

A recurrent theme in the literature is that poverty is due either to individual failing or to individual misfortune. At the end of the nineteenth century, society was torn by the dispute between these two and the consequent division into 'undeserving' and 'deserving' poor. Charles Booth stated at one point that he had embarked on his great survey of London life and labour with the express intention of resolving the dispute one way or the other. He produced evidence to show that, whatever they did, the great majority of the poor could not escape poverty. Through his and others' influence, attention was instead diverted to misfortune, to the problems of maintaining income in sickness, unemployment, widowhood and old age, though the 'secondary' poverty attributable to drink, improvidence and mismanagement still occupied a prominent place in the analysis.<sup>1</sup>

Misfortune was itself understood as something which could befall the individual and against which he should safeguard himself rather than something which was socially created. It was not determined systematically through the organization of industry and housing, the fostering of social attitudes and values and the production and distribution of resources. This aspect of poverty was conceived in terms of chance or fate. The wise individual would save in prosperity, and the wise society would create institutions to enable him to do so. Only gradually has this conception widened to include the responsibility of society to provide the institutions whereby minimum security would be available to all citizens on certain terms.

But certain individual characteristics which have long been recognized to be associated with poverty are directly or indirectly 'social'. By virtue of some characteristic which itself may be in society's power to confer, people are excluded directly or indirectly from the receipt of a full share of different types of resource. Their individual situation is one which is stigmatized, that is, they are disqualified

<sup>1</sup> See Booth, C., *Life and Labour of the People in London*, vol. 2, Macmillan, London, 1904, pp. 230-31. By 'secondary' poverty, Rowntree meant a state in which income was in theory enough to maintain physical efficiency but was misspent. The 'immediate causes' were mainly due to 'drink, betting and gambling; ignorant or careless housekeeping and other improvident expenditure, the latter often induced by irregularity of income'. See Rowntree, B. S., *Poverty: A Study of Town Life*, Macmillan, London, 1901, pp. 141-2.

from full social acceptance.<sup>1</sup> They are relegated to membership of a minority which, in some specific sense, is treated as inferior by the rest of the population. I do not mean that minorities are necessarily treated with contempt. They may be patronized, like many of the disabled or elderly (as illustrated by the term 'senior citizens'), or treated with genuine sympathy but as having a right only to modest comfort rather than to equal income. As Chapter 6 showed, large numbers in the population conceived of 'poverty' primarily as the conditions experienced by particular minorities.

### **Definitions of Social Minorities**

The term 'social minority' is needed in analysing poverty and requires discussion before the results of applying it in the survey are presented. It is used here in a different sense from that sometimes understood. Individuals or families which have some characteristic in common which marks them off, or is perceived to mark them off, from 'ordinary' people, and which prevents them from having access to, or being accorded, certain rights which are available to others, and who are therefore less likely to receive certain kinds or amounts of resources, can be defined as belonging to a social minority. This definition is broader than sometimes understood and links at least two social categories. There are distinct ethnic and racial minority groups, whose members have a common history and culture and carefully induct offspring into conformity with the beliefs and values of the group. They have close relationships among themselves, whether they are tightly or only loosely integrated with the rest of society. They can usually be shown to have been depressed into poor housing and poor jobs, and are in a relatively disadvantaged position in society and may feel it keenly. This type of social minority is well recognized and studied by social scientists.

Secondly, there are those who are assigned to a special category or status on account of their appearance, physical condition, manner or speech, their family or residential situation or their position in relation to the labour market, and who are regularly treated as second-class citizens. Their identity as members of groups is uncertain or ambiguous. Their social position is often very exposed. Some have a well-developed sense of group consciousness, and may have a network of relations with similar households or families, though this is rarely, if ever, as extensive as in an ethnic community. Others may be unaware of families or persons with identical problems and may turn in upon themselves, and lead an extraordinarily self-contained or individuated existence. Some minorities may even be regarded as an aggregation of individuals, leading their lives mainly in isolation of each other. Their social roles are in various ways supplementary: dependent, subservient or

<sup>1</sup> In the sense defined by Goffman, See Goffman, E., *Stigma: Notes on the Management of Spoiled Identity*, Penguin Books. Harmondsworth, 1968.

acquiescent. They may be objects of pity. Frequently they resist acknowledgement of membership of a minority. Rarely do they believe they are culturally separate. Many develop defensive or self-protective behaviour. Some elderly and disabled people, homeless families, social security claimants, one-parent families and even large families, as well as people living in different types of hospitals and other institutions, display these traits. Some at least of these minorities, such as the elderly retired, may be regarded as coming into existence as a result of industrial and social change.

This second category which I have described can only with reservations be defined by sociologists as consisting of genuine social groups. For example, while ethnic or racial status may apply equally to all members of a household and even many residents in a single locality, other kinds of minority status, like disability or unemployment, may apply specifically to just one member. This has many repercussions, since life-long affiliation to minority status is rarely shared with other members of one's family or other generations within one's immediate social environment. There is the risk of friction and dissension within the household, and though other members of the household often compensate the individual for his stigmatized existence, they tend also to be contaminated by it. The household as a whole acts and feels differently from other households and is also regarded differently by the outside community. Its consciousness is dominated more by inferiority than difference. Geographically, these minorities are distributed thinly.

Social minorities of this second type are dependent less upon the clash of cultures and self-induced characteristics of their members than upon the evaluation of their characteristics by society. They come to embody negatively the positive values of society. Through its legislation, bureaucratic procedures and provisions in welfare, social security and employment, society expresses its values about certain kinds of individuals. Willing toil, self-reliance, educational qualifications, up-to-date occupational training and experience, skill, thrift and attachment to home, marriage and family are among the cardinal values of British society. People who fall out of work, become old or are turned out of positions of occupational authority; are deserted by their husbands or wives; beget a handicapped child or a child out of marriage; are crippled after an accident at work; or fleeced by an unscrupulous landlord or employer, are prone to be treated with condescension, suspicion about their motives and implicit criticism of their behaviour. Many are unfairly regarded by sections of the public as work-dodgers, Welfare State scroungers, inadequate has-beens, or unfortunates who cannot survive the highly principled competitiveness of the market. If society prizes certain virtues, those who patently lack them are bound to be given short shrift and often suspected of not attempting to acquire them. How otherwise could populations feel comfortable with the unemployed, the poor and the dispossessed in their midst?

