

The FINER REPORT

aid as benefit. Guardian's
or non-contributory as of right
e.g. fam. alls., att allowance.

One Parent Family Allowance

Report doesn't present the analysis in a way which shows how one-parent families can be helped

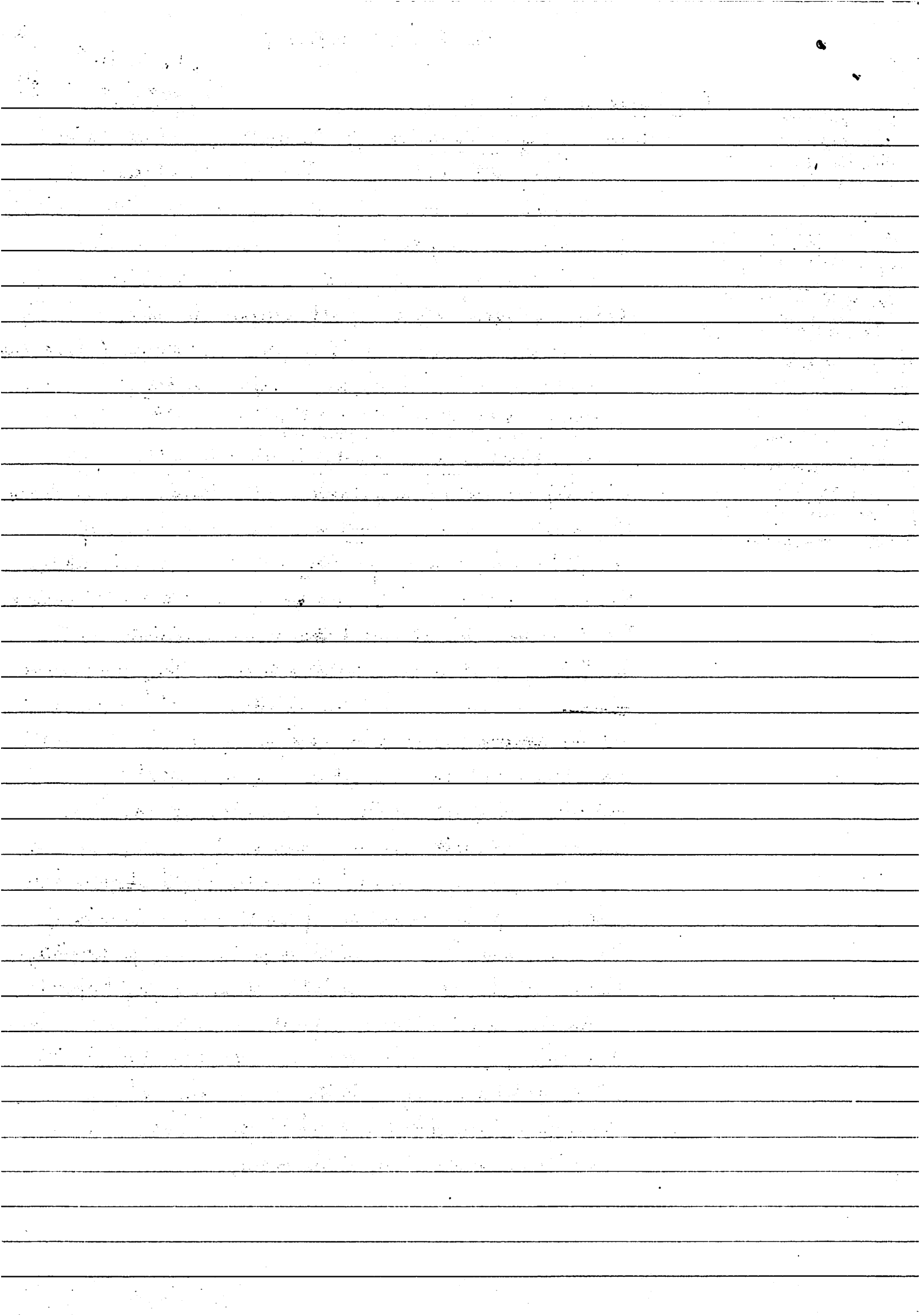
(a) by general measures in fam. ^{equal pay for women} having policy etc

(b) by specific measures for this specific category.

If you concentrate on specific measures you can't really expect them, on their own, to contribute much to the general problems of the deprivation of children or of women, for example.

1. Contributory or Non-contributory? Acceptable if paid as of right in association with N.I. system. The Finer C. objects that many one p. fams wd not qualify if they had to satisfy contributory conditions. But they exaggerate the problem. It could be minimized (a) by relaxing contrib conditions for this new benefit (b) by wholesale reform of NI designed to widen eligibility - and make contribs compulsory from m. women (this element not referred to by Finer). Right for element of personal contribution employer contribution (no. of women employed), state contribution (society's interest to guarantee freedom from poverty)

2. Means-tested or not means-tested? Already problem of (a) establishing one-parent family status and (b) ^{maintaining that} identifying ~~change of~~ status. Why introduce unnecessary further hurdle to the receipt of benefit? Usual problem of pleading poverty, encouraging collapse of bureaucratic standards for lower working class & not middle-class. The Committee did not reveal ~~the~~ much sensitivity to the inefficiency of other means-tested services. They were aware of ~~only~~ that only half those eligible for FIS receive it but ~~did not ask~~ proceeded to design GMA in ways which resemble FIS. They did not seem to be troubled by the ~~fact that~~ ^{circumstances} changeability of FIS. Circumstances can change but ~~benefit~~ benefit can be drawn for 12 months. Someone can die soon after award & legally ^{can} still ~~eligible~~ draw allowance for the remainder of the 12 months' duration of the allowance. This is believed to be the price for simplicity - postal test. But we know too little about the way it operates. Similarly, the Finer Ctee's proposal for GMA seems to suppose that although, like SB, it is to be a means-tested benefit, it will not be regarded so unfavourably if it is run by a different body. The difference is one ^{between} ~~of~~ direct and remote stigma. What are the points of correspondence? Disregards, rates,



Money for One-Parent Families

During the last ^{For over} six months the Government's

contribution to the Social Contract has remained ill-defined.

