I.

Background.

Since the turn of the century studies of poverty and living standards, even when local in character such as those of Booth (1) and Rowntree (2), have often played a major part in social policy formation. Thus it was a modified version of Rowntrees' subsistence standard that was adopted as the scale rate for National Assistance and later Supplementary Benefit. (3) The return to York by Laver and Rowntree in 1950 (4) and their findings that only 1½% of the sample were living in poverty, compared with 18% in Rowntree's 1936 survey, (5) reinforced the generally held belief that the 'Welfare State' had largely overcome the problem of poverty. It was not until 1965 and the publication of The Poor and the Poorest (6) that this view was strongly challenged, when, as a consequence of a secondary analysis of official ~~det~~ income and expenditure data, it was estimated that about 14½% of the population were living in poverty. The authors defined poverty as the official subsistence rates operated by the National Assistance Board with adjustments for various additions and disregarded income. They recognised this measure of poverty as being neither ~~ideal~~ ideal nor objective but as having the merit of being 'the official operational definition of the minimum level of living at any particular time'. (7) Two years later a similiar official survey broadly confirmed their findings. (8)

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(1) Booth, C., Life and Labour of the People in London. Macmillan, 1902.

(2) Rowntree, B.S., Poverty: A study of Town Life. Macmillan, 1901.

(3) Seehbohm Rowntree was a consultant to the Beveridge enquiry published as Social Insurance and Allied Services. H.M.S.O Cmnd 6404,1942.

(4) Laversm C.R., and Rowntree,B,S., ~~POVERTY~~ And The Welfare State. London Longmans, 1951.

(5) Rowntree, B.S., Poverty and Progress. London, Longmans 1941.

(6) Abel-Smith B., and Townsend. P., The Poor and the Poorest. London, Bell 1965.

(7) Abel-Smith B., and Townsend. P., ibid p.17.

(8) Ministry of Social Security. H.M.S.O. 1967. ~~CIRCUM~~stances of Families.

Background.

Since the turn of the century studies of poverty and living standards, even when local in character such as those of Booth and Rowntree, have often played a major part in social policy formation.[1] [2] Thus it was a modified version of Rowntree's subsistence standard that was adopted as the scale rate for National Assistance and later Supplementary Benefit.[3] The return to York by Laver and Rowntree in 1950 and their finding that only 1½% of the sample were living in poverty, compared with 18% in Rowntree's 1936 survey,[4] reinforced the generally held belief that the 'Welfare State' had largely overcome the problem of poverty. It was not until 1965 and the publication of The Poor and the Poorest[5] that this view was strongly challenged, when, as a consequence of a secondary analysis of official income and expenditure data, it was estimated that about 14% of the population were living in poverty. The authors defined poverty as the official subsistence rate operated by the National Assistance Board with adjustments for various additions and disregarded income. They recognised this measure of poverty as being neither [illegible] nor objective but as having the merit of being 'the official operational definition of the minimum level of living at any particular time'.[6] Two years later a similar official survey broadly confirmed their findings.[7] [8]

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(5) Rowntree, B.S., Poverty and Progress. London, Longmans 1941.

(6) Abel-Smith B., and Townsend. P., The Poor and the Poorest. London, Bell 1965.

(7) Abel-Smith B., and Townsend. P., ibid p.17.

(8) Ministry of Social Security. H.M.S.O. 1967. Circumstances of Families.

In 1968-69 a National sample survey was carried out under the direction of Professors Abel-Smith and Townsend to attempt to (i) measure the overall incidence of poverty and (ii) to re-define it in terms relevant for the present day. Their belief was that poverty can only be objectively defined and the definition consistently applied in terms of the concept of relative deprivation. When individuals or groups in society lack the resources to participate in the activities, have the living conditions and diets customary to the average in that society, then they can be judged to be in poverty.[1] It was to one of the areas in the 1968-69 sample that this small study returned.

The Sample and Fieldwork.

Appendix I explains how the original sample was drawn. The area of the present survey was one of four specially selected by criteria indicating there would be a high incidence of low income households. A preliminary visit to the area revealed extensive demolition had taken place and to achieve the intended number of approximately twenty interviews, a sub-sample was drawn from the 158 households interviewed in 1968. Every third household was selected producing the following results:

SAMPLE		53		
less non-effective addresses:				
demolished	16		30%	(of total addresses)
moved	8		17%	" " " "
committed suicide	1			
total	25	25		
Effective addresses		28	53%	" " " "
Refusal	1			
Too ill to be interviewed	1			
Interviewed but found on comparison to be a different household than in 1968	2			
Non-contact	4			
Total non-response	8	8	28%	(of effective addresses)
Completed interviews	23	20	72%	" " "
		28	100%	" " "

(1) For a full discussion see : The Concept of Poverty Townsend P (ed) paper by P. Townsend 'Measures and Explanations of Poverty'.

The author trained and supervised the interviewers for the original study and three of the follow-up interviews were in households previously visited by the author. This could result in bias, but it was not observed that these three interviews were any more productive than the other seventeen. Lack of resources compelled the follow-up to be confined to the householder and his dependents rather than every member of the household. Interviews varied in length from one to three hours. Once it had been explained that the purpose of the study was to bring information collected in 1968 up to date and compare living standards there was little difficulty in obtaining an interview.(1)

Some characteristics of the respondents.

There were sixty-seven dependent children in 1968 and sixty-two in 1972. Forty three were schoolchildren in 1968 and fifty eight in 1972; twelve at secondary school in 1968, twenty-one in 1972. At two addresses there was a man living alone at both dates. Four households in 1968 and three in 1972 were without a male head. There were eight households in 1968 and seven in 1972 where the head was in full time work, five having been in employment at both dates; the remainder derived their income from State Benefits at both dates.

Income Data

Income was defined as the 'take home' pay; details of deductions were also obtained. This was checked to see if this was the usual amount; if it was not then the highest and lowest pay during the previous twelve months, and the reasons for variation was asked for. Variations in income from State benefits was also collected. The rate of pay of those who had worked was also obtained. ~~Some additional notes on the Income Data are given at Appendix 'C'.~~

---

(1) The main difficulty was caused by the demolition, as much time was spent in locating addresses. It was originally hoped that households which had moved would be traced but lack of financial resources prohibited this being done. A letter from the local housing manager is reproduced at Appendix 'B' indicating that the results of this study could perhaps have been improved had his offer been pursued.

The Area;

Entwined by the River Irwell and the terminal skeins of two main railways, the area was described by Engels in 1845 as a 'mass of courts and alleys in the worst possible state'.[1] Later Robert Roberts wrote 'it must have become for Engels the very epitome of all industrial ghettoes, the 'classic slum' itself!'[2] Recently it has acquired estates of council flats and much has been done to improve the atmosphere. Yet all the respondents except the two living furthest from the river found it still dirty, smoky and foul smelling.

(1) Engels. F., The Condition of the Working Class in England. : Panther, London. 1969 - Page 95.

(2) Roberts. R., The Classic Slum : Manchester University Press. 1971 Page 2.

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(1) Engels. F.. The Condition of the Working Class in England. : Panther, London. 1969 - Page 95.

(2) Roberts. R.. The Classic Slum : Manchester University Press. 1971 Page 2.

II. Poverty and Income 1968 - 1972.

Subjective descriptions of poverty as lack of food, heating and lighting, and being unable to meet childrens needs were given by three-quarters of the respondents at both dates. In 1972 others described it simply as 'The way we live'. Mrs G in 1972 described poverty as 'Robbing your own gas meter for £4 to pay the rent - you can't degrade yourself no lower than that, can you? It's a trap, you're cornered, you risk jail, but if you put the money back and don't pay the rent you risk eviction.'

The Supplementary Benefit (SB) level has been used as a measure of poverty on the grounds that 'it represents the level approved by Parliament below which, in general, people not in full time work may look to the State for ~~help~~ financial help'.(1) Comparison of income with SB scale rates(2) therefore enables the construction of a measure of income relative to the official definition of needs. This will be referred to, for convenience, as the Poverty Index. on which a value of 100 corresponds to the SB level for a household.

Housing costs, with certain exceptions are met by the Supplementary Benefits Commission (SBC)(3) and SB therefore represents net disposable income from which housing costs must be met. For earned income therefore the Poverty Index is derived from income after the deduction of tax, national insurance and graduated pension contributions, travelling expenses to work and regular expenses such as tools and overalls.(4)

---

(1) DHSS Statistical Report Series 14. Two Parent Families. : HMSO 1971, page 2.

(2) A full explanation of how scale rates are assessed is given in Supplementary Benefits Handbook (Revised April 1971) HMSO.