But they are not just negative examples of what society prides or values, and

therefore passive recipients of whatever treatment and resources which the majority cares to mete out. In the capacity of objects of pity they are recipients of tenderness and compassion, and attract political support, often fainthearted but sometimes powerful. Their rights and their status become central questions of political dispute and of the good society. It is rather as if having deprived them of their entitlement to full participation in community life and resources, and having established their existence crudely in the public mind, society expresses its regret and guilt for their condition through the media of pressure-groups, movements and campaigns, and restores, in part, those resources of which they have been deprived. There is a continual political struggle therefore for position and dignity - on the part of the minorities themselves, but also between contesting political factions, in fulfilling for these minorities their own images of the good society. Embryonic minorities, recognizing their deprivation, struggle to get themselves publicly identified so that they might attract political support. Ironically, such struggle, far from alleviating their conditions, may reinforce or deepen them.

Some minorities are still barely recognized. Only in the late 1960s and early 1970s did the deprivation of the one-parent family, the long-term hospitalized, the disabled and the single woman with an adult dependant, for example, come to be discussed more than cursorily. Tenants deprived of reasonable living conditions by the selective or inflexible operation of either the private housing market or council housing, and communities of consumers in poor districts who are exploited by supermarkets and tallymen alike, are embryonic minorities still requiring adequate description and analysis. What is important is the classification of groups and the definition of their relative numbers and conditions.

### **Thirteen Selected Minorities**

Some social minorities, like the families of prisoners, are too small to be separately identified in a sample of the size described in this book. Thirteen minorities were distinguished and defined for special study in the survey. They were selected deliberately because they had been picked out previously by social scientists for study, or were the subject of popular discussion, or because we hypothesized that the incidence of poverty among them would be higher than average. Some of these minorities, such as large families, can be defined fairly easily.

Others, such as the disabled and women and their adult dependants, are difficult to define and rather complex operational specifications are required. The full list is set out below:

1. *One-parent family*. Households in which there was a child, one of whose parents was not also resident.
2. *Woman and adult dependent*. Households in which there were two or more adults, one of whom was an unmarried, separated, divorced or widowed woman

- who was partly or wholly supporting the other or others (usually related to her), none of whom was in employment, by means of either income from employment or an unearned income which was larger than that of the dependant(s).
3. *Large family.* Households in which there were four or more dependent children belonging to the same family.
  4. *Unemployed.* Households in which there was an adult of under 65 years of age who had been unemployed for eight weeks or more during the previous twelve months, consecutively or altogether.
  5. *Households affected by the long-term sickness or injury of an adult under 65.* Households in which there was an adult under 65 who had been ill or injured for eight weeks or more, and off work, during the previous twelve months, consecutively or altogether.
  6. *Households in which there was a disabled adult under 65.* Households in which there was an adult scoring 5 or more according to a special index of disability, or scoring 1 or more and having a disablement condition: epilepsy, mental handicap, breathlessness or pain in the chest; difficulty in physical movement; having a severe nervous condition (such as depression, inability to concentrate or sleep); inability to read; inability to hear or join in ordinary conversation.
  7. *Households in which there was a 'borderline' disabled adult under 65.* Households in which there was an adult scoring 1 to 4 according to a special index of disability, or having a disablement condition (as listed above), or having disability only for certain times of the year.
  8. *Households in which there was a disabled child.* Households containing a child of under 15 years of age who, through illness or disability, had been continuously confined to bed or to the house for at least eight weeks; those with a disablement condition (as listed above); and those attending a special school, training centre, club, day or occupation centre, out-patients' department etc., for reason of long-term illness or handicap.
  9. *Households in which there was a severely handicapped adult over 65.* Households in which there was an adult of 65 years of age or over scoring 9 or more according to a special index of disability, or had been confined to bed or the house continuously for eight weeks or more.
  10. *Households with low-paid female earners.* Households in which women aged 21-59 were earning less than £8 gross per week for at least 30 hours' work. This figure was about two thirds of the median for women.
  11. *Households with low-paid male earners.* Households in which men aged 21-64 were earning less than £14 gross per week for at least 30 hours' work. This figure was a little lower than two thirds of the median for men of this age.
  12. *Households in which there was a non-white person.*
  13. *Households in which there was someone born in Eire.*

The largest of these minorities was found to be that comprising households with a disabled adult under 65, and the smallest comprising those with women and their adult dependants. Table 16.1 shows the percentage of households and of population

living in such households in the United Kingdom as a whole and in four poor areas. There are a number of important findings. Long-term disability and sickness affects a very large proportion of the population. There are over a million people in

**Table 16.1.** Percentages and number of households in the United Kingdom, and percentages of households in four areas, with at least one member of a social minority.