Neither the ~~These~~ ^{minority} groups deserving preferential protection against inflation, ~~and~~ ^{nor} the methods by which they ~~could~~ ^{might be better protected} be guaranteed ~~by~~ ^{by all of the recent} protection, ~~might~~ ^{have been} more carefully specified. And new

~~discretion~~ budget. New

long-term measures to eliminate poverty and reduce inequality, as a basis for a more integrated society, ~~and hence less student wage~~ ^{demands, on the part of labour} have not been introduced. Yet, paradoxically, ~~introduced~~ ^{introduced} periods of high ^{smaller} than of low or non-existent inflation afford greater, not ~~fewer~~ ^{smaller}, opportunities to advance socialism. For example, higher earnings are automatically taxed at higher rates, and not all of the Government's increased revenues are unavoidably committed to meeting increased costs.

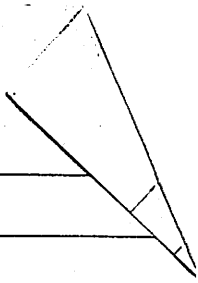
There are means therefore of expressing long-term priorities ^{relatively mild} through ~~control and~~ ^{adjustments of} taxes, prices and earnings, and ~~but there are also~~ ^{means of introducing} new policies and machinery. But through the introduction of new institutional machinery. But in its social policies, unlike its policies for industry, labour has not recognised the opportunities which can be seized.

~~But long-term priorities have to be asserted through new institutional machinery and not only through more rational administration. ^{than labour has hitherto displayed of} ~~management of~~ taxes, earnings and prices.~~

Action on behalf of one-parent families is an ^{important} example.

Six years ago the Finer Committee was asked to work out a new deal for ^{one-parent} ~~fatherless~~ families. Its voluminous report, ^{published in 1974} ~~had~~ some good things to say about family law, family courts, housing and employment, but the Government rightly rejected its principal recommendation for a Guaranteed Maintenance Allowance. ^{Since} ~~twelve months later~~ ^{still to adopt an effective alternative scheme, though it has} ~~then the Government has announced a few minor concessions.~~ Twelve ^{farther} months have passed ~~the Government has still to adopt an~~ ^{and an} effective alternative scheme has still to be ^{announced} ~~adopted~~.

How might such a scheme be constructed? The Finer Committee quoted an average of 200,000 fatherless families receiving supplementary benefit during the period 1969 to 1971, plus 43,000, not receiving benefit, who were living below the supplementary benefit level, and another 22,000 having resources of less than £2 ~~higher~~ ^{higher} per week higher than that level. Allowing for an estimated 15,000 motherless families in poverty or on its margins (including about 7,000 actually receiving supplementary benefit) the total number of one-parent families living on supplementary



benefit, or below or within £2 of that standard was 280,000 or approximately 45 per cent. It is doubtful whether such a high proportion of any other minority in the population, such as the elderly, the disabled, the long-term sick or even the unemployed, live at these low levels.

A Labour Government
shd regard the
high ^{non} numbers
subject to S.B.
procedures as
wholly unacceptable.

The Finer ~~one~~
argued for a two
part solution ~~for~~
~~parent~~ ~~skates~~ would
- The children to
receive an extra
£1 per week each
on top of ordinary
family allowances
(~~and~~ ~~for~~ new child
benefit, continuing
child tax allowance
& family allowances)
and the adults
to receive ~~the~~
a new means / ~~economically~~,
vested allowance.
In combination this
would be the GMA.

These low levels. ^{for a higher child benefit for child} ^{that the allowance for each child in all one-parent families}
They went on to argue ~~that~~ ^{for a new type of means-}
tested allowance but did not show that this was either necessary
or ~~off~~ ^{effective} likely to be ~~effective~~. For example They did not show that
there were substantial numbers of ^{low income} ~~families~~ ^{parents (particularly lone mothers)} who did not require
support from a social system of benefits. Indeed, in the section
of their report on "The Need for Extra Help", the evidence showed
which documented the uncertainty of maintenance payments, the
~~low incomes~~ ^{low income} ~~lowness~~ ^{loneliness} relative to two-parent families, of incomes, and
"the restriction of their ability to earn because they may not be
able to work overtime, or they may have to give up work in the
school holidays, or take time off when a child is sick"
They themselves ^{appeared to make a compelling case} ~~made the case~~ for an allowance as of right for
all one-parent families and not just the poorest among them.

~~Even if a minority of families are judged believed not to require aid~~ ^{say 20 percent,} small numbers of unmet needs parents are believed to be well

to require aid but even if a small minority of unsupported parents ^{say 20 per cent,} are believed to be well off, why apply a test of means, say, to ~~80 per cent~~ ^{instead of} ~~them~~ ^{the other 20 per cent?} paying allowances to all families and recapturing the benefit back from them ^{in tax} ~~is that not administratively wasteful~~ which is administratively more wasteful and which more effective? Only one unsatisfactory paragraph in the entire report of 519 pages was devoted

to the ~~present~~ possibility of "clawing back" a flat-rate benefit through taxation. This ~~possibility becomes more important when we ask~~

And what likelihood ^{was} there ^{of the} ^{great} majority of 80 per cent actually submitting themselves to a means test and ~~actually~~ drawing benefit. The Finer Committee recognised some of the disadvantages of ^{the scheme administered by the} Supplementary Benefits ^{Commissioner} and claimed that "over 90 per cent of all one-parent families who now draw supplementary benefit for three months or more would no longer need it." But there is not much point in rescuing families from the SBC only to submit them to an alternative means-tested scheme. The Finer Committee did not discuss the problem of take-up or show ~~that~~ how a separate

The following are the names of the persons who have been appointed as members of the committee to investigate the charges against the President of the United States.