(3) The method of calculating rents and housing costs is given in SBC Handbook (ibid) Paras 34 - 48.

(4) The calculation of SB entitlement for those in work would not necessarily be the amount that would be paid by the SBC if it had actually been claimed, for, if the total allowances for the family exceeds the 'normal' earnings then the claimant might be 'wage-stopped'. An explanation of the method of computation of the 'wage stop' is given in Poverty Pamphlet No.2 CPAG.

Reports of the effects of the 'wage stop' can be found in two studies:
The Administration of the Wage Stop. SBC report HMSO 1964.
The Administration of the Wage Stop. Ruth Lister, Poverty Pamphlet No 11. CPAG.

Table I shows the Poverty Indeces of the twenty households at both dates.

TABLE I
POVERTY INDEX.

Poverty Index	Number of Households 1968 Employed	Number of Households 1968 Not Employed	Number of Households 1972 Employed	Number of Households 1972 Not Employed
Below 90%	1	-	-	-
90 - 99	-	7	-	6
100	-	2	-	1
101 - 110	-	1	1	3
111 - 120	1	2	1	1
121 - 140	3	-	1	1
141 - 160	-	-	1	1
161 - 180	1	-	2	-
181 - 200	2	-	-	-
201 - 240	-	-	1	-
Total Households	8	12	7	13

Excluding one family which had changed from a fatherless to a two-parent family in 1972, the mean index of the other nineteen rose slightly from 118 in 1968 to 121 in 1972. Eight households were below 100 in 1968 and six in 1972, five of these being below at both dates. Eight households were in receipt of Supplementary Benefit in 1968 and 1972.

Figure I (overleaf) shows the greatest improvement as from 102 to 239, this was due to the return of the employed husband of Mrs M., separated in 1968 but reconciled in 1972. Of the two other improvements, one man was working at both dates and the other only in 1972.

Higher war disability pension rates and the introduction of Invalidity Pensions, with the accompanying right for a wife to earn up to £9.50 a week before reduction of dependents allowance, led to improvements for two households. Another improvement was for a casual dockyard worker with an income of 86 in 1968. Recurrent bronchitis caused him to cease work in 1971, and his income in 1972 was 101.

Table 1 shows the Poverty Indices of the twenty households at both dates.

TABLE 1

POVERTY INDICES

Poverty Index	Number of Households 1968 Employed	Number of Households 1968 Not Employed	Number of Households 1972 Employed	Number of Households 1972 Not Employed
Below 90%	1	-	-	-
90 - 99	-	7	-	6
100	-	2	-	1
101 - 110	-	1	1	3
111 - 120	1	2	1	1
121 - 130	3	-	1	1
131 - 140	-	-	1	1
141 - 150	1	-	2	-
151 - 200	2	-	-	-
201 - 240	-	-	1	-
Total Households	8	12	7	13

Excluding one family which had changed from a tabberless to a two-person family in 1972, the mean index of the other nineteen rose slightly from 112 in 1968 to 121 in 1972. Eight households were below 100 in 1968 and six in 1972, five of these being below at both dates. Eight households were in receipt of Supplementary Benefit in 1968 and 1972.

Figure 1 (overleaf) shows the general improvement as from 102 to 132, this was due to the return of the employed husband of Mrs N. separated in 1968 but reconciled in 1972. Of the two other improvements, one man was working at both dates and the other only in 1972.

Higher war disability pension rates and the introduction of Invalidity Benefits, with the accompanying right for a wife to earn up to £2.50 a week before reduction of dependants allowance, led to improvements for two households. Another improvement was for a casual dockyard worker with an income of £0 in 1968. Recurrent bronchitis caused him to cease work in 1972, and his income in 1972 was £0.

Of five households whose position had worsened three heads were working at both dates and two had become unemployed, one receiving an Invalidity Pension and the other attending an Industrial Rehabilitation Centre.

Eight of the nine households with little change of Index were dependent on state benefits and one waa unemployed at both periods. Of six housewives working in 1968 four were unemployed but seeking work in 1972, three of them now living at a lower index. Four were working in 1972 and two had worked intermittently.

Employment Status.

The employment status of the twelve households in 1968 and thirteen in 1972 where the head was not in full time work was as follows:

	1968	1972
Unemployed	6	4
Sick	1	2
Sick and registered as disabled	1	4
Widows pension	1	1
Deserted mother in receipt of SB	2	1
100% war disability pensioner	1	1
	12	13

Of the six men who were unemployed in 1968 three were again unemployed in 1972; one was receiving an Invalidity pension and one was sick awaiting admission to hospital. Only Mr. T. who is epileptic was registered as disabled in 1968; by 1972 a further three men, all chronic bronchitics, were on the register. A divorcee was sick at both dates and an outpatient at a psychiatric hospital in 1972.

Seventeen households had a male head of whom fifteen were available for work in 1968 and twelve in 1972. Thirteen had known some employment in the four years but only three continously. Only two men had been offered jobs by the Labour Exchange, one a clerk made redundant by a takeover, as a night-watchman at 15p an hour seven nights a week, twelve hours a night. 'I dare'nt use the language to you I used to them - it would have been like going to prison every night of the week'.

COMPARISON OF POVERTY IN

FIGURE. 1.

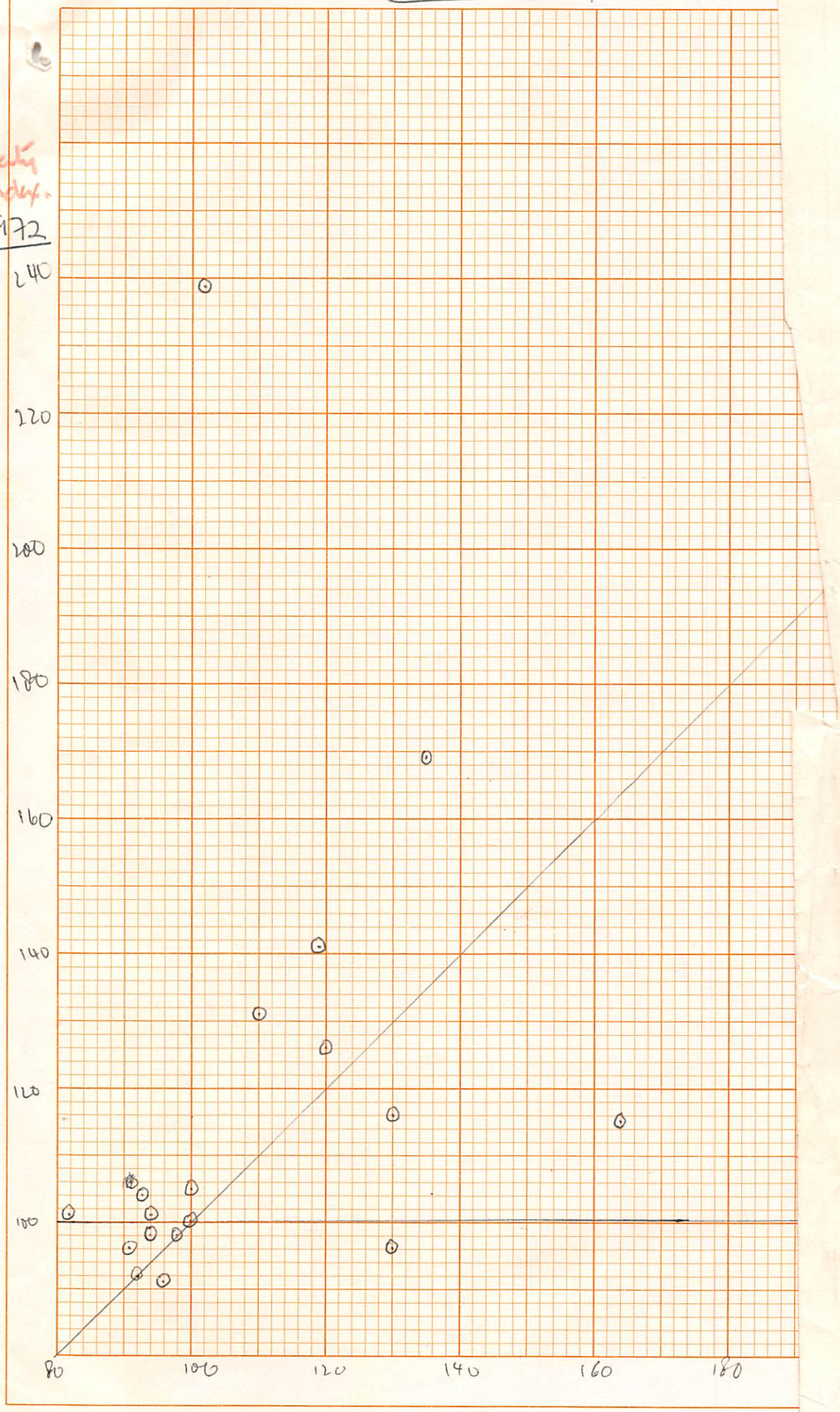

Table II shows the gross earnings of the five men employed both in 1968 and 1972 and their relationship to average male industrial earnings.(1)

TABLE II

Gross earnings of those employed 1968 and 1972 as % of average industrial earnings

HOUSE HOLD	Gross earnings		Earnings as % of Average Industrial Earnings		Hours worked		Gross Earnings plus Family allowances plus FIS* as % of Avge. Ind. earnings.	
	1968	1972	1968	1972	1968	1972	1968	1972
	£	£						
C	12.20	21.01	53	63	40	40	60	76**
H	21.35	25.50	92	76	38	40	92	76
I	24.30≠	26.99≠	106≠	~~85~~ 81≠	68≠	52≠	122	92
L	30.00	20.90	131	63	108	42	147	93**
R	16.39	29.48	71	88	38	49	79	99

* Family Income Supplement, introduced August 1971.
** In receipt of Family Income Supplement.
≠ includes earnings from and twelve hours at, a second job.