Household characteristics	Households in the UK		Households in four special areas <sup>a</sup>		Population in households in the UK	
	%	Estimated number (000s)	%	Estimated number (000s)	%	Estimated number (000s)
1-parent family	3.1	586	4.5	42	2,285	
Women and adult dependants	0.9	170	0.3	0.8	435	
Large family (4 or more children)	4.4	832	6.6	10.4	5,658	
Unemployed 8 weeks or more (under 65)	4.2	794	10.1	5.4	2,938	
Sick or injured 8 weeks or more (under 65)	8.7	1,644	18.1	10.6	5,766	
Disabled adult (under 65)	9.7	1,833	14.5	9.7	5,277	
Borderline disabled (under 65)	18.7	3,534	12.7	20.2	10,989	
Disabled or handicapped child	1.3	246	2.6	22	1,197	
Elderly incapacitated (over 65)	7.1	1,342	-	5.4	2,938	
Low-paid woman (under £8 per week)	3.8	718	31	4.6	2,502	
Low-paid man (under £14 per week)	4.5	850	7.8	6.0	3,264	
Non-white	2.5	472	0.4	3.3	1,795	
Born in Eire	3.0	567	3.1	3.2	1,741	
One or more of above characteristics	49.3	9,318	49.0 <sup>b</sup>	53.6	29,158	
None of above characteristics	50.7	9,582	51.0	46.4	25,242	
Total	100	18,900	100	100	54,400	
Number of households/ persons	2,047	-	1,238	6,084	-	

NOTES: <sup>a</sup>An upwards adjustment has been made to allow for losses at the second stage of sampling. See Chapter 3, page 107.

<sup>b</sup>Allowing for the elderly incapacitated interviewed only at the first stage.

households with a handicapped child; 3 million in households with an incapacitated elderly person; over 5 million in households with a disabled adult under 65, and 5¾ million in households with someone who has been sick or injured for at least eight weeks. The borderline disabled comprise an even larger section of the population. The implications for living standards and social needs are clearly of major significance.

Many of the minorities account for a higher proportion of population than of households. This is particularly true of large families who make up nearly 10 per cent of the population, but is also true of the low-paid, one-parent families, the unemployed, and, to a lesser extent, the sick and disabled. However, the elderly incapacitated tend to be found in smaller than average households.

The levels of pay for men and women over 21 which we chose to consider were arbitrary. The figure of £14 gross pay for men was the figure being advocated by some unions at the time as a minimum wage. In September 1968, the lowest decile earnings of male manual workers was, according to a major survey by the Department of Employment and Productivity, £15.1. The lowest decile earnings for female manual workers was £7.7, and for all full-time adult female workers £8.4.<sup>1</sup> We found 4 per cent of households (representing 2.5 million population) in which

**Table 16.2.** *Numbers of households belonging to different numbers of social minorities.*

<i>Household characteristic</i>	<i>Number of minority characteristics</i>							
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>8</i>	<i>All</i>
1-parent family	23	21	14	4	-	1	1	64
Woman and adult dependants	4	12	0	2	-	-	-	18
Large family (4 or more children)	37	19	19	9	-	1	1	86
Unemployed 8 weeks or more (under 65)	35	30	16	5	2	-	1	89
Sick or injured 8 weeks or more (under 65)	40	84	34	16	2	1	1	178
Disabled adult (under 65)	77	87	24	12	2	-	1	203
Borderline disabled (under 65)	215	113	42	12	1	1	-	384
Disabled or handicapped child	9	9	6	1	-	-	1	26
Elderly incapacitated (over 65)	111	23	9	4	1	-	-	148
Low-paid woman (under £8 per week)	28	34	8	7	-	1	1	79
Low-paid man (under £14 per week)	38	37	19	10	2	1	1	108
Non-white	27	12	4	1	-	-	-	44
Born in Eire	27	11	9	1	-	-	-	48
Number of characteristics	671	492	204	84	10	6	8	1,475
Number of households	671	246	68	21	2	1	1	1,010

<sup>1</sup> Department of Employment, *New Earnings Survey, 1968*, HMSO, London, 1970, p. 5.

there was a female adult earner with less than £8, and 4½ per cent (representing 3.3 million) in which there was a male adult earner with less than £14 a week.

I have also shown in the table the comparable percentages obtained from the four poor areas surveyed within Belfast, Salford, Neath and Glasgow (described in the previous chapter, page 553). As might be expected, these areas contained more unemployed. They also contained more, but not markedly more, one-parent families and large families. But the most striking difference was in the proportion of sick, injured or disabled. There were more handicapped children and adults under 65 who were sick or injured or disabled to an appreciable or severe extent (for reasons of economy, the four local follow-up surveys did not include the elderly incapacitated).

About 67 per cent of the households comprising these minorities in the national sample belonged to only one, but others belonged to two, three, four or more minorities. Table 16.2 lists the numbers and shows that members of one minority, for example, the sick or injured and the low paid, were much more likely than others to fall into at least one other category. Altogether, 49 per cent of households and 54 per cent of population could be classified as belonging to at least one social minority. They represented over 29 million persons. Even if the large category of borderline disabled are excluded, the number is still over 18 million.

Nearly half the people in the sample were not in any social minority. They included relatively more of young and middle-aged adults, the employed and the self-employed, but relatively fewer children and markedly fewer adults in their fifties and early sixties. Because people with marked disability only among those aged 65 and over were assigned to minority household status, they also included more of the elderly and retired.

### **The Incomes of Minorities**

How far were these characteristics associated with low income or poverty? The proportions within these minorities with low incomes tend to be relatively large, as Table 16.3 shows. By the test of low income, one-parent families are worst off, with the elderly incapacitated next in ranking. Bearing in mind the low absolute numbers in some minorities in the sample, the proportion with low income was higher in all instances than among households not belonging to any minority. Altogether, 50 per cent of households classified in one or more minorities had low income, compared with 31 per cent of other households in the sample.

The extent of poverty, as measured by the supplementary benefit standard, also tended to be greater. The second column in the table shows the proportion of each minority with an income in the year previous to interview which was below or up to 40 per cent above the supplementary benefit scale rates plus cost of housing, and the next column includes those who had an income which fell within these limits in the week, though not in the year, previous to interview. The minority with the largest

**Table 16.3.** Percentages of households belonging to certain social minorities with relatively low incomes or incomes below or just above the state's standard.