Mr. John C. Calhoun
Mr. Andrew Pickens
Mr. James Pickens
Mr. Thomas B. Claiborne
Mr. John M. Caldwell
Mr. John H. Rhea
Mr. John A. Quitman
Mr. John W. Floyd
Mr. John P. Kennedy
Mr. John S. Calhoun
Mr. John L. Caldwell
Mr. John F. Caldwell
Mr. John G. Caldwell
Mr. John H. Caldwell
Mr. John I. Caldwell
Mr. John K. Caldwell
Mr. John L. Caldwell
Mr. John M. Caldwell
Mr. John N. Caldwell
Mr. John O. Caldwell
Mr. John P. Caldwell
Mr. John Q. Caldwell
Mr. John R. Caldwell
Mr. John S. Caldwell
Mr. John T. Caldwell
Mr. John U. Caldwell
Mr. John V. Caldwell
Mr. John W. Caldwell
Mr. John X. Caldwell
Mr. John Y. Caldwell
Mr. John Z. Caldwell

The problems of Guaranteed Maintenance Allowance stem from its title. Despite the Committee's recognition that liability for maintenance by an ex-husband ^{was} often difficult to argue or prove, and still less enforce, they applied the term to groups for ~~whom~~ whom it ^{was} unfamiliar as well as inappropriate — like lone fathers, widowed mothers and many unmarried mothers. ~~and seemed to be strengthening the legal and financial obligations of the husband to the wife~~ While appearing to make concessions to recent changes in attitudes towards marriage and parenthood a new administration was proposed to supervise the legal and financial obligations of both husbands to their ex-wives and fathers to their natural children.

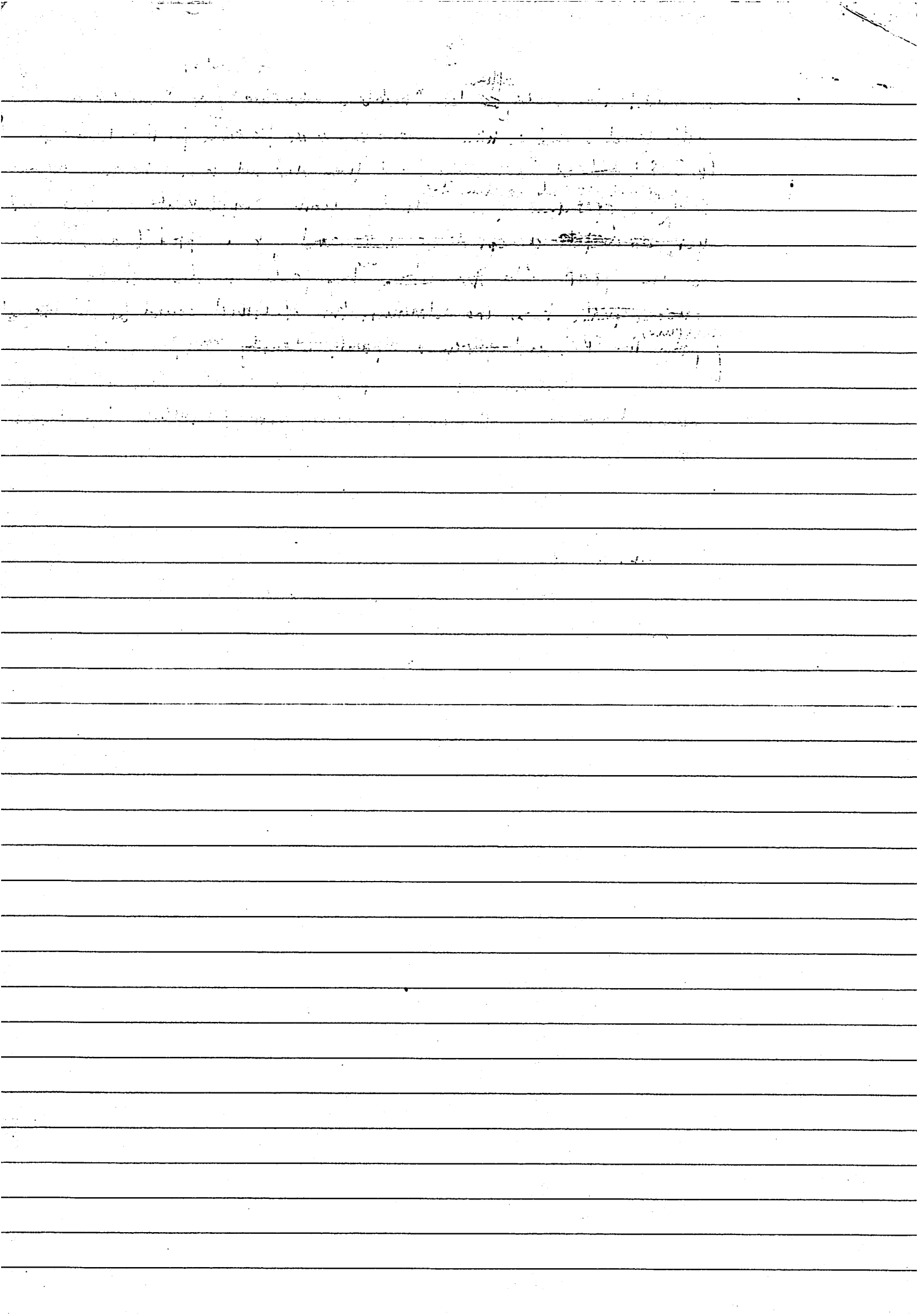
hence, ~~there~~ among other things, ^{and widely felt need for} diminish the ~~pressure for~~ ^{pressure for} masculine wage & salary increases

Despite the introduction of capital gains tax, ~~and~~ index-related national savings certificates, ~~take account~~

(3)

administration would ^{appear} ~~be~~ less "hostile or intrusive" / or "involve as little burden and as little embarrassment as possible for the claimant." (p. 308). ~~but~~ On the one hand They did not institute any inquiries ^{or present any evidence about the} into the operation of the Family Income Supplements scheme and ~~yet, ^{sufficient} despite~~ accepted its ~~act~~ and yet accepted it as a model for the GMA. On the other, They failed to demonstrate ~~successfully~~ how the administration of GMA could be disentangled ^{successfully} from the SBC. and given a separate identity. And finally, they