Table II shows an improvement for two men and a worsening for three relative to (i) average gross industrial earnings and (ii) average gross industrial earnings plus family allowances and Family Income Supplement.(FIS). FIS of £3.60 per week did not prevent the ~~proportion~~ percentage of Mr. L. falling to 93 in 1972 from ~~122~~ 147 in 1968, when he had worked 108 hours. Changes in employment and reduction in opportunities for overtime accounted for the changed proportions of average Industrial earnings.

Returning to the poverty indices of these households, it would appear that there had been little overall change in the four years; only six households had improved their position to any marked extent and eleven households were below 110 at both dates. But income is only one measure of living standards. A family may have savings or assets to fall back on, but for these families they were too few to cushion any shortfall of income.

(1) Average weekly earnings of manual workers, October 1968 : £23 Average hours: 46.4
" " " " " " June 1972 : £33.3 " " 45.6
(source: Department of Employment Gazette Table 127 August 1972 and Monthly Dégest of Statistics June 1972 Table 164)

Two unmarried men had £150 savings in 1968. Mr. S had increased his to £240 during a period of employment, Mr O had drawn £50 and sold jewellery for £25 to meet living expenses. No other households had savings in 1968 or 1972. Mr. N was buying his home in 1968 for £400; in 1972 it had been compulsorily purchased and was overdue for demolition. The amount of compensation or when it would be paid, had not been disclosed to Mr. N.

Eight households in 1968 and nine in 1972 had outstanding Hire Purchase debts, six and five respectively being behind with payments. A debt of £150 to a money lender in 1968 had been cleared by 'working all the hours God sends'. The war disabled pensioner owed £200 to a money lender in 1972.

Rent arrears in 1968 ranged from two to four weeks for four households to twelve months for one. The latter reduced from £104 to £12 over the four years, but the others had fallen further behind by one or two weeks.

Most of the families lived at regularly low standards, from which they could be rescued only fleetingly by the hope of winnings from Bingo or football pools. One housewife had won £50 in 1968, used 'to fit out all the kids', another had won £60 in 1972 used to spend a holiday with relatives whilst £7 won by Mrs K had been saved 'to give the lad a start' when he left detention centre.

Life at and around the margins of the poverty line had, as Figure I shows, remained stable for eleven of the households, and for the sample as a whole there had been little change. Periodic sickness in 1968 had become chronic for some and job finding continued to be difficult. Savings and assets were too small to have much affect on living standards, and debts remained roughly the same.

The next section will attempt to examine whether there was corresponding evidence of deprivation in some aspects of living styles.

III. Deprivation

It has been suggested that relative deprivation might be measured by a number of indicators 'based on activities and customs which are common for the majority of the population'.(1) In an attempt to show some of the forms of deprivation a list of indicators has therefore been selected. A score of one has been given for each indicator that applies. By this method a high score would correspond with greater deprivation, whilst a score of zero would mean that in respect of these selected indicators no deprivation was found. The indicators are as follows; the right hand columns show the number of households scoring in 1968 and 1972.

	Number of households scoring	
	1968	1972
1. Housewife has not had a new coat in the past: three years Three years (1968), four years (1972)	13	11
2. Have gone all day without a meal from getting up to going to bed in the past two weeks.	5	8
3. Do not have fresh meat most days (most days = four days or more a week)	11	14
4. Buys clothes second-hand or from jumble sales.	10	12
5. Some members of household have inadequate footwear.	2	10
6. Gone to bed early in the past year because of shortage of fuel due to lack of money.	7	11
7. Not had a holiday in the past year (1968); past four years (1972) *	18	15
8. Milk per capita consumption is below the national average per capita consumption)	7	14
9. None of the household eat breakfast.	12	7

Table III overleaf shows individual household scores in relationship to the poverty index.

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(1) Townsend P. Concept of Poverty. Page 29.

* For items 1 and 7 the 1972 study asked for information for the past four years to cover the intervening period.

III. Deprivation

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	Number of households scoring 1968	1972
1. Housewife has not had a new coat in the past three years (three years (1968), [illegible] years (1972))	15	11
2. Have gone all day without a meal from getting up to going to bed in the past two weeks.	5	8
3. Do not have fresh meat most days (most days = four days or more a week)	11	14
4. Buys clothes second-hand or from jumble sales.	10	12
5. Some members of households have inadequate footwear.	2	10
6. Gone to bed early in the past year because of shortage of fuel due to lack of money.	7	11
7. Not had a holiday in the past year (1968); past four years (1972) *	18	15
8. Milk per capita consumption is below the national average per capita consumption)	14	14
9. None of the household eat breakfast.	12	7

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(1) Townsend P. Concept of Poverty. Page 29.

* For items 1 and 7 the 1972 study asked for information for the past four years to cover the intervening period.

TABLE III.

Scores on Deprivation Index for Individual Households.

1968				1972			
HOUSEHOLD (1)	Poverty Index (2)	Score on Deprivation Index (Maximum score, 9) (3)	Modified Score** (Maximum score 6) (4)	HOUSEHOLD (1)	Poverty Index (2)	Score on Deprivation Index (Maximum score, 9) (3)	Modified Score** (Maximum score, 6) (4)
A	92	7	5		92	9	6
B	119	7	4		141	5	4
C	120	5	3		126	5	2
D	100	4	3		105	7	5
E	130	3	1		116	4	2
F	94	7	4		101	8	5
G	91	5	2		96	6	4
H	192	3	2		174	2	0
I	200	5	3		147	7	5
J	115	3	1		131	7	5
K	96	6	4		91	5	5
L	164	4	2		115	3	3
M	102	4	5		239	2	0
N	82	4	2		601	6	4
O*	94	~~6~~ 3.	1		98	3	2
P	130	4	3		96	4	3
Q	93	6	3		104	6	5
R	135	3	2		169	1	1
S*	100	4	2		100	5	3
T	98	~~1~~ 9	~~0~~ 6.		98	9	6

** Excluding scores for items 7,8 and 9 on the list of indicators Page 11.

* No housewife so no score for item 1 " " " " " " "
maximum score therefore is 8 for Column 3 and 5 for column 4.

TABLE III.

Scores on Deprivation Index for Individual Households.

	1962				1972		
	Poverty Index	Score on Deprivation (Maximum score, 9)	Mobility Score** (Maximum score 5)		Poverty Index	Score on Deprivation (Maximum score, 9)	Mobility Score** (Maximum score, 5)
	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
A	92	7	5		92	9	6
B	119	7	4		141	5	4
C	120	5	5		126	5	2
D	100	4	3		105	7	5
E	158	3	1		110	4	2
F	94	7	4		101	8	5
G	91	5	2		96	6	4
H	192	3	2		174	2	0
I	200	3	3		147	7	5
J	115	3	1		151	7	5
K	96	6	4		91	9	3
L	104	4	2		115	5	3
M	109	4	3		239	2	0
N	82	4	2		101	6	4
O*	94	3	1		95	5	2
P	130	4	3		96	4	3
Q	93	6	5		104	6	5
R	139	3	2		149	1	1
S*	100	4	2		100	5	3
T	98	4.9	2.6		98	9	6

** Excluding scores for items 7,8 and 9 on the list of indicators Page 11.

* No necessity so no score for item 4. " " " " " " " "
maximum score therefore is 8 for Column 1 and 5 for column 4.

Table III shows that the meanscore for the complete list of indicators (Column 3) had increased from 4.7 in 1968 to 5.2 in 1972.