<i>Household characteristic</i>	<i>% with low income<sup>a</sup></i>	<i>% with income below (under 100%) or just above (100-39%) the state's standard</i>	<i>% with income last year below the deprivation standard</i>	<i>Total numbers<sup>c</sup></i>	
		<i>Income last year<sup>b</sup></i>	<i>Income last year and/or last week</i>		
1-parent family	73	44 [17]	51	32	54
Woman and adult dependants	(64)	(28) [0]	(50)	25	14
Large family (4 or more children)	53	51 [17]	60	53	69
Unemployed 8 weeks or more (under 65)	49	28 [8]	34	20	74
Sick or injured 8 weeks or more (under 65)	44	31 [6]	37	33	144
Disabled adult (under 65)	46	37 [7]	41	39	177
Borderline disabled (under 65)	45	26 [7]	31	22	328
Disabled or handicapped child	(63)	(47) [26]	(47)	(44)	19
Elderly incapacitated (over 65)	64	64 [14]	68	68	129
Low-paid women (under £8 per week)	45	30 [11]	30	29	64
Low-paid men (under £14 per week)	58	37 [12]	44	46	81
Non-white	(36)	(33) [6]	(33)	32	33
Born in Eire	(39)	(22) [5]	(32)	25	41
At least one characteristic	- 50	34 [9]	40	29	857
None of above characteristics	31	28 [5]	32	22	911
All	40	31 [7]	36	25	1,768

NOTES: <sup>a</sup> Defined as having less than 80 per cent of the mean of households of their type: man 60 or over; man under 60; woman under 60; man and woman; man, woman and 1 child; 2 children; 3 children; 4 or more children; others without and others with children. Each social minority was distributed among at least three, and sometimes all or nearly all of these household types.

<sup>b</sup>The figures in square brackets are those under 100 who are included.

<sup>c</sup>These numbers apply to the first two columns but are slightly lower (totalling 1,634) for the final column.

proportion of poor or marginally poor were the elderly disabled, followed in ranking by large families, one-parent families and low-paid men. However, poverty among some minorities, for example, households in which a member of the household had been sick or unemployed for 8 weeks or more in the year, and the coloured and Irish minorities, is not very much different from the population not falling into any of these minorities. This is discussed below. Altogether, 34 per cent of those in one or more minorities, compared with 28 per cent of those who were not in any minority, were in poverty, or on the margins of poverty, by the state's standard.

Much did, of course, depend on the extent to which households consisted of two or more income units. A large proportion of the low paid were in fact members of households in which there was at least one other earner. This helps to explain why the incidence of poverty was about average in households in which there were low-paid women and only a little over average in households which included low-paid men. The standards of living of different minorities are discussed in greater detail in subsequent chapters.

Just as membership of a social minority is correlated with low income, so membership of two or more minorities is correlated more strongly still with low income. The increase in poverty among people living in households belonging to three or more minorities is quite striking, as Table 16.4 shows. The picture provided by the

**Table 16.4.** *Percentages of people in households belonging to different numbers of social minorities who had incomes below, just above and substantially above the state's standard.*

<i>Number of social minorities to which household belongs</i>	<i>Net disposable income last year as % supplementary benefit scales plus housing cost</i>			<i>Total</i>	<i>Number</i>
	<i>Under 100</i>	<i>100-39</i>	<i>140 +</i>		
None	3.0	20.1	77.0	100	2,448
1	7.0	22.1	71.0	100	1,687
2	9.1	23.0	67.9	100	723
3 or more	17.7	30.8	51.5	100	305
All	6.0	21.7	72.3	100	5,163

criterion of income last week rather than last year is very similar. (See Table A.62, Appendix Eight, page 1040.)

In the four poor areas there were approximately the same total proportion of households with minority characteristics. Fewer borderline disabled people were identified (and this, I should point out, *may* have been a function of using different teams of interviewers in some of the areas). There were also few non-white people

in the areas visited. On the other hand, there were significantly more long-term sick and disabled and unemployed people, low-paid men and one-parent families. But more of the households belonging to different minorities (with the exception of the low paid) were living in poverty or on the margins of poverty (Table 16.5). Large families and the elderly incapacitated were especially at risk, and many more of the unemployed were in poverty.

**Table 16.5.** Percentages of households belonging to certain minorities who were in poverty or on the margins of poverty.

<i>Household characteristic</i>	<i>Household income last year below 140% of the supplementary benefit standard</i>			
	<i>National sample of the UK</i>	<i>Four poor areas</i>	<i>Number</i>	
			<i>National sample</i>	<i>Four areas</i>
1-parent family	44	(51)	54	45
Woman and adult dependants	(28)	-	14	3
Large family (4 or more children)	51	63	69	67
Unemployed 8 weeks or more (under 65)	28	58	74	100
Sick or injured 8 weeks or more (under 65)	31	43	144	182
Disabled adult (under 65)	37	48	177	147
Borderline disabled (under 65)	26	40	328	128
Disabled or handicapped child	(47)	(52)	19	27
Elderly incapacitated (over 65)	61	70 <sup>a</sup>	129	80 <sup>a</sup>
Low-paid women	30	(17)	64	36
Low-paid men	37	30	81	77
Non-white	(33)	-	33	4
Born in Eire	(22)	(43)	41	30
All households belonging to minorities	34	45	857	512
All households not belonging to minorities	28	41	911	548

NOTE: <sup>a</sup>Estimated in part.

The association between minority status and low income is also one between minority status and occupational class. Altogether, 54 per cent of the people in the sample fell into at least one minority. The figure is lower for most of the middle class, however, and higher for the partly skilled and unskilled among the working class. It ranges between 40 and 51 percent for the professional, managerial, senior administrative and supervisory non-manual occupations, is 60 per cent for routine non-manual occupations, 53 per cent for skilled, 60 per cent for partly skilled and as

high as 72 per cent for unskilled occupations. By all the tests so far provided in this book, unskilled manual workers and their families were exceptionally vulnerable to many of the conditions associated with poverty.