Essentially they were proposing ~~a double~~ that all families would have to go through two steps, first of establishing lone parent status



Per cent of adults in two parent and one parent families experiencing certain difficulties or deprivations

Characteristic	Two parent	one parent families			All
		Unmarried and separated mothers	widowed and divorced mothers	All lone mothers	
Not owner occupier	77	(96)	(86)	(91)	(90)
Structural defects	61	(87)	(67)	(77)	(78)
Household in poor or very poor housing					
Household with too few bedrooms	54	(61)	(57)	(59)	(57)
Fewer than 6 consumer durables in list of 10	53	(52)	(43)	(48)	(51)
No holiday away from home in last 12 months					
No evening out in last fortnight	41	(74)	(71)	(73)	(73)
Moderately or severely deprived according to 8 criteria (3+)					
Total	100	100	100	100	100
Number	392	23	21	44	49

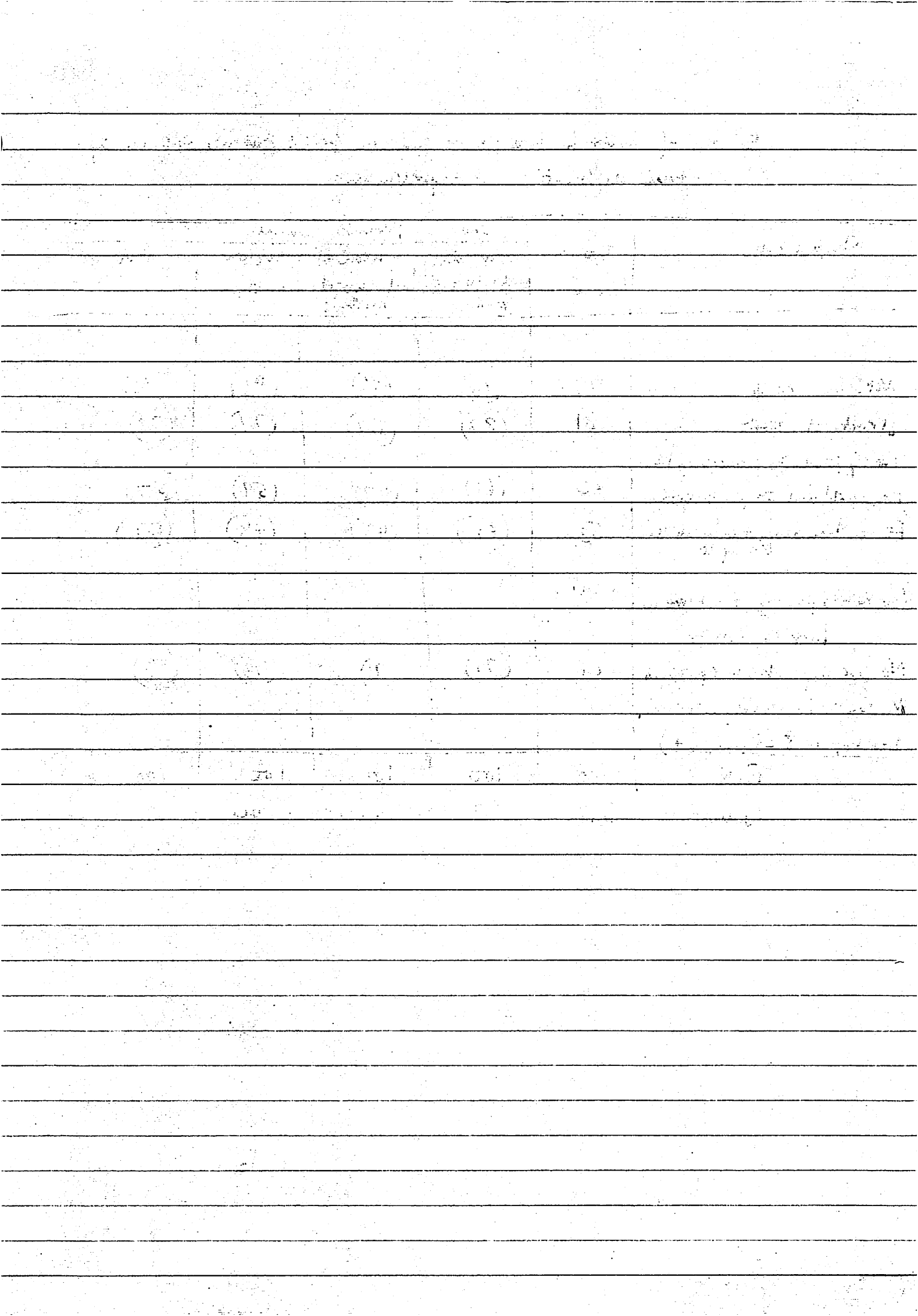


TABLE 1
 Per cent of adults in two parent and one parent families
 experiencing certain difficulties or deprivations

Characteristic	Two parent	One unpartnered and separated mothers	Parent and divorced mothers	All lone mothers	All
Additional accommodation wanted	63	63	38	59	37
Structural defects	63	63	59	59	57
Household with too few bedrooms	70	57	56	54	54
Fewer than 6 furniture-drawers in last 12 months	57	68	39	42	42
No safe place for child to play (age 1-10)	68	74	63	65	65
Not had holiday away from home in last 12 months	74	75	76	76	76
Not had birthday party (aged 3-14)	75	75	81	82	82
No pocket money (aged 5-14)	41	41	48	47	47
Moderately or severely deprived according to 8 criteria (score 3+)					

653

91

96

continued... at the end of the line...

...the end of the line...