The breakfast, holiday and milk indicators may be regarded as reflecting personal preferences. If these are omitted, one is left with a modified scale (column 4) on which a score of zero should be achievable at SB level. The mean score on this modified scale was 2.9 in 1968 and 3.8 in 1972.

Both scales therefore show a deterioration in 'styles of living' but perhaps the most striking features are (i) that the number of households increasing their scores was nine on the complete scale and eleven on the modified scale and (ii) 174 was the lowest poverty index in 1972 to achieve the standard of living which SB rates are intended to cover.

~~Three samples were too small for individual indicators to be discussed.~~

Some responses to the individual indicators will be discussed.

New winter coat.

Thirteen of the eighteen housewives ~~and~~ in 1968, had ~~not had a new winter coat~~ not had a new winter coat during the previous three years; ten in 1972 had not had one in the previous four years. Moreover, eight of the housewives had not had a new winter coat for at least seven years, two of them adding that they had never had a new coat.

Gone all day without a meal.

Five of the housewives in 1968, and eight in 1972 had gone all day without a meal during the two weeks prior to the interview, four of them in 1968 and six in 1972 were in receipt of SB. Two housewives in 1968 and four in 1972 said their whole households had gone without meals, three in 1972 adding that it was a regular occurrence. A diabetic respondent at 98 level in 1972 had been in hospital following a coma, due, he felt to missing meals, he had drawn savings and sold jewellry to meet normal living expenses.

Fresh Meat most days.

Nine households in 1968 and six in 1972 had fresh meat on four days or more a week. Of those households living below the poverty line, two both in 1968 and 1972 never had fresh meat and two very rarely did so. There were

Marie Brown.

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Figure I.	Comparison of Poverty Index 1968 & 1972 of 20 Households.	between pages 7 & 9.

APPENDICES

Appendix A. A brief outline of sampling method of Original survey.

B. Letter from the Housing Manager.

C. Some notes on Hire Purchase experiences of some of the sample.

D. Extra Needs Payments, details of some applications. Action taken after the survey on behalf of some respondents.

MARIE BROWN. L.S.E.

AN INTERTEMPORAL COMPARISON OF SOME LOW INCOME HOUSEHOLDS.

This is a study of twenty families in an industrial town. They had been interviewed first in 1968 as part of a large national sample with no plan for a follow-up. Availability of the results of the original study provided the opportunity for this study, which had as it's objective an examination of changes in circumstances and economic experience which might provide some answers to the following questions:

(1) Did the degree of poverty change among these families between 1968 and 1972?

(2) What is the corresponding evidence of deprivation and what forms did it take?

(3) How far did families feel their poverty?

(4) Were means tested services effective in reducing poverty between 1968 and 1972?

This paper is divided into six parts. The first provides brief accounts of the background to the study, the sampling and fieldwork and a description of the area. The second and three subsequent parts attempt to answer the four questions posed above, and the discussion and conclusion will attempt to find some explanation of changes or lack of changes between 1968 and 1972.

nine households in 1968 containing 40 children, and eleven in 1972 containing 39 children, where fresh meat was only eaten on one or two days a week.

Jumble Sales and Second-Hand Shops.

Apart from the two single men, all of the households below the poverty line bought their clothes from jumble sales or second-hand shops at both dates. Altogether ten households in 1968 and twelve in 1972 bought their clothes in this way.

Adequate footwear?

There were two households in 1968 and ten in 1972 where not all members had adequate footwear. In 1972 three housewives only had sandals, one pair were moulded plastic. Mrs. T. was wearing a pair of fur lined boots she had been given. The day of the interview was very warm and Mrs T. complained of her boots 'drawing my feet', 'It's lucky they're three sizes too big she added.

Short of fuel.

Seven households in 1968 and eleven in 1972 had been short of fuel during the past year through lack of money. In 1972 five households added 'many a time' or 'often' or 'has'nt everyone'. This is a particular hardship, for this is an area where traditionally fires burn brightly on even a warm day. (1)

This question evoked memories of the previous Xmas for Mrs F. when she and her five children, living in a flat without an open fire, spent the holiday period and the five subsequent weeks, without fuel for heating or lighting or cooking. Gas and electricity had been cut off because of non-payment of bills.

Holidays.

In 1968 only one household had a holiday in the previous year. They had saved £100 in a holiday club and rented a caravan for a week. Unemployment in the intervening four years meant this was the last holiday they had been able to afford. Five households had a holiday during the intervening four years during times of employment. For one it had been the first holiday for fourteen

(1) Richard Hoggart describes the importance of keeping a good fire in Northern working class homes. The Uses of Literacy. : Pelican 1958. Page 23.

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years. Fourteen of the twenty households had not had a holiday for at least five years in 1972. Mrs T. said:

> 'Oh! yes last year. We saved and saved and put the money in that pot - we had to take it out sometimes but we always managed to put it back. Then the time came and we went to see 'Sound of Music' - oh! it was lovely; all the kids had ice cream. When we came out we passed that wallpaper shop on Market Street. We saw that picture up there (a wallpaper mountain scene stuck over the fireplace). We counted up and if we walked home we had enough money left to buy it. I got up early next morning and walked to the shop and got it. When you're fed up you can look at it and it reminds you of the beginning of the film, when she's dancing and singing on the mountains all free.'

Milk Consumption.

Per capita milk consumption had fallen in eight households, increased in six and remained the same in four and ~~remained the same in four, indicating a reduction which was particularly~~ noticeable in large families. There were seven households in 1968 and fourteen in 1972 where the per capita milk consumption was below the national average.(1)

Breakfast.

There were twelve households in 1968 and seven in 1972 where no members ate breakfast.

But these were not the only forms of deprivation, for example, eleven households were awaiting demolition in 1972 and experiencing difficulty in obtaining information on rehousing. Whilst fifteen households claimed serious structural defects in 1968 only four had received any repairs and eleven claimed additional defects in 1972. Twelve households in 1968 were overcrowded(1) and nine in 1972. None of the households had a garden.

All of the households paid for their gas and electricity by meters at both dates, in 1972 twelve of the eighteen households with Television paid for their sets and viewing by a scheme known as 'Telebank'.(2) All of these systems were considered a'marvellous way of saving'. Fear of having meters robbed was expressed by many and this had happened to three of the households in the week preceeding the 1972 interview. Two housewives had themselves broken into their meters to buy food. Whilst one housewife had 'lent' her meters to a friend in financial difficulty.

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(1) The national average per capita consumption of milk is 4.74 pints per week (all households). Source: Monthly Digest of Statistics No 318 June 1972 Table 50.

(2) Using the bedroom standard as a measure of overcrowding. For an explanation see: Housing in Greater London (Milner Holland Report) Page 81 Cmnd 2605 1968

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Although the quarterly repayments from the meters were eagerly awaited, one housewife commented in 1972 'by the time they've sorted out the washers and holy medals there's not often anything to come back'.

Clothing Clubs and Provident Checks[1] were used regularly by eleven households in 1968 and nine in 1972. Five housewives in 1972 saying it was the only way they could see of getting anything new for the children for 'Whit' and 'Holy Communion'.[2] Six of the nine housewives using this method of buying clothes in 1972, expressed extreme dissatisfaction with both the quality and the price of goods, but all seemed to feel that this form of buying was the only one open to them and therefore inevitable.[3]

Summary

Styles of living seemed to have deteriorated over the four years. Whereas dependence on second hand clothes was much the same at both periods, the number of households without adequate footwear ~~forewharply~~ rose sharply from two to ten. The number of households short of fuel had increased by half, as had the number sometimes going without a meal all day, although children had fresh meat to about the same extent in each period. The number having breakfast had increased by half.

The next section will examine how the respondents themselves saw their situation.

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(1) The profits of Provident Clothing Ltd. rose by 37% in the first half of 1972 (Guardian 17/9/72) suggesting a possible relationship between increased use of Clothing Clubs and increased Unemployment.

(2) The importance of new clothes for Whitsuntide in Northern working class districts is described by Richard Hoggart in 'The Uses of Literacy' Page 19. op.cit.

(3) Hilary Land also found complaints of shoddiness. Large Families in London. Bell 1969. Occassional Papers in Social Administration No.32 Page 51.

Perceived Deprivation.

In general people acknowledged their deprivation subjectively. They believed they were worse off than the national average, and most believed they were worse off than previously in their lives or than their relatives.

About half expressed affinity with those living around them, but more people felt really poor than in 1968 despite the marginal improvements in some living standards relative to the poverty index.

Compared with their relatives, sixteen respondents in 1968 and thirteen in 1972 felt worse off; four in 1968 and five in 1972 felt the same. By 1972 two felt better off.