### **The Characteristics of the Poor**

Some of the groups we have discussed were very small. To what extent did membership of minorities account for all those living in poverty? Much does, of course, depend on which definition we use. By the state's standard, there were 124 households in the sample with an income of less than the supplementary benefit scales plus housing cost, and another 423 with an income of less than 40 per cent above this level. The social minorities that we have considered account for less than 50 per cent of all households, but for 63 and 51 per cent respectively of these two groups, as Table 16.6 shows. Moreover, they account for 77 per cent of the population living below the standard and 56 per cent of the population living just above it.

The table also lists the proportions of poor and marginally poor households and persons belonging to each of the minorities. Large families account for the largest proportion of those living below the state's standard. Even if they were not counted as a social minority, the majority of them would be found in one or more of the other categories. Next in ranking are the borderline disabled, followed by low-paid men, the elderly incapacitated, disabled adults under 65, one-parent families and the chronic sick under 65. Each of these groups cover more than 10 per cent of those below the standard. It is also important to note that households with low-paid women, a handicapped child and someone who has been long-term unemployed each account for just a little less than 10 per cent of those below the standard. At the time of the survey, the unemployment rate was lower than it became in the mid 1970s and people with substantial recent experience of unemployment are likely to account for a very much higher proportion of people in poverty.

Who are the poor not included in any of these minorities? It should be noted that we did not count either the retired or the moderately disabled elderly as such in the minorities for special study - on grounds that some disability in old age is very common and that both society and individuals expect some adjustment to the physical limitations of ageing. In fact, all but a handful of those unaccounted for who lived below the supplementary benefit standard (fifty-nine out of seventy-three) were people in households consisting of men or women over 60 years of age living alone or in couples.

However, these groups do not explain most of the unaccounted marginally poor. Less than a third of those living on incomes which were above but not as much as 40 per cent above the supplementary benefit standard who belonged to no defined minority were in these households. Significantly, more than half of them (287 out of 491 in the sample) were in households consisting of man, woman and children.

**Table 16.6.** Percentages of households and of people living below and just above the state's standard who belong to different social minorities.

<i>Household characteristic</i>	<i>Net disposable household income last year in relation to the state's standard</i>			
	<i>Under 100%</i>		<i>100-39%</i>	
	<i>Households %</i>	<i>Population in households %</i>	<i>Households %</i>	<i>Population in households %</i>
1-parent family	7.3	11.2	3.5	4.8
Woman and adult dependants	0.0	0.0	0.9	0.8
Large family (4 or more children)	9.7	24.9	5.4	12.6
Unemployed 8 weeks or more (under 65)	4.8	8.0	3.5	5.2
Sick 8 weeks or more (under 65)	7.3	10.5	8.3	11.0
Disabled adult (under 65)	10.5	11.5	12.5	12.5
Borderline disabled (under 65)	20.2	22.7	14.4	15.1
Disabled or handicapped child	4.0	8.9	0.9	2.0
Elderly incapacitated (over 65)	14.5	12.1	14.4	10.8
Low-paid woman (under £8 per week)	5.6	9.6	2.8	4.3
Low-paid man (under £14 per week)	8.1	16.3	4.7	8.4
Non-white	1.6	2.6	2.1	2.8
Born in Eire	1.6	2.2	1.7	1.8
One or more of above characteristics	62.9	76.7	51.3	56.3
None of above characteristics	37.1	23.3	48.7	43.7
Total	132.3	132.3	124.2	135.6
Number of characteristics	164	513	525	1,522
Number of households/people	124	313	423	1,123

These were people living on low, but not the lowest, earnings, where there was no supplementary earner. Particularly when they had children in their teens, or had relatively high housing costs, they were pushed towards poverty.

The concept of the social minority therefore helps only in part in constructing an explanation of poverty. We have seen that some of the groups were relatively strong but others relatively weak predictors of poverty. No doubt additions and refinements could be made. We have identified some minorities by devising crude cut-off points, such as eight weeks' sick or unemployed (a figure chosen officially to mark long-term' unemployment). For some minorities, like one-parent families and the low paid, the household may not be the best unit for analysis. Thus, two or more income units in the same household may or may not pool all their income or consume jointly. Yet we are judging living standards as if all of them were. Later chapters will illustrate these points in more detail.

Four of the minorities, small numerically in the sample, will be discussed briefly in turn in this chapter. Other minorities will form the subject-matter of the next seven chapters.

### **Households with Women and Adult Dependants**

In the national sample of 2,050 households, there were eighteen in which there were women with adult dependants, not all of whom supplied information about income and wealth. A definition has been given earlier (page 568). There are likely to be between 150,000 and 200,000 such women in the United Kingdom. With their dependants, they are likely to comprise a total of 350,000 to 400,000 people. The Society for the Single Woman and Her Dependants has done much in recent years to call attention to their problems. I will first give an illustration.

Mrs Ive is 51. She cares for her 93-year-old widowed mother who is severely disabled (incapacity score, 16), and together they live in a council house. The mother is not confined to bed, but cannot walk more than a few yards outdoors without help. The daughter had to give up work as a cashier some years ago in order to look after her parents. For several years she received no income for her services, but now the county council pays her for eighteen hours' work a week as a home-help to her mother. The job, however, is in fact a full-time one 'from 8 a.m. to 10.30 p.m.'. The cost to the council of the daughter's wage is £427, of which they are repaid £1.20 weekly (through the application of a local means test) by the mother. The only other significant source of income is supplementary benefit, which both individuals receive, although it took three years of persuasion to convince the mother that she should apply. Last year, to supplement their income, the mother spent £50 of her bank deposit savings. Neither of the two women had a holiday last year, nor have they had a night out for entertainment in the past two weeks. The daughter says that they can manage on their income, but are not 'living high'.