100

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100

Percent of households with net disposable income last year expressed
as a percent of the State's poverty standard.

under 100	12	24.4	55	28.6	4 28
100 - 139	11	22.4	40	20.8	
140 - 199	17	34.7	65	33.9	
200 +	9	18.4	32	16.7	
	49	100	192	100	

Source: Tables and 39 of Special Areas series (Hazel

1. $\frac{1}{x^2} = x^{-2}$
 $\frac{d}{dx} x^{-2} = -2x^{-3} = -\frac{2}{x^3}$

#	1	2	3	4	5
	x^{-2}	x^{-1}	x^0	x^1	x^2
	$\frac{1}{x^2}$	$\frac{1}{x}$	1	x	x^2
	$-2x^{-3}$	$-x^{-2}$	0	1	$2x$
	$-\frac{2}{x^3}$	$-\frac{1}{x^2}$	0	1	$2x$

2. $\frac{d}{dx} x^3 = 3x^2$
 $\frac{d}{dx} x^2 = 2x$
 $\frac{d}{dx} x = 1$
 $\frac{d}{dx} 1 = 0$

people in one family
 under 100 49 31% 49 38%
 100-139 + 37 55% 37 66%
 Total 86 130

income of income unit
 as % to SB.

265,000

Income	Family	Child	Age	Count
under 100	14	35	0-4	32
100-139	13	24	5-9	39
140-199	17	29	10-14	25
200-299	8	10	15-19	9
300+	3	4	20-24	6
	55	102	25-29	1
	5	10	30-34	2

Family	Child	Count
0 M	115112	7
1 Self	163112216212	12
2 Div	12111114	10
3 Wid	214112422	10
4 Unm	11111121215	12
		50
Family	Child	Count
1	4111111111111111	17
2	1111111111111111	29
3	1111111111111111	9
4	1111111111111111	4
		60

eligibility SB
 0 Family
 1 eligible
 2 eligible
 3 eligible
 4 eligible

1	4111111111111111	17
2	1111111111111111	29
3	1111111111111111	9
4	1111111111111111	4
		60

744 man } 3028
 741 fem }

16 Un. won - 4 with ~~un~~ cohabiting?
 92 m. 13 Sep
 23 f. 11 Div
 1672 chil. 13 Wid - ~~excl~~ cd incl cohab.
 15 Single ma - could incl self m.
 68

1553
 809 est. families

7.2

Only those with chil = 1555

If female and married
 male + married

023 m status.

female Unm
 Sep
 Div
 Wid

60 (1 p. fams) 113
 112 - of which 20 fatherless (excl 3 minored)

Sch. child.

Add to 4. 1

Chil not coded 4 or 5

Excluded 3 coded 5 in a motherless family aged 19, 18 & 17 who appear to be early.

104 1, 1, 1, 1, 1

18 1

Included 1 both parents dead in inc unit with fatherless fam + other chil.
 1 in father less ^{inc unit} with 1 other child - appears to be minored 12 not 4 (aged 15)

19, 18, 17 counted in 5.

	Mother	Father		
0 m	⑦	1	X 8, 9, 4, 1, 5	65
1 Sep	⑧	11		105
2 Div	⑨	111		90
3 Wid	⑩	111 ⑨		100
Unm	⑪			90
	⑫			80
	57			105
				455
				(535.)

Finer p. 25 "increased popularity of marriage"

"Among women born in various 19th century quinquennia, a steady proportion amounting to 860-880 in each 1000 had married by the ages of 50-54 years. By contrast, a more sophisticated multiplicity ~~and~~ calculation based on the marriage registrations of 1951-1955 showed that as many as 945 women in each 1,000 (that is, some 75 in each 100 more than in the Victorian period) would be likely to marry before they were 50."

95% m
96% fem
p. 25.