Most felt worse off than the average in the country, sixteen in 1968 and seventeen in 1972. 'Poverty stricken' and 'bottom of the ladder' were amongst the replies.

When asked if their situation was getting better, worse, or remaining the same, twelve in 1968 and ten in 1972 replied 'worse off than ever'. But while six felt 'poor sometimes' and seven 'poor all the time' in 1968, three felt 'poor sometimes' and thirteen 'poor all the time ' in 1972.

When asked if in view of all the talk of poverty there was such a thing to-day, five respondents answered No in 1968 and one in 1972. 'The country is full of poverty' said one man.

At both dates two-thirds blamed the government for poverty. The education system, capitalism or industry were also blamed by some. Two respondents in 1968, but none in 1972, felt it was 'peoples own fault'. Mr. D. thought that money was wasted on Concordes and Moon Rockets whilst millions of children are going short'.

Government action in providing more jobs with higher wages was seen as a solution to poverty by fifteen respondents in 1968 and thirteen in 1972. Other possible solutions given were: Nationalisation of Industry, by two men; Government action to lower the cost of living by two others.

The next section will attempt to assess the effectiveness of social services in assisting these families.

Economic Description.

In general people seemed to have a positive attitude. They believed that the burden of the national economy, and consequently national defence, was borne by those who provided, in their view, or could provide a living.

There was a consensus about the close living among them, but more particularly from 1964 to 1974 there was a marked improvement in their living standards relative to the poorer areas.

In terms of their own activities, their occupations in 1974 were different in 1974 from what they had been in 1964. Still more in 1974 than in 1964 they had been active before 1964.

Their full time work was mainly in the country, although in 1974 an occasion in 1974. 'Poaching' was very' and 'otherwise' the 'farmer' were figured in the review.

Not asked if their activities were similar before, they, or relations, the same before in 1964 and in 1974 respondent 'were all from a farm'. 'Not sure' in this 'were mixed' and were 'from all the time' including some 'farm labourer' and 'children' 'were on the land' in 1974.

Not asked if relative to the rest of the country, where the area i lived in was, 'Are regarded themselves' in 1964 as one in 1974. 'The country is full of 'poaches' said one man.

At that time two-thirds believed the government was poaching. The education system appeared to have made some difference. The respondents in 1964, and in one in 1974, felt it was 'poaches and that'. Mr. B. 'Thought the money was taken' in 'poaches' and 'the people that' will be with children and many more'.

Respondents in questions were, generally, rather more than in 1964 and thereafter relation to poaching by farmers respondents in 1964 and thereafter in 1974.

Some possible solutions were mentioned, by one only, 'economic policy to force the land to labour' by the people.

The 'poaches' will serve to change the characteristics of social services in remote rural areas.

IV. Social Services and Means Tested Benefits.

Since the 1968 survey was conducted there have been some changes in services intended to meet need.(1) This small study did not attempt to explore all possible sources of assistance open to families, although it was asked if any other grants or help, other than those described below, had been received from any source.

School Meals.

Thirty-seven (86%) of the forty three schoolchildren in 1968 and forty-four (76%) of the fifty-eight in 1972 were having school meals. Twenty-four (56%) in 1968 and twenty-nine (50%) in 1972 receiving them free.

Table IV shows that of the six going home for dinner in 1968, only one came from a home where fresh meat was eaten most days, three very rarely, and one never having fresh meat at home. Seven of the fourteen children going home for dinner in 1972 had fresh meat at home one or two days a week and seven very rarely.

Table IV

Take up of School meals x fresh meat at home

Has fresh meat at home	School dinners		Goes home for dinner	
	1968	1972	1968	1972
Most days*	14	14	1	-
2 days	-	7	-	3
1 day	5	10	1	4
very rarely	16	8	3	7
Never	2	5	1	-
Totals	37	44	6	14

* Most days = 4 days or more a week.

(1) Family allowances were last increased in 1968 almost immediately prior to the original survey. For a brief period in 1968-69 the 4th and subsequent children in a family were automatically entitled to free school meals irrespective of income. The price of school meals has almost doubled since 1968. Free school milk has been withdrawn from schoolchildren of 8 years of age and over. Family Income Supplement was introduced in August 1971, payable to certain low wage earners and carries an automatic entitlement to free school meals. In addition to centrally administered benefits, there are many administered by local authorities; for a full discussion see essay by Mike Reddin, Local Authority Means-tested services. in Social Services For All : Fabian Society, Sept. 1968.

The number of children eligible for free school meals but not receiving them rose from two in 1968 (when one was unaware of the entitlement and the other too embarrased[1]) to thirteen in 1972. Seven were then unaware, two embarassed[1] two were at a school unable to accomodate them and two had been waiting for confirmation for several weeks, even though older siblings received free meals - they're very sorry but they're short staffed' said one of the mothers 'I have to borrow but I don't get a penny back'.

The cost of going to School.

There were forty-three schoolchildren in 1968 and fifty-eight in 1972. Twelve children from six homes in 1968, and twenty-one from twelve homes in 1972 were in secondary modern schools. None at either date was at grammar school.

The number of children who had missed school in the previous year for lack of shoes or clothing rose from four in 1968 to fifteen in 1972. One girls shoes were too tight to walk in, her parents had been waiting several weeks for a 'note' from the local education authority (LEA) to get a new pair.

While all of the children in secondary schools were required by their Headteachers to wear uniforms, only two in 1968and three in 1972 had received LEA assistance for uniforms. Several mothers complained that while the LEA said uniforms were not compulsory the head master insisted. 'Our John's moaned at at school and moaned at by me 'cos I can't afford it', said Mrs T. Providing PE equipment was frequently mentioned as a problem at both dates. The schools complained not only of lack of equipment, but also about the state of the towels. 'A clean towel every day is ridiculous from the likes of us' said one mother, whilst another complained 'he always gets stomach pains on PE day' and frequently missed school as a consequence.

A War Disabled pensioner had a uniform grant of £14 a year - 'Ridiculous - it goes nowhere' said his wife. A girl stayed home on cookery days because her mother could'nt afford to pay for materials. Another mother said 'We have to find £1(for two girls) for fancy stuff no-one will eat.'

Each school had several outings a year. Thirty-three children in 1968 and thirty nine in 1972 had never been on one. In one home the author was shown picture postcards from a school trip to the Lake District which were carefully returned to their tissue paper wrappings.

(1) The school used different coloured tickets marked 'F' or 'P' and the children had to line up separately.

[illegible]

Free School Milk.

In 1968 thirty-three children were receiving ⅓ pint of milk at school each day. The 1971 withdrawal from primary schoolchildren was compensated for in three households containing eight schoolchildren, but not in the other twelve households containing fifty schoolchildren.

Supplementary Benefits Discretionary Payments.

Eight households in both 1968 and 1972 were in receipt of SB and therefore entitled to consideration for a discretionary exceptional needs payment.(1) One official report (2) has stated that needs will often come to light as a result of a visit to a claimant's home, and paragraph 193 of the SBC Handbook states that regular recipients of SB will be visited 'from time to time'.

These households had received a total of £169 over five years in discretionary payments, an average of £4. 20 per household each year. Recipients were dissatisfied by the inadequacy of the payments to cover claims for clothes and bedding for growing children. The national average payment in 1971 was £8.20 per household.(3) Five of the eight respondents had never been visited over the five years covered by the survey and the other three had been visited in response to claims, perhaps indicating an inadequacy in the execution of SBC policies.(4)

An account of some of the payments made to these households is given at Appendix D.

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(1) 'The SBC will not normally award special grants to meet needs covered by the weekly payments of benefit. Replacement of furniture and essential items of bedding decoration of accomodation, are some examples of the sort of expense which may be met by these payments. They will particularly apply in the case of persons living at or below the scal rates for some time.' Para 32 SBC Handbook op. cit.

(2) DHSS Statistical & Research Report Series. No.1. Families Receiving Supplementary Benefit.: HMSO.

(3) The Annual Report of the DHSS quotes only the number of payments made to meet exceptional needs and their total cost. There is no way of knowing, for example, if regions of high and prolonged unemployment have correspondingly higher than average exceptional needs payments. Nor can we know what needs have been met. A fuller discussion of the Annual Report can be found in New Society 27.7.72 'Social Security', Tony Lynes. Page 186.

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In 1968 thirty-three children were receiving ½ pint of milk at school each day. The 1971 withdrawal from primary schoolchildren was compensated for in three households containing eight schoolchildren, but not in the other twelve households containing fifty schoolchildren.

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Family Income Supplement. (FIS)

FIS was introduced in August 1971; the following is applicable only to the 1972 study.