Most of the households belong to at least one other minority group - in the example given above, to the elderly incapacitated. This makes for difficulties in identifying problems specific to the group. Nevertheless, half the households in our admittedly small sub-sample conform to the general type illustrated above: namely, a middle-aged woman either single or separated who lives with her widowed mother, the latter often disabled. One may speculate, then, that the greatest hardship arises when the daughter is unable to take employment outside the home because of the constant attention or supervision needed by the parent. In this case, it is the daughter who suffers the greater disadvantage in terms of style of living relative to others of her age and sex. According to the index described earlier (page 250), a relatively high proportion of those in the sample were deprived, as Table 16.7 shows. Our data on the low income and wealth of this minority (Table 16.9)

**Table 16.7.** *Percentages of persons in selected minorities who were deprived by the criterion of the deprivation index.*

<i>Type of minority</i>	<i>Percentage of people in household scoring 6 or more according to deprivation index</i>	<i>Total number in households</i>
Woman and adult dependants	(33)	45
Large family	31	569
Non-white	42	180
Born in Eire	19	182
Total national sample	16	5,710

probably under-represent the hardship suffered, because the extra expenses of dependency, and loss of income because of dependency, are not allowed for. As discussed elsewhere about the disabled, expenses are incurred for extra expenses, and there is an implicit case for extra resources to compensate for activities and pleasures foregone. Although women and their adult dependants are deprived in terms of income, resources and style of living relative to the rest of the population, it should be borne in mind that this may reflect in some measure the high proportion of dependants who are elderly and incapacitated elderly.

### **Two Groups of Immigrant Households**

The problems faced by any immigrant to the United Kingdom are sufficiently general to make it worthwhile to consider, at the most abstract level, all immigrant households (that is, households containing at least one immigrant) together. Although different solutions will be dictated by different traditions, opportunities and knowledge, all newcomers have to come to terms with a common set of

problems of a kind, or degree of difficulty not normally faced by the native population. The immediate and principal aims of the immigrant are to obtain adequate employment and housing, and to maintain or form a set of social relationships with persons usually described in a rather question-begging fashion in sociological literature as 'significant others'. Although information is available from the survey on each of these themes, we did not seek to ask immigrants whether they defined themselves as a group for the purposes of mutual support or local political action. One important dimension of the immigrants' position was thus left unexplored.<sup>1</sup>

Two minority groups will be compared with the population as a whole. In age, the minorities differ sharply from the remainder of the population (Table 16.8).

**Table 16.8.** *Percentages of people who live in two social minority households compared with the total population.*

Age	Characteristic of at least 1 person in household		
	Born in Eire	Non-white	Total national sample
Under 19	37	47	32
20-49	44	48	38
50 and over	19	5	29
Total	100	100	100
Number	192	196	6,039

This has repercussions on household composition - there being relatively fewer households consisting of retirement pensioners and more with single men and women below retirement age. This is the result of young immigrants arriving in large numbers in the United Kingdom in the late 1950s and 1960s.

### **Households with One or More Persons Born in Eire**

Despite these qualifications, the hypothesis that the Irish minority is an economically disadvantaged one is not supported by the results obtained from the small sub-sample in the survey. For example, 19 per cent of the group were either below or on the margins of the state's standard of poverty (Table 16.9), compared with 32 per cent of the population as a whole. When the annuity value of assets is added to income, the proportion deprived by the state's standards remains smaller than among the sample as a whole. When age is allowed for, the group is broadly homogeneous

<sup>1</sup> An example of a study of immigrant groups in a particular area and their interrelations with one another and their English neighbours is Rex, J., and Moore, R., *Race, Community and Conflict*, Oxford University Press, 1967.

**Table 16.9.** *Percentages of people in selected social minorities in or on the margins of poverty, according to two criteria.*

<i>Standard</i>	<i>Percentage of people in households containing:</i>					
		<i>Woman and adult dependant (s)</i>	<i>Large family</i>	<i>At least 1 person non-white born in Eire</i>		<i>All in survey</i>
Income unit income last year as % of supplementary benefit standard plus housing cost	under 100	(32)	21	14	7	9
	100-39	(27)	41	21	12	23
	140+	(41)	38	65	80	68
Total		100	100	100	100	100
Number		37	567	159	168	5,339
Net income worth last year as % of supplementary benefit standard	under 100	(15)	18	14	4	7
	100-39	(26)	40	19	11	17
	140+	(59)	42	67	85	76
Total		100	100	100	100	100
Number		27	472	139	147	4,599

in income or resources with the remainder of the population. This is, perhaps, surprising in view of the social composition of the group, 36 per cent of whom are in households with heads belonging to the partly skilled and unskilled manual classes (compared with 26 per cent in the total population), since these are particularly vulnerable to low income and resources (see Table A.63, Appendix Eight, page 1041). Over 25 per cent of employed males in the group were engaged in the building and construction industry as labourers, foremen, riggers and so on, and it may be that the relatively prosperous condition of this fluctuating industry at the time of the survey has given an unduly favourable impression of the group's position in society.

In terms of housing tenure, the position of this minority is remarkably similar to the native population with 30 per cent of persons living in council houses and a further 46 per cent in houses either mortgaged or owned (47 per cent in the population as a whole). This supports the overall impression of a group well-integrated in an economic sense into the host society.

### Households with One or More Non-white Members

The heterogeneity of households containing non-white people complicates the interpretation of the various statistics beyond the general difficulties mentioned earlier. The largest national sub-groups are the West Indians and Pakistanis, but there are also Africans, Indians and others. There were 182 persons in the sample, or 3 per cent, who were non-white, and 128, or 2.1 per cent, who were born in the West Indies, Pakistan, India or Africa, compared with a figure of 2.7 per cent of the population who, according to the 1971 Census, were of New Commonwealth ethnic origin. There was some suggestion from our limited numbers that more were in income units living in poverty, or on its margins. In relation to poverty the group has an advantageous age structure, but a disadvantageous occupational structure. Only 5 per cent of the sub-sample were aged 50 or over, compared with 29 per cent of the total sample. A relatively high proportion were in partly skilled and unskilled manual occupations, 43 per cent compared with 26 per cent in the sample as a whole. When account was taken of class of employment, there was no evidence that the hours worked by men in these households differed from the average.