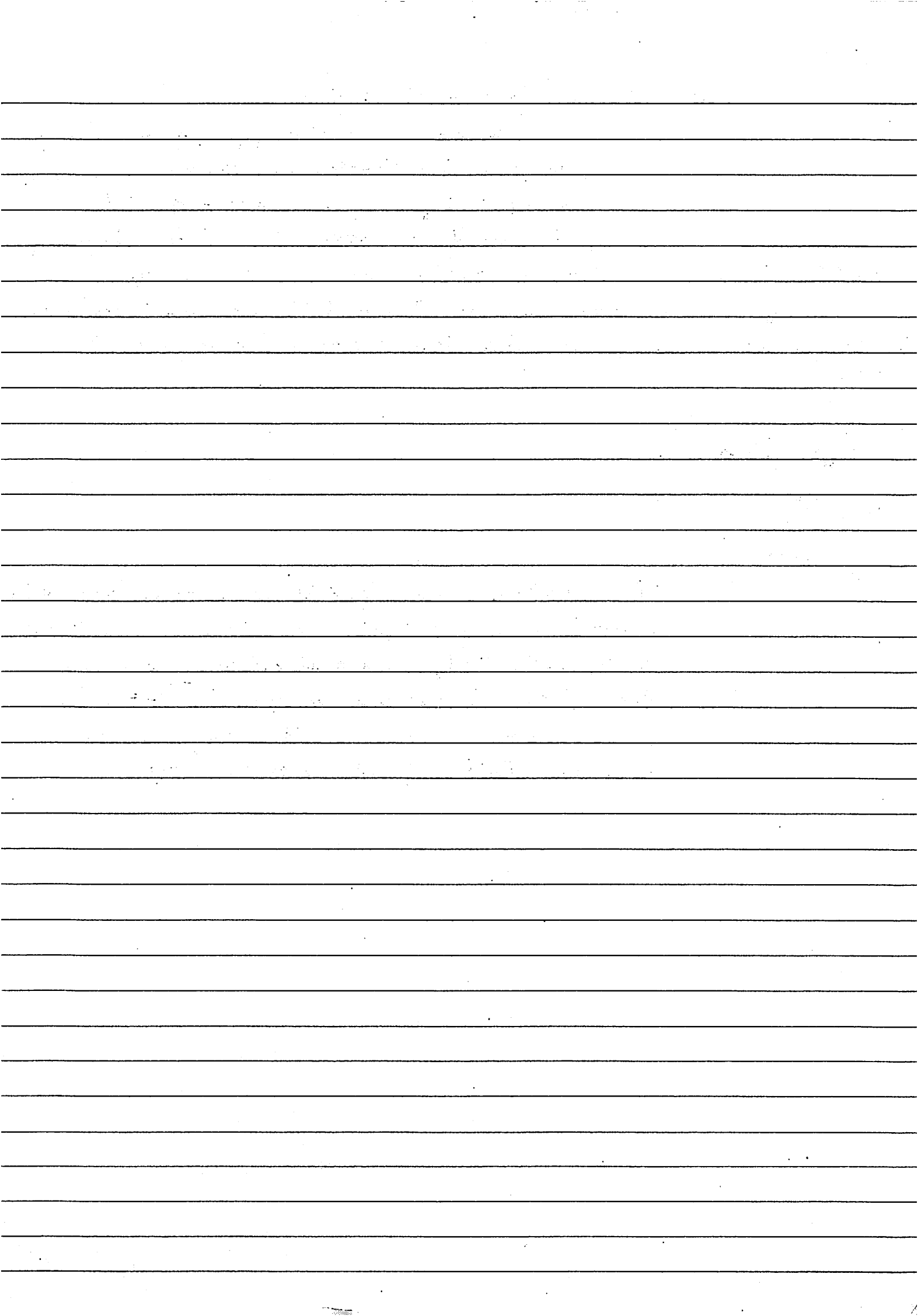
Marriage 1901-5
27
25
23

Fewer women children
16% 1920-24 m. in period
9% est (1951-55) m. in period

Fewer only child
21.0%

18.0%
More 2, 3, 4 & 5.

"A large number of one-parent families resulting from divorce survive as such for relatively short periods because they are reconstituted as two-parent families by second marriages. Between two-thirds & three quarters of divorced persons marry again. ~~But~~ The younger the spouse at the time of divorce the greater the speed and likelihood of another marriage." p. 63.



Why means test?

620,000 fams.

300,000 f. fams not drawg SB

of whom 100,000 = widows fams

200,000 others.

about 15% of 300,000 estm to have neg. net resources.

252,000 f. fams receivg SB 219,000 no capital.

In 1971

201,000 received SB

43,000 incomes below SB.

72,000 £0-£5 above SB level.

184,000 £5+ SB level.

500,000

} mostly not f. time employees.

} 21,525 get FIS

} 119,000 empl. f. time

% SB week
 106 under 100
 140 25% 20
 84 250 50
 12
 4

(3/50 under 100)
 under 140 last wk + last yr
 in or out

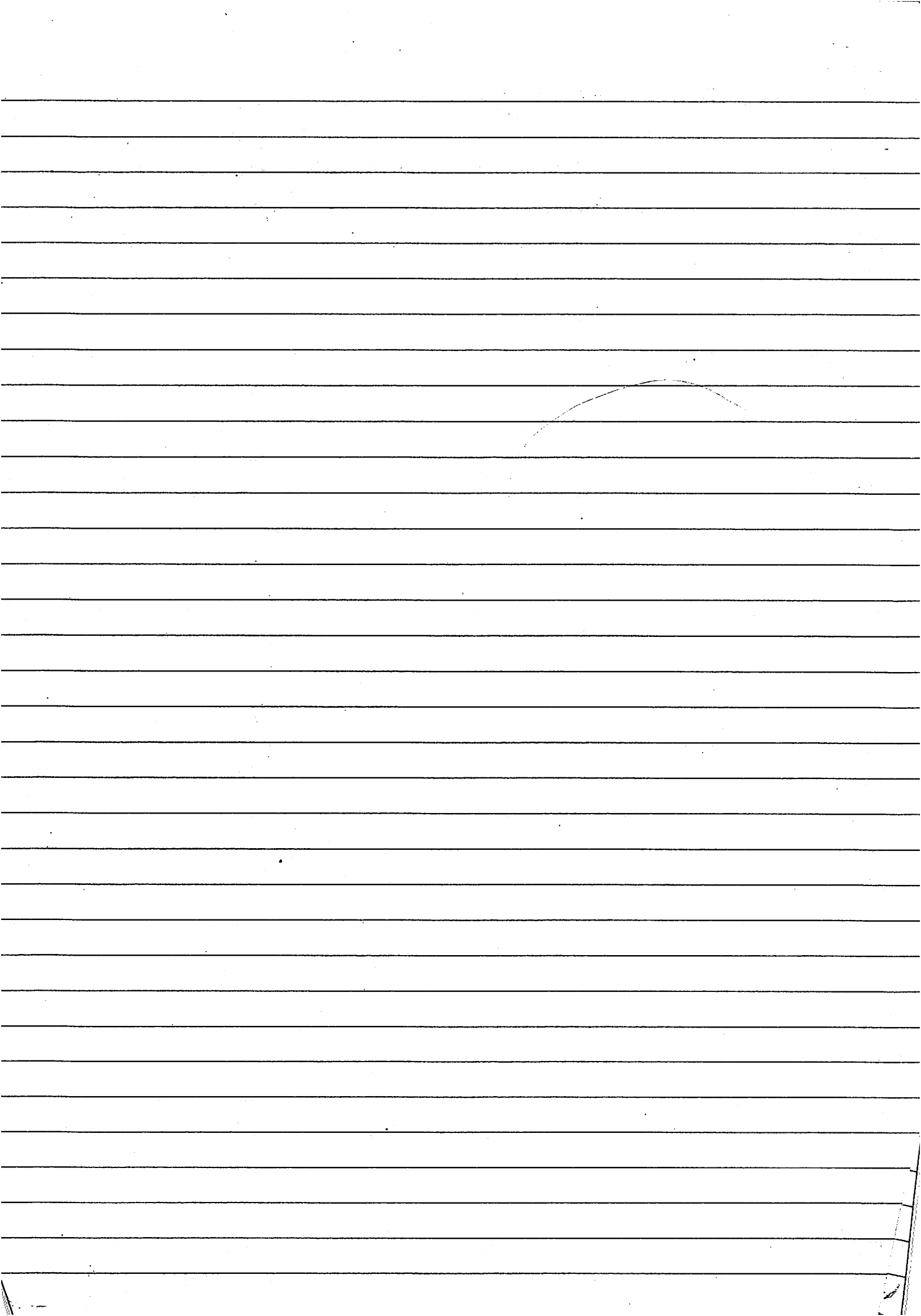
140 22
 49 under 250
 4 250+

Individual		Inc. % SB last yr.			
		4	6	8	9
under 100	28.6	15.4	44.3	14.6	25.5
100-139	20.8	19.2	10.0	26.8	30.9
140-199	33.9	30.8	21.4	51.2	38.2
200+	16.7	34.6	24.3	7.3	5.5
	100			41	55
	192	26	70		
		243	528	423	475