Two families were in receipt of FIS; they had heard of it from T.V. and regarded it as a great help.

Inability of the school to accomodate all children for free school meals meant that, for one family the value of FIS during school term times was lowered from £6.60 to £4. 80 per week.

A further family with seven children, not in receipt of FIS, were estimated to be entitled to £2 per week, which, with free school meals would be worth £6.20 per week during term time.

Assessment of Benefits.

One of the reasons why families in receipt of benefits can be below the poverty level could be that the 'wage stop' has been applied, or there could have been errors in assessment. None of the households in receipt of SB had been notified how their benefit was assessed, so were unable to offer an explanation. Four of the six households below the poverty line in 1972 appeared to be wrongly assessed.

Mrs A. a widow of 62 years was 65p below her entitlement. This amount coincides with the 'rent share' of a non-dependent member of the household himself in receipt of benefit. A deduction appeared to be made for Mrs'A's son no longer living at home; she had not queried her assessment 'It scares me somehow, they shout at you.' Mrs. A. went on to tell how, when in hospital, she had used her SB allowance of £2.90 per week to buy 'some slippers and one of those bags you keep your soap in, and a towel. They shouted at me and said I should'nt have drawn it, they think you have no feelings. How would I have felt going into hospital with nothing?'

Three households were underpaid for reasons of oversight or error, two of them regularly visited by social workers concerned with their financial affairs. Details of the underpayments and the action subsequently taken are given at Appendix B.

It appeared that Mr

It appeared that Mr G and Mr. P may have been'wage-stopped' but neither man was aware of the regulation. 'OH! no, I think you're wrong' remarked Mr. G. 'because you read about all those who are better off not working'.

VI. Discussion.

Whilst there were gains in relative income for some households, on the whole there seemed little change in living standards as measured by the poverty index, whereas the deprivation index showed a decline in living standards. The deprivation scores for those who were low on the poverty index, rose sharply in 1972.

There are suggestions of nutritional deterioration. The number of school-children going home for dinners which rarely or never included fresh meat rose from a possible five in 1968 to fourteen in 1972. Eighteen children in 1968 and thirteen in 1972 depended for their meat intake on school meals, a doubtful source of protein according to recent work.(1) Nineteen of the above children appear at both dates, indicating that inadequate nutrition was a stable feature of their lives.

Savings and assets had little place in the lives of these families, windfalls in the form of Bingo wins or rebates from meters, seemed the only source of flexibility. This inflexibility resulted in restricted choice in purchasing household goods and clothing, which were often of poor quality and high cost. Individual help, such as education towards careful budgeting, would not have surmounted these problems, for the people concerned were aware of the paradox that their poverty forced them to buy high priced inferior goods. The pressures to satisfy needs defined by society and local tradition seemed irresistible, for the alternative would be to admit failure and wave the flag of poverty for all to see.

Could it be said that the families themselves were responsible for the lack of improvement in living standards? Is there a 'culture of poverty'? Why was money spent on Bingo when there were so many other needs? To answer the last first, perhaps Richard Hoggart best explains when he writes'.....In a life so

> materially limited one is led to hope for the sudden chance of fortune from heaven'(2)

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(1) School meals are designed to provide $\frac{2}{3}$ of a childs necessary calorie needs and $\frac{1}{2}$ of the daily protein needs. Professor Bender of Queen Elizabeth College has recently carried out a survey enquiring into the size of school meals. A short account of this survey is given in 'Poverty' No. 23 Summer 1972 ~~C.P.A.G.P.~~ CPAG

(2) Uses of Literacy. op.cit. page 10.

24.

We saw how Mrs. J had 'fitted out all the children' when she won £80 in 1968. Although she had never managed to repeat this, the hope of recurrence sustained Mr. and Mrs J. through the years of unmet needs and desires of their children.

Periods of unemployment seemed due to factors beyond the individuals control. Rising unemployment seemed to have a triple effect on some of the sample. Not only were the men themselves vulnerable (only three having escaped unemployment), but housewives were unable to find work to supplement income, and overtime opportunities were reduced.

This is an area with a high incidence of bronchitis, and it had taken its toll of some of the men. Occasional attacks of bronchitis and periods of sickness and unemployment in 1968, had hardened into chronic conditions in some cases by 1972.

One of the dangers of discussing poverty in terms of a particular area or group in society is that this could be seen to be subscribing to the 'culture of poverty' thesis which re-emerges from time to time in social policy discussion.

Thus we have the 'worthy and unworthy poor'(1) Rowntrees 'secondary poverty'(2) whilst recently the writings of Oscar Lewis(3) have given a new lease of life to the 'culture of poverty 'thesis.

More recently, Sir Keith Joseph (Secretary of State for Social Services) has argued that for those in 'the cycle of deprivation', personal inadequacies perpetuate themselves over time leading to further deprivation.(5) Moreover the deprivation

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(1)Glazer, Nathan and Moynihan. Beyond the Melting Pot. MIT Press & Harvard Univ.Press 1963. Pages 63 - 64.

(2)Rowntree. B.S. Poverty op.cit.

(3)It is sometimes argued that critics of Lewis have been unfair, as he was only referring to certain ethnic groups. Other writers ~~ascribing~~ ascribed a wider use of the 'culture of poverty'thesis than Lewis intended. Neverthless Lewis introduces the idea..'In applying this concept of culture to the understanding of poverty, I want to draw attention to the fact that poverty in modern nations is not only a state of economic deprivation, of disorganisation or of absence of something. It is also something positive.... it is a way of life, remarkably stable and persistent passed down from generation to generation on family lines. Lewis O. The Children of Sanchez, New York Random House 1961Page xxiv. And: 'Once it comes into existence it tends to perpetuate itself from generation to generation because of its effect on the children' Lewis O., La Vida London Panther Books, 1968. Page 50.

(4)Speech by Sir Keith Joseph to the Conference of Pre-School playgroups Association 29th June 1972. Available in printed form from DHSS.

We saw how Mrs. J had lifted out all the children' when she won £30 in 1968. Although she had never managed to repeat this, the hope of recurrence sustained Mr. and Mrs J. through the years of usual needs and desires of their children. Periods of unemployment seemed due to factors beyond the individuals control.

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(1)Olivier, Mathew and Moynihan. Beyond the Welfare Net. MIT Press & Harvard Univ. Press 1967. Pages 67 - 84.

(2)Beveridge. S.S. Poverty op.cit.

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(4)Speech by Sir Keith Joseph to the Conference of Pre-School Playgroups Association 20th June 1974. Available in printed form from DES.

Moreover the deprivation multiplies with each generation since 'inadequate people tend to be inadequate parents and inadequate parents tend to rear inadequate children',[1] Sir Keith feels that only by social policies aimed at helping, and thus remotivating, individual families, groups or categories of people will the cycle be broken.

But, as Valentine[2] has pointed out when criticising Lewis' work, the 'culture of poverty' thesis is untestable. For, until the poor have been demonstrably afforded the opportunities to join in the life-styles of the wider society, we cannot pass judgement on their motivation or lack of it.

Whilst it must be emphasised that it is not intended to imply that this small study in any way provides an explanation of poverty in general, such evidence as it does supply seems to reject the 'culture of poverty' thesis as far as these families are concerned. The existence of a sub-culture implies that the institutions through which the norms and values of the wider society are transmitted have been rejected, and substituted by another system of norms and values. There was no evidence of this. On the contrary, the ready acceptance of norms and values led to hire purchase debts for furniture; children missing school because of inability to conform in dress; whilst the desire to fulfil needs defined by local tradition such as new clothes for 'Whit' led to the extensive use of Clothing Clubs, all contributing to the very condition on which a 'culture of poverty' thesis could be based.[3]

