a winter coat at a jumble sale last November, and both she and her son spent Christmas with her married daughter and her family. She feels they are worse off than most people around them, and are worse off than they have ever been. For example, ten years previously the household consisted not only of her son and herself, but her husband and two other working sons, and the household income was well above average, totalling £27.50 (which includes only board contributions and not total earnings of her unmarried sons). But she made a distinction between their condition and 'real' poverty, which was 'the conditions that some people used to live in during the 'thirties. Then you had no job, no proper clothing and no adequate food. There is nothing like the poverty there used to be. Nobody should be in *real* poverty if they are only prepared to use the Welfare State.' But when asked what could be done about poverty, she said, 'The government should make people more aware of the benefits that they can receive. If only they were prepared to go out and find poor people the Ministry of Social Security would be doing its job.' In fact she is eligible to receive supplementary benefit (chiefly to cover the rent), but has not applied. The interviewer tried hard to persuade her to apply, 'but she did not seem convinced. Obviously this household is living from hand to mouth but this is not reflected in the state of the home, which is neat and tidy, nor in their meals, which are nourishing and substantial.'

18. In poverty: Chronically sick man and wife and three children

Mr and Mrs Agnew are both in their forties and live with a daughter of 21, a son of 13, and a daughter of 3 in a three-roomed council house in Halifax, with WC in a small back yard, into which they had moved from a slum house three months previously. Mr Agnew was a comber in a textile mill and had been sick for nine months, suffering from bronchial asthma and severe depression. He had not been eligible for sick pay and it was no longer possible for him to return. He has repeated pain in his chest, sleeps badly and is so depressed he stays indoors most of the time and cannot face his friends. He had been a prisoner-of-war and said his condition dated from 1945 when he was released. His wife has suffered, she says, from her 'nerves' for the last ten years, and feels continuously tired, as well as getting in a rage sometimes with others. She has an NHS deaf aid. Both see their doctor regularly. Neither had been out for the evening in the previous fortnight because, they said, they had no money.

His wage had been £15 a week and their income, including sickness benefit (0.50), family allowance (40p) and supplementary benefit (£3.05), amounts to £10.95. They have no savings or other assets of any kind. The rent is £1.50. Their 21-year-old

daughter earns £12 per week gross and pays £3 a week for her board. She is saving for her marriage. He says he feels poor now - at weekends and Christmas especially, and at times 'when the children need things, like football boots, and can't have them'. Mr Agnew had asked for a supplementary grant for shoes for Mrs Agnew, and was told that the weekly allowance was supposed to cover that. 'We got a slip for £5 for a blazer and trousers for our boy at school, but that would hardly run to a shirt. And those clothes have to last nine months as well. It's a good school he goes to [a secondary modern school]. I'm not having him shabby. If the wife doesn't get some shoes soon she won't be able to go out. What will happen to the little one then? There was a lady from the NSPCC who helped us when we were in a fix. These people are lovely. They really help you. Look how we have to manage. We drew £7.50 today. There was £6.10 for food at the shop and from the rest we can get one bag of coal. We can't get two bags.' They buy all their clothing through clothing clubs, and have been missing payments lately. Mrs Agnew has not had a new winter coat in the last three years. The supplementary benefit allowance seems to be slightly below the basic entitlement, even allowing for a contribution to the rent by the daughter, and ignoring a possible additional allowance because of Mr Agnew's sickness.

19. On the margins of poverty: Elderly retirement pensioners

Mr Morgan, aged 76, lives with his wife of 60 in a six-roomed terraced house in Swansea which he owns freehold. It was bought five years previously after they had lived in it as tenants for thirty years, and is now worth about £1,500. They spent about £45 in rates and insurance last year, and about £25 on repairs. There is a tiny back yard in which it is not very pleasant to sit. Depending on the direction of the wind, there is a foul smell sometimes from a neighbouring oil works.

Mr Morgan had been a foreman in a firm building luxury coaches (earning about £15.50 in his mid sixties) and had been retired only four years. For the first twenty years of his adult life he had been a miner, but after an accident could not continue. He said bitterly that he received no compensation or pension, and not even free or cheap coal. His wife works a few hours cleaning in a local chapel, for which she receives £2.50.¹ They have a retirement pension of £8.25 per week. Since he worked until he was 72, he gets an extra 95p per week. Mrs Morgan has £50 in savings certificates, and Mr Morgan about £200 in his current bank account. Apart from the house, they have no other assets. Their debts amount to £27, the balance of repayments on a cooker and washing machine.

Mr Morgan is spry for his age, but cannot move about energetically. His wife suffers from bronchitis and rarely goes out in winter. A married son and daughter

¹ The Supplementary Benefits Commission could disregard up to £2 earnings in calculating entitlement to an allowance.

live near by and are seen daily. Often they have meals together. Neither has otherwise had an evening out in the last fortnight, not because they could not afford to but because they had not wanted to. They did not have a summer holiday but went away for a long weekend to stay with a relative. Unusually, she has a cooked breakfast but he does not. Mr Morgan thinks his wife eats too much. He spends money regularly on football pools in winter but does not smoke. They spent about £10 extra at Christmas.

All their income is pooled and they do not find it difficult to manage. They consider their standard of living to be about the same as it had been before and about the same as that of their family and others around them of their age. They believe that poverty is being 'down and out', but do not believe there is any in their area. They have not applied for supplementary benefit, and though their total income seems to correspond almost exactly with their theoretical entitlement, it is possible that housing costs or extra needs might be assessed at a rate which would secure a small allowance.