Ore P Farm

William Goode

demonstrated the inverse relationship between class position & divorce rates & gave an essentially economic explanation of it



Phil. ~~Fam Status Table~~

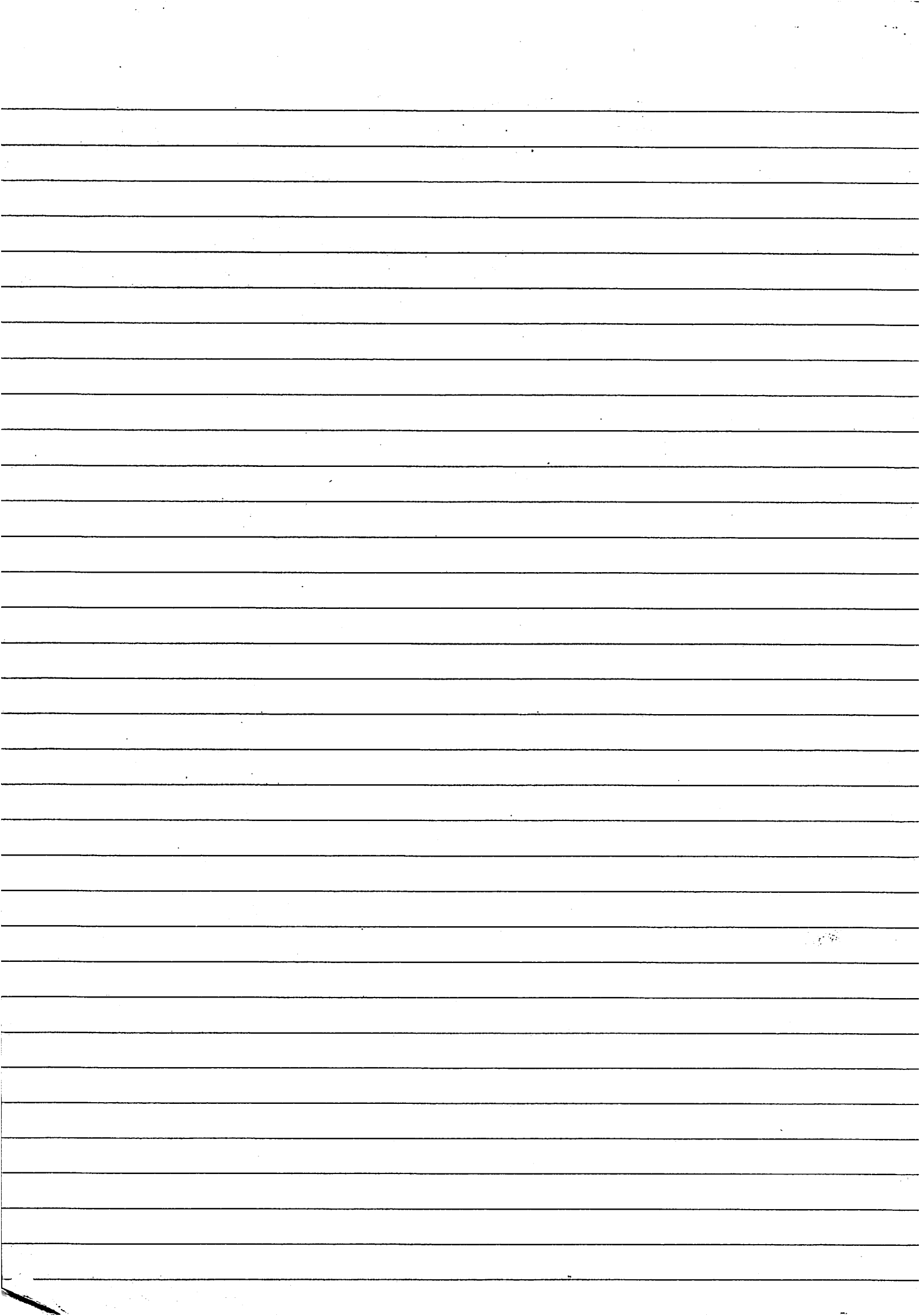
VAR 065. Nos v. Small for income with assets
See One Parent Families

Tab No. 27

① only 1209 compared 1553 total

② Is it partly because 2nd code = £1-99 and 3rd £200-999

Check 064 too?



38 worked of whom ~~28~~ 9 worked ^{under 30 hrs} part-time
 57% manual compared 52% married two parent fams.

↓
 Altogether ~~58~~ ^{one mother} ~~income as % 58.~~ certainly worked = 57% $\frac{21}{53} \frac{30}{40} + = 40\%$

of m. women $\frac{252}{738} = 34\%$ $\frac{103}{738}$ m. women = 14%

28% owner occs

57% two parent.