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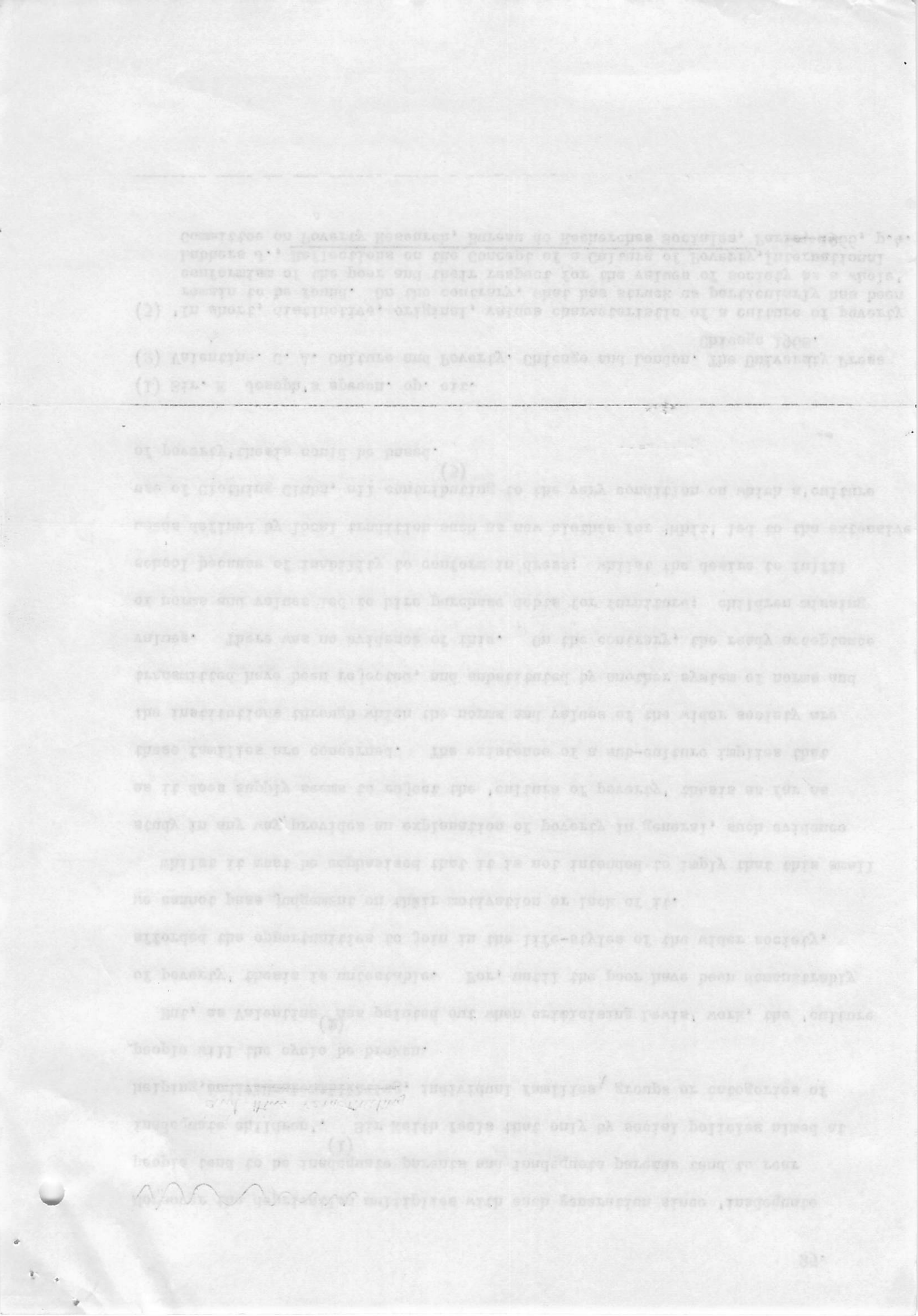
(1) Sir. K Joseph's speech. op. cit.

(2) Valentine. C. A. Culture and Poverty. Chicago and London. The University Press Chicago 1968.

(3) 'In short, distinctive, original, values characteristic of a culture of poverty remain to be found. On the contrary, what has struck us particularly has been conformism of the poor and their respect for the values of society as a whole' Labbers J., Reflections on the Concept of a Culture of Poverty, International Committee on Poverty Research, Bureau de Recherches Sociales, Paris, 1966, p.4.



VII. Conclusion.

It would be unwise to suggest that any general conclusions could be drawn from a small study with such limitations in size and scope. For example resources described do not include income in kind associated with employment or regular help given and received by neighbours and relatives both in cash and in kind. Nor has this account of the study fully explored the use made of social services. The deprivation index ignores many aspects of living such as ability to join in social activities, having friends in for a meal, having birthday parties for children, money spent at Xmas, and many more which might legitimately form part of such an index. Nor is anything known of those who had moved to local authority accomodation since 1968. Had new surroundings resulted in an improved style of life? Or, had increased rents, pressures to re-furnish, isolation from old neighbours and relatives resulted in a worsening of the households situation both in terms that could be measured and in their own perception of the situation.

This account of the study touches only lightly some aspects of living, it says nothing of the trips to the pawnshops; the washing and ironing of rags to sell for the price of a loaf of bread; the frustrations felt in dealing with officials; the excitement in one household when a Co-op cake was delivered as compensation for a loaf with a maggot in it; the attempts to detain the interviewer to relieve the monotony of life. But above all it conveys nothing of the bravery of the Mothers struggling to bring up their families against all odds, and, appearing to the author, to be a far cry from Sir Keith Joseph's 'inadequate parents'.

Perhaps, however this study can point to the inadequacy of estimates of improvements in living standards based on income measures alone, at any point in time. For such measures would lead to the conclusion that these twenty families had, on the whole, shown a slight improvement. Yet we saw that the deprivation index showed a worsening in some measures of styles of living which agrees with the majority of respondent's feelings that they were worse off than at

at my home

other times in their lives. Perhaps some possible explanation for the discrepancy could be that measures of income alone taken at any point in time do not reflect the cumulative nature of deprivation: the effects of long periods spent at or around the poverty line: the gradual lowering of earnings caused by ill-health and the growing inability to supplement income by overtime earnings, until finally they become permanently dependent on state benefits; the effects on living standards of uncertainty of employment, and the accompanying inability to accumulate reserves of cash or household goods; the inadequacy of scale rates, based on outmoded notions of subsistence, to maintain even the style of living they are assumed to provide, leading to the situation described by one man 'It's not living, it's not even existing, it's just shuffling along somehow, from day to day.'

Social services as they are working do not seem to be achieving their objectives and means tested services seemed to have little effect in reducing poverty in the four years, sometimes failing to reach those who would be entitled to benefit from them. Schemes such as FIS, where only part of the benefit (and not always the greater part) is in the form of cash are reliant on co-ordination between agencies centrally and locally administered. There was a lack of co-ordination within local authority departments. For we saw how lack of agreement between schools and the LEA led to hardship, felt, not only by the parents trying, often in vain, to meet the demands of schools for conformity to standards of dress, and provide materials for school activities officially unrecognised in any form of assistance; but also how the lack of agreement caused some children to miss school to avoid humiliation. These instances, to-gether with the inability through lack of money to go on school outings prevented many children both in 1968 and 1972 from taking full part in school activities. School regulations seemed to be exposing children to be different, and when we further consider that lack of any sort of suitable clothes prevente d some children from going to school, the concept of free education becomes something of a misnomer.

Procedures for identification of need by the SBC seemed inadequate, for, far from visits revealing needs, needs seemed to have to be declared before a visit is made. In each of the services designed to meet needs that have been looked at, there seemed to be a discrepancy between the intentions of legislators and the translation into action.

Perhaps the most surprising finding was the increase in numbers describing themselves as poor. A possible reason could be the growing debate on poverty which has intensified since 1968. This may have had the effect, not only of the people concerned questioning their own condition, but perhaps, also leading to a willingness to admit to poverty, hitherto felt to be a matter for shame. When we consider that at neither time was poverty described facetiously or as a lack of 'luxuries', but in bare subsistence terms, we must perhaps be cautious of any estimates of improvements in living standards based on official definitions of nedd.

In so far as these households are concerned, the general conclusion would seem to be that, conceptions of need based on notions of subsistence, which ignore the realities of needs defined by the general level of living in society, can only lead to relative deprivation, both objectively measured and subjectively acknowledged.

But there is nothing new in the foregoing. Thus Professor Titmuss said in 1951 'To the extent that social benefits get out of harmony and are felt to be out of harmony with the cycle of actual and desired needs, the greater the likelihood of social and psychological stress'.(1)

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(1) Titmuss. R.H. : Inaugural Lecture May 1o 1951 LSE reprinted in Essays in the 'Welfare State' Page 35 Unwin University Books.

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THE ORIGINAL SAMPLE.

The original sample was multi-stage and stratified and drawn from 630 constituencies of the UK. These constituencies were divided into ten regions and grouped into three strata: high income, middle income and low income. This was achieved by employing the criterion of percentage voting Labour which correlated with other criteria, such as high percentage leaving school at 15 years; a high percentage of overcrowded housing; and a high percentage lacking exclusive use of a bath. By using this single stratification factor a sample representative of all income groups was drawn, for as well as a high positive correlation with factors associated with low socio-economic status, there was also a high negative correlation with factors associated with high income. Fifty one constituencies were so selected.

Additionally four areas were selected using criterial indicating that the proportion of low income households would be above the national average. Within these areas and using similiar criteria, the poorest wards were selected. In each area approximately 450 addresses were drawn, and at each address a screening questionnaire was used to establish whether the household fell into one of the minority groups believed to be vulnerable to poverty. The full questionnaire waasthen completed for those households in the minority groups.