20. In poverty: Three disabled adults

Mr Bassett, aged 65, lives with his wife, aged 52, and their son of 32 in a dilapidated terraced house in South Shields, said to be worth £1,000. There is no indoors WC or bath, and the building has numerous defects - damp walls, broken floorboards and badly fitting doors. Both mother and son are grossly overweight. She has bad legs and can scarcely walk. She can get to the bottom of the yard to go to the lavatory, but that is all. Four years previously, she had had an unsuccessful operation for a prolapse and she lives in considerable discomfort. Her son has epilepsy and has fairly frequent fits. He is physically very disabled and wears surgical boots. He had never been in employment and had not even been able to attend school regularly when young. His mother said both of them were affected by depression. He attends a training centre for the mentally handicapped and may be going on the doctor's advice to a 'holiday centre' in the summer. In early life, Mr Bassett had been a professional footballer and then a barrow salesman, selling fruit, but he had not worked for ten years. He has very bad arthritis in his legs and hips. Their doctor visits the family about once a month.

The family depend on supplementary benefit, the couple receiving £7.95 and the son £4.50, amounting altogether to £12.45. There seemed to be grounds for appealing against both assessments, for example, that the allowance of 60p per week for rates did not allow for repairs, all three seemed to be eligible for the long-term addition, and there were medical grounds for discretionary additions.

Apart from the five-roomed house which they occupy, they have no other assets whatsoever. Mrs Bassett claimed they had spent nothing at Christmas because they had nothing to spend. They have no relatives living locally and do not look to any neighbours or friends for support. Persistent questioning failed to reveal any social

activities on the part of mother or son. None of the family had been on holiday for years. No friends came to the house for a snack or meal. Only the husband went out regularly. Mrs Bassett said, 'I keep £1 a week for the rates and the fuel. I give him something every day. He goes out, spends the day [i.e. 12 a.m. to 3 p.m.] in the pub and the betting shop and comes home in the afternoon with some food for the main meal. He does the cooking (and, apparently, all shopping and cleaning). I get all my son's book. He has nothing for himself. I have nothing for myself.' She said she feels poor all the time, and that poverty was not having enough to go round like us, trying to manage when you haven't any chance to make the money go round'.

21. On the margins of poverty: Fatherless family (also immigrant)

Mrs Mullen is a widow of 58 living with her two sons aged 16 and 15 in a privately rented flat (£2.10 per week) in Salford. Her husband died when her children were small. There are four rooms and they need another bedroom. The WC is at the end of the yard, and there is no bath. In substitution they use a zinc tub, which is placed in front of the fire. They have just installed a gas stove, found in a junk yard. Previously they had cooked on the fire. 'I had to get a stove because the food cooked on the fire upset their stomachs.' She said she could only afford to heat one room during the winter. None of the windows can be opened, and they have been painted over. The bedrooms and hallway are very damp, but it is paradise compared with our previous house'. The family has moved three times in the last two years, and has very little furniture - no carpets, armchairs, radio, refrigerator or washing machine, for example - and only a television set. 'It costs 55p, but I have to have it. It keeps the boys in. I can't really afford it and it may have to go back.' Mrs Mullen said she does not feel well enough to work and has anaemia. She said she had bronchitis and easily became breathless. Her hearing was also poor. She said she was also not at work because of sickness. It is now unlikely that she will either be able, or want, to go back to work. She had been a domestic cleaner until eighteen months previously. 'I have to get the boys out in the morning. Arthur [the 15-year-old who is about to leave school] comes home for dinner.' Her elder son is an apprentice with an upholstery firm and worked fifty-one weeks of the previous year. He worked forty hours the previous week for a gross wage of £5.70, or £4.90 net. It costs him about 65p to travel to and from work each week. He gives his mother £2.50 for his board.

Mrs Mullen had been widowed twice, and she said that because her second husband had worked a lot in Ireland he had not obtained enough stamps for her to qualify for a widow's pension. Instead she received a pension from the Irish Republic amounting to £3.60 a week. She also received £3.65 supplementary benefit, which she said she was a little embarrassed to receive. This seems to be a shade low (about 50p) in terms of the income for which she would be strictly eligible. Total disposable income therefore amounts to £11.50 per week. They have

no savings or any other assets. 'Only my wedding ring. The boys have nothing, not even a watch.' Mrs Mullen is paying 90p per week to pay off purchases of bedding, pots and pans and a little furniture. 'I can't afford to get behind with the rent or we should soon be evicted.' Her younger son had not obtained free school meals, although eligible, and although healthy, was educationally backward and 'wild'. 'We have moved backwards and forwards between Ireland and England and his education has suffered. Last year the school inspector came to say he had had forty-two days off for playing truant. He stayed off on Fridays because he did not like the lessons that day.' Apparently a child-care officer had also called.

Mrs Mullen lives near a married son by her first marriage, and she spends a substantial part of each week minding the grandchildren, giving them meals at midday and shopping and washing. Each weekend a small grandson stays with her. 'He brings his own food.' She gets some help from her daughter-in-law in return, for example, meals. She also stayed there throughout Christmas. Mrs Mullen said she had not had a holiday since she was married forty-one years ago, and none of them had a summer holiday last year. She had not had an evening out for twelve weeks, but her sons had been out at the cinema, or a football match or a youth club, six or seven evenings in the last fortnight. She went every week to church, but the boys went less frequently.

Mrs Mullen said there were days in the last two weeks when she had no cooked meal. She had not had a new winter coat for at least three years. The house was, according to the interviewer, 'absolutely frozen' during the early evening when he was there for nearly three hours. Mrs Mullen thought her situation was worse off than ever, and that she was worse off than either her neighbours or her family. When asked how she would describe real poverty, she said, 'The state that we are living in now.'