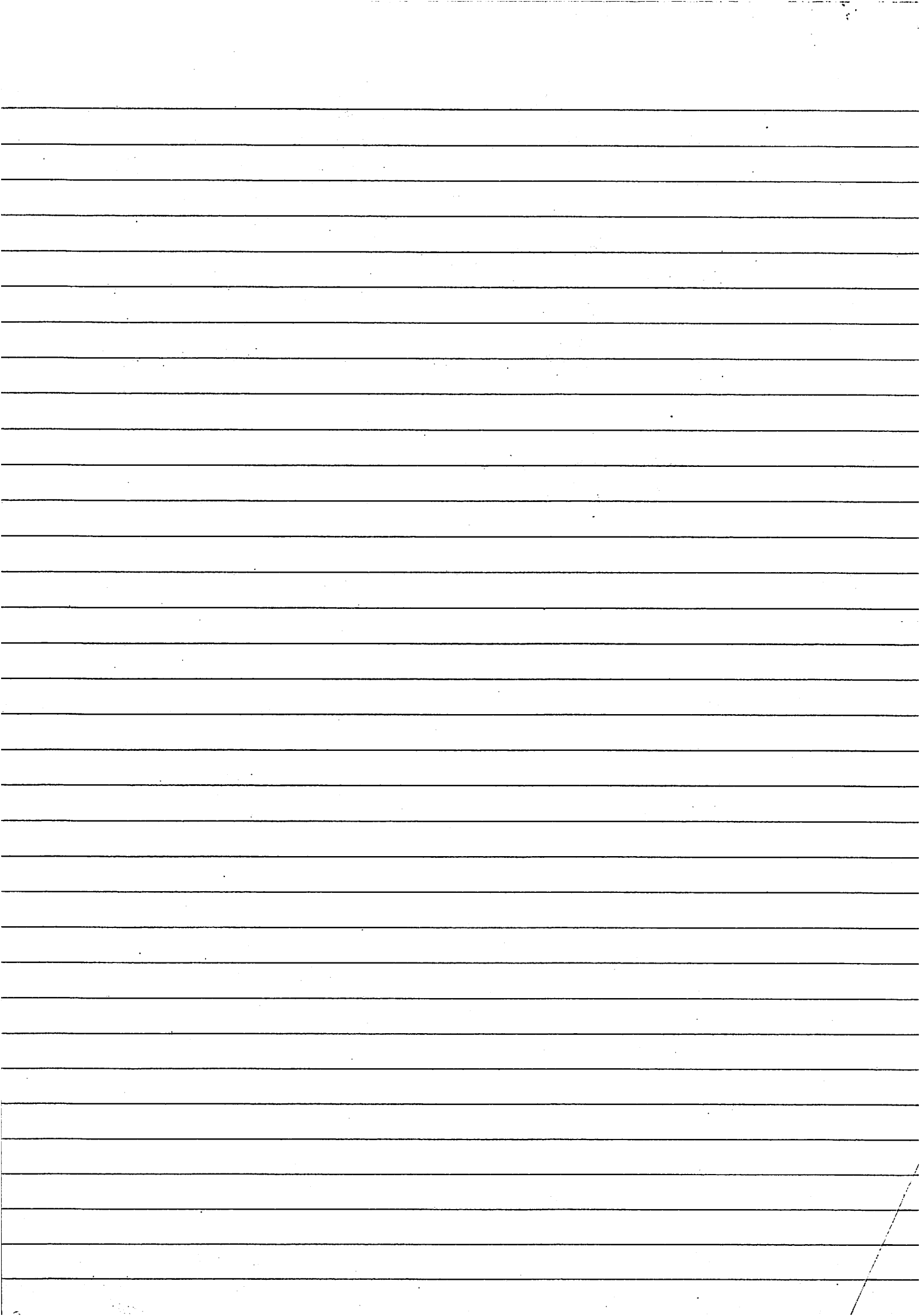


TABLE 2

Under
100

Under 100	28	29	77	6	Single more units.	7.3%	6	73
10-139	19	20	35	26	105		25	330
140-199	31	33	55	41	370		42	546
199-299	12	12	26	920	585		20	262
300+	6	6	98	7	281		7	97
	96	100	134	9100	104			1308
					1445			

of 96

1	2	3
27	0	1
10	7	2
9	9	13
6	2	4
3	3	0
55	21	20

~~1345~~
1445
~~1223~~

1	2	3
96	4	5
313	38	19
429	94	62
216	43	22
.79	21	4
1133	200	112

144⁵

3% for
10% poverty
79% child poverty
7% poverty
24% margin
1/4 200% +

short-term ni + child care all

1. Policy going back to NC for the Union Mother & her Child, 2 F. Family allowance

2. Problems to be solved: ~~components~~ Components of benefit

- 2 relationship of benefit (or components) to ^{rest of income structure} ~~the system~~ ^{other incomes (incl ni system)}
- e.g. equity with 2 parent low income families, tied into ^{other benefits} ~~the system~~ ^{to ensure equitable treatment}
- (a) level of benefits
- (b) contributory/non-contributory
- 3 ~~temporary/permanent (qualifying period)~~
- 3 ~~Definition of one-p. family status~~
- 4 ~~Recovery of benefit & maintenance pay~~
- (a) temporary/permanent (qualifying period)

4 Recovery of maintenance payments

5 Possible recovery of benefit in part or whole from rich.

3. Problem of two-edged gain - 'Relativity' GMA self administ

A view of social policy.

By giving them separate status may confirm inequality of system.

4 Poverty

5. Components

compensate for loss of wage-based family income
in women work

Do Temporary loss of housekeeping allowance for upkeep of home & care of children

child



Non-contributory benefit

Temporary loss of housekeeping allowance for upkeep of home and care of children
 or temporary loss of care of one's children by a spouse

[Handwritten flourish or signature]

wife)
 hus)

loss of housekeeping allowance for upkeep of home & care of children
 loss of care of one's children by a spouse

Allowance — upkeep of home
 maintenance of children
 care or supervision of children
 accommodation

Child & child care allowance (Not. covered for the unmarried mother & her child)

short term n.i. benefits
 + child care allowance

- like wid m allowance free of earnings rule

also Wynia Fatherless family allowance (higher rate)

wid m rate for child
 + child care allowance

but non-contributory
 maintenance recovered separately.

①

It was only ^{when} ~~because of~~ CTA's weren't universal that they helped the poorest groups

~~Child~~ inevitable risk for a child 2 p fam

1. Child benefits ←

2. Child care allowance from m paps & a ←

3. Additional one p. allowance ←

day care facilities

✓

Withdrawing tax relief from ~~mar~~ allowances from middle-aged couples throws up the problem of married women in some parts of the country being unable to get work. Should a long term policy give them unemployment benefit in consequence