Asset holdings and numbers of consumer durables were low, and households with non-white members also tended to have lower values of income in kind -whether from employers or from other sources. However, we found that when age was allowed for, the value of social services in kind per household was similar to the value in general. Table 16.9 shows that when the annuity value of assets is added to income, a lower percentage of non-white people than others had resources comfortably above the poverty standard.

There were other indicators of deprivation. A high proportion had high scores on the style of living or deprivation index (Table 16.7). The validity of the scale is, however, a matter for debate when applied to the lives of persons whose goals and order of priorities may be radically at variance with the community in which they find themselves.<sup>1</sup> It is probable that, by citing one particular national group or another and their customs that arguments could be made against particular items on the scale. Despite these objections, the figure of 42 per cent scoring 6 or over, which is almost three times as high as that of the total sample, is very high. One cannot assume, for instance, that if a household retreats into itself that it does so for its own reasons, since the attractiveness of alternative activities is conditioned not only by monetary resources but also by the recognition of those beyond the household.

In housing, the group are distinctive. Only 7.5 per cent lived in council housing (compared with 30 per cent of the total population).<sup>2</sup> This will be partly the result of

<sup>1</sup> See Chapter 6, page 250, for a discussion of the scale, its purpose and limitations.

<sup>2</sup> A study of 1,000 coloured people in England in 1974-5 found that there were only 8 per cent in council housing. See Community Relations Commission, *Some of My Best Friends ...: A Report on Race Relations Attitudes*, London, 1976, p. 15.

an absence of residence qualifications for recent arrivals to a town or city but, in comparison with the numbers in Eire-Irish households who live in this type of accommodation (also 30 per cent) who must have overcome this problem, the proportion is low. Numbers are made up by private furnished lettings, where 19 per cent live, as compared with 4 per cent in the total population. A higher proportion of people living in this type of tenure than in any other type of tenure have poor amenities. The proportion in owned or mortgaged houses is, perhaps surprisingly, slightly higher than the average (42 per cent in mortgaged houses). Calculations of housing cost as a percentage of net disposable income for income units find the group scarcely distinguishable from the population in general. However, this does not take account of what they get for their money. For example, the houses are much less likely to be in an attractive environment.

An illustration may help to convey the circumstances and attitudes of many in the group. Mr and Mrs Charles, both in their late thirties, came from the West Indies eight years previously. They live in a privately rented London flat of only five rooms (for which they pay £4.50) with their seven children (four sons and three daughters), ranging in age from 16 to 2. Two of the children had been born in Britain. The house has a leaky roof and they would like to move to larger accommodation. They have been on a council list for five years. Both work full time, she in the day as a domestic worker in a hospital and he at night as a labourer. He is not eligible for either sick pay or an occupational pension. His net earnings were £21.75 and hers £14.05, both in the previous week. Both said these were on the high side. On average they brought home £17 and £13 respectively. In addition, family allowances amounted to £5.90. He had been out of work recently for eleven weeks, and she for five weeks. During that period he had drawn supplementary benefit, but said he was very embarrassed to receive it. They have placed small amounts for each of the children in the Post Office Savings Bank, but otherwise have no assets. The older children attend a local secondary modern school and the younger children a primary school. Three of the children come home for lunch, two of them because the parents had been told that the lists for school dinners were full. Strictly they would have been entitled to free school meals for much if not all of the preceding year, at least while Mr Charles or Mrs Charles were off work. Their eldest daughter helps to look after the younger children, but in the main this falls on Mr Charles's mother who lives nearby and comes in every day to prepare meals. They have other relatives, including a grandmother, who live locally and whom they see frequently. Their time is taken up with work and family. They couldn't compare their situation with that in the West Indies. They came to give their children a better chance in life. 'You can't compare. In lots of ways we are worse off than our relations at home and than we were before. If it wasn't for the children we would go back.' She said she felt poor now all the time. Mr Charles is an intelligent man who is bitter about the fact that coloured people are always treated as stupid and given

the worst jobs. He seemed to be a very strict disciplinarian in the home, anxious lest his eldest daughter fall into bad company, and he wanted her to stay at school as long as possible. When she leaves she will only get a job at the bottom, unless she nurses, which we hope for.' All the children go to Sunday school, and on the day I called all the children were well dressed. The house was well above average. Mr Charles had decorated the two downstairs rooms. I was served tea on a tray with handmade lace cloth made by Mrs Charles. She said that at the hospital she was always given the rough jobs in the canteen, everyone thinking you don't know anything. I would love to be able to show them that I can lay a table for a banquet. Back home in St Kitts I used to work in the best hotel and always lay up for the most important guests and do the flower arrangements.' Mr Charles regretted not being able to get back into the building trade. 'It's the unions won't recognize anything can be learned outside this country.' Although the family were all in good health and had no medical problems, his ambition was to get out into the country and bring his children up in a more healthy environment, away from the temptations and bad company of the towns.

A summary of the position of this group is difficult; the numbers in our subsample were small - though drawn from a large number of areas. In relation to age, employment, occupational class, tenure and indicators of deprivation the results do, however, reflect the findings of substantial studies carried out in the early 1970s,<sup>1</sup> while adding data about incomes and other resources - which tend not to be collected, at least with any degree of precision, in other studies.

### Large Families

Large families have become fewer in number and are often picked out for special social comment. Table 16.9 demonstrates their poor position in respect of income and other resources. Readers will find data about them, along with a discussion of household types, throughout this book. In some ways, the comparison with the population as a whole is misleading because of the substantial number of low-income retirement pensioners in the latter. Yet comparisons standardizing for age show them to even greater disadvantage.<sup>2</sup>

The composition by occupational class of the group is of special interest. Table 16.10 shows a kind of U-shaped distribution of large family membership by class.

<sup>1</sup> For example, Smith, D., *The Facts of Racial Disadvantage*, Political and Economic Planning, London, 1976; Community Relations Commission, *Urban Deprivation, Racial Inequality and Social Policy: A Report*, HMSO, London, 1977.

<sup>2</sup> The survey confirms in many different respects the smaller pilot study: Land, H., *Large Families in London*, Bell, London, 1969. See also Ministry of Social Security, *Circumstances of Families*, HMSO, London, 1967.

**Table 16.10.** Percentages of persons in each occupational class who belong to a large family.

<i>Whether member of family</i>	<i>Occupational class of household</i>							
	<i>Profes- sional</i>	<i>Mana- gerial</i>	<i>Supervisory</i>		<i>Routine non- manual</i>	<i>Skilled manual</i>	<i>Partly skilled manual</i>	<i>Un- skilled manual</i>
			<i>high</i>	<i>low</i>				
In large families	16	11	6	6	5	11	18	20
Not in large families	84	89	94	94	95	89	82	80
Total	100	100	100	100	100	100	100	100
Number	225	189	330	424	201	890	505	288

The families tend to divide into two groups. Altogether, 19 per cent of those in large families belong to upper non-manual classes, most of them in receipt of a higher than average income. Most of the remaining 81 per cent were in income units living below or just above the state's standard: Table 16.9 shows that as many as 62 per cent of the whole group were in poverty or on the margins of poverty. The disadvantage of the large family households can be traced to high costs rather than lack of access to resources through the employment system. It seems likely from evidence presented elsewhere that a number of the manual workers would be earning lower wages than at the time of the birth of the last child. This might be because they had passed the age of peak earnings for manual workers or because they had developed a minor disability.

Many of the children in poverty were in large families. While accounting for about a sixth of all children in the sample, the numbers in or near poverty were a little under a third (Table 16.11).

The number of children under 15 who needed to be cared for makes it unlikely that the mother will have outside employment; in those households, 14 per cent of females in the age range 15-60 worked thirty or more hours per week, whereas for the total female population the figure was 35 per cent. The effect of this is counteracted by the greater probability that the men in such households will work overtime. Thirty-six per cent of men worked fifty hours or over, as against 24 per cent in the rest of the male population going to work. This bears out the findings of a government study in the late 1960s.<sup>1</sup>

The striking feature of the group's housing situation is the high percentage - 46 -

<sup>1</sup> As illustrated above, Chapter 4, p. 165.

**Table 16.11.** *Percentages of children aged 0-14 in income units living in poverty or on the margins of poverty.*

<i>Household type</i>	<i>Children aged 0-14</i>	
	<i>In income units with incomes last year below or on the margins of the state's standard</i>	<i>All</i>
With 4 or more children	29	16
Other	71	84
Total	100	100
Number	475	1,280

in council housing. The proportion living in owner-occupied homes was correspondingly lower. Partly because of this high percentage, the housing costs of these large households, expressed as a proportion of disposable income, followed the standard distribution. However, despite the higher percentage in council housing, more were in need of additional bedrooms, and fewer had good household amenities.

Working-class households with four or more dependent children suffer disadvantage in many different respects and, among families, run the highest risks, except for one-parent families, of being in poverty. The major non-means-tested benefits provided by the state, namely family allowances and income-tax allowances, had patently failed to redress the imbalance in resources and income of these families.

### Summary

In this chapter we have sought to examine the relationship of different social minorities to poverty. A social minority is defined as a group of households or families which have some characteristic in common which marks them off from 'ordinary' families and prevents them from having access to, or being accorded, certain rights which are generally available. Membership of one or more of these minorities is hypothesized to increase the risk of people being in poverty. Thirteen minorities are defined in this chapter, accounting altogether for just under half the households and over half the population of the United Kingdom. A higher proportion of several of them, namely the elderly incapacitated, large families, households in which there was a handicapped child and a disabled adult under 65, one-parent families and households in which the male wage-earner was low paid, had incomes of less than, or only a little above, the state's standard of poverty. Households which belonged to two or three minorities instead of one minority were more likely to be in poverty.

In this chapter, four of the minorities, based on numerically small sub-samples, were briefly discussed. The other, larger, minorities will be discussed in the next seven chapters. Relatively more women with an adult dependant or dependants were found to be deprived. Households with one or more members who were born in Eire were found to contribute disproportionately to the partly skilled and unskilled occupational classes, but none the less to have percentages in poverty or on the margins of poverty smaller than in the population as a whole. Fewer, however, were in late middle or old age. If age were to be standardized, income and asset distribution would be approximately the same as the population as a whole.

The proportion of non-white persons living in poverty or on the margins of poverty was rather higher than the population as a whole. They are a youthful population, containing few late middle-aged and elderly people, and if this were allowed for, substantially more of them would be in poverty. Moreover, fewer than in the population as a whole had sizeable assets or other types of resource, fewer were in non-manual occupations, and larger numbers were deprived on different indicators.

We found a U-shaped distribution of membership of large families by social class, with proportionately more of professional and managerial, as well as partly skilled and unskilled manual families, than of lower non-manual families, having four or more children. Income and asset distribution also tended to be unequally distributed, but the vast majority of manual worker large families were in poverty or on its margins.

The form of analysis allowed more to be said about people living in poverty. Seventy-seven per cent belonged to at least one minority. Most of the others were elderly people living alone or in couples, who also had some, though not marked, disability. Fifty-six per cent of the people in the band of incomes just above the state's standard belonged to at least one minority, but among the rest only a third were elderly people living alone or in pairs; over half were in households consisting of children.

Poverty is not concentrated overwhelmingly among any particular minority of the population and has its roots in many parts of the social and economic structure. This is perhaps the chief finding of this chapter. However, there are two supplementary findings. Disability, among children, adults under the pensionable ages and the elderly, is a problem experienced in families by an unexpectedly large proportion of the population. The needs of dependent children are also very marked - in the families of the low-paid, whatever their size, one-parent families, the long-term unemployed and especially families with four or more children.