Appendix 'B'

Housing Dept.

22nd June 1972.

Dear Madam,

Survey 1968-69.

In reply to your recent letter, I shall be glad to supply you with the forward addresses of families previously visited in connection with the above and who have now removed.

However I cannot say whether I will be succesful in obtaining the information until I examine the addresses which you will no doubt send on to me.

Unfortunately most of my records are listed under the name of the tenant but I will do my utmost to trace the forwarding addresses of the families concerned.

Yours faithfully,

Housing Manager.

HIRE PURCHASE.

Mrs K had answered and advertisement for a reconditioned sewing machine with which she hoped to earn some money. She seemed to have been the victim of 'switch selling', and was sold a new model and offered £3 for her old unusable machine, to be used as a deposit. 'I knew I'd been conned as soon as he'd gone' said Mrs K. The sewing machine was not available in retail shops, making comparison imprecise, but similiar well known makes cost between £50 and £60 whilst the total cost to Mrs. K will be £94. Mrs K was also buying bunk beds so that her grandchildren could stay, she was also still paying for a suit for her son purchased two years earlier, for when he started work. Repayments had been intermittent 'It's supposed to be £1 a week for the suit, but when I got so far behind they were very good, they dropped it to 50p a week, but I'm behind with that now'. Mrs K had an income of £8.95 her rent was £4.01 and H.P £2.06 per week. - 'By the time I've paid for gas and electric there's nothing left. Of the nine households with higher purchase debts in 1972, six were buying similiar three piece suites. They were very flimsy and unstable, covered with harsh brittle black plastic. Four of them had burst in the same place on the arms, and thin foam plastic protruded through the hole. Although all six appeared identical, total purchase prices ranged from £98 to £163.

TELEBANK.

Telebank is a form of hire purchase. A meter is attached to the television set, three hours viewing costing 10p. The meters are emptied monthly, when the difference between the collection and rental charges are credited and a rebate paid half yearly. At the end of three years the set becomes the property of the hirer.

Details of the payments and the make of set were checked in one of the households, and it is estimated that an effective rate of interest of 80% would be paid, the set retailed at £65, the total Telebank charge was £91 over three years. No reservations were felt by the housewives however, Mrs. T

told how she had got £13 back 'I could'nt believe it, I bought the kids some good shoes with it. If I have that again at Xmas it will be marvellous. Just think in two years time it will be mine and no-one can take it away'. Mrs. K, on the otherhand was dissapointed, for she had never had a rebate. At the time of the interview her total credit was 88p, her record card showed that in one month she had paid as little as 50p into the meter, the only viewing she had been able to afford. Rarely was the monthly viewing payment sufficient to cover the rental charges.

Appendix.'D'

Claimants experiences when applying for Discretionary Extra Needs Payments.

Mrs. F., a separated mother of five, had had three grants in the past five years. The total amount received was £50. £7 had been paid towards the cost of a school holiday for her eldes child, Mrs. F contributing £10. £7 had also been given for clothes for the youngest child. Non payment of bills had resulted in electricity and gas supplies being cut off shortly before the previous Xmas. Assistance from SBC was immediately sought and after a period of five weeks the bills, totalling £33 were paid. The only form of heating was by gas fire, 'We could'nt even heat hot water bottles' said Mrs. F. Xmas Day was particularly gloomy without hot food or drinks. After the Xmas period when the shops were open, the family lived on chips and pies when they could be afforded. Sometimes Mrs F. would borrow hot water from a neighbour and reconstitute dried potato and heat a tim of beans 'but you could'nt overdo it 'cos you did'nt know how long it was going to last.

Mrs A, a widow of 62 years, applied for a grant for a new bed. 'They gave me £5 but it was'nt enough, so I put it down and got one second-hand on H.P.'

Mrs K is divorced, she has a 17 year old son..'he got into trouble with the police and was sent to detention centre, when he came home his clothes would'nt fit him, he applied for a grant but was turned down. The grounds for not making a payment were, that prior to his detention he had earned enough to provide himself with clothes. This would have meant that he would have had to anticipate how much he would grow whilst in detention centre! Mrs. K proudly showed the interviewer her son's suit, which she had unpicked carefully and attempted to let in pieces at the seams, although the needlework was carefully executed, the material did'nt match, and gave the suit a bizarre appearance.

Mrs K herself had received £11 in the previous year for clothes. 'But I was behind with the rent so I put it towards that, I dare'nt ask for anymore or they will shout at me for using the money for rent.'

Mr. T, has been sick for six years, he has three dependent children. He is eplieptic. When Mr T. has one of his recurring bouts of fits, he pulls and tears at the bedding. Mrs. T. had applied for a grant to replace the bedding and six months after the application was given £12.20. All of the beds which had been second-hand needed replacing. Assistance had been sought to buy new beds but had been told 'You've had enough grants from us'. After the 1968 interviewer permission had been obtained from Mr. T to seek help on his behalf, for the family were in obvious urgent need of bedding clthing and furniture. After correspondence lasting several months, the family were awarded £29.

Mr. N. has six children. His present period of illness has lasted about a year, and it is doubtful if he will ever be able to work again, certainly not at his previous job in the dockyards. Mr N. had applied for a grant for shoes and clothes for his two younges children, After seveb weeks elapsed he took the two children down to the local Social Security office. 'I said you explain to them why they can't have shoes - I can't. I went outside and left them there for about half an hour, when I went back they gave me £7'.

Mr. P. has been unemployed for four years. He has four children. A baby had didd at nine weeks of age from virus pneumonia. ' I applied for money to bury him but they turned me down, so I borrowed £10 from a relative.' said Mr. P. 'That nearly finished my husband! said Mrs P 'He said what am I if I can't even afford to bury my own kid'. At the time of the 1972 interview there was a child of three who had grown too big for his cot, application had been made for a grant for a bed and mattress;;..'ages ago' but I have'nt heard anything yet'. £15 had been allowed two years earlier for a new gas cooker.

Action taken on behalf of some of the respondents after the 1972 interview.

Mrs A appeared to be underpaid by 65p on the scale rate (SB). (described on page 21 of text). Eventually Mrs A was persuaded to allow the author to attempt to have her weekly payment corrected and make application for a grant for clothing and household linen urgently nedded. Mrs. A. had scarcely any clothes, and such as she did possess had all been second-hand even her underclothes, she did'nt possess a coat. Additionally Mrs A seemed ill,and said she frequently went all day without a meal, only having cups of tea and bread and butter. Her income was £5 Irish widows pension and £2.90 SB. her rent was £2.20 per week and HP weekly payments £2.60.

The Author wrote to the SBC and after a visit from a local officer a grant of £33.90 was made. The return home of Mrs A's son complicated the weekly underpayment It is not known if the arrears of underpayment were paid.

A letter was also written on Mrs. K's behalf, explaining why it was thought there was under-assessment (deduction of rent share was being made on behalf of Mrs K's son, himself unemployed and only receiving the basic scale rate of £3. 60p without a rent allowance). Mrs K had been unaware of the error a possible hangover from when her son was employed some four months previously. 'It must be right' because they pay John too' was Mrs. K's trusting comment. A letter was also written stating a wish to appeal against the decision not to award a grant for John. Within three days the local office had allowed £13, nullifying the appeal application. John was unwilling to proceed to a further appeal, although the amount allowed was insufficient to buy him the necessary clothes to start work. It is assumed that the error in assessment was adjusted at the same time. Mrs. K was visited regularly by the PSW who had been'very good helping me sort out things - HP and all that'. John was visited regularly by his Probation Officer who had said he could'nt help with the clothing application. Neither of these social workers, closely involved with the familyts financial difficulties had checked the basic assessment.

The assesment of Mr T was also queried, when it was pointed out to the SBC that the diet allowance allowed to Mr T. after representations made on his behalf in 1968 had, at sometime in the intervening four years, been dropped. Consideration for a grant for clothing for Mr & Mrs T, and replacement of beds and bedding was also asked for. The weekly allowance was adjusted and arrears of £15.58 paid. A grant of £37.90 was also made.

After representation to the local office and finally to SBC HQ, a grant of £70. 47 was made to another family to meet urgent needs. It was found on comparison with the 1968 data. that this household had been interviewed in error. This fact, it must be admitted, caused relief on the part of the author, for, although several days had been spent with contacting local social work agencies, SB local, regional and National offices in an attempt to get help for this family, the details of their deprivation were so extreme as to make inclusion in an account, striving for some measure of objectivity, seem almost obscene.

The three men thought to be subject to the 'wage stop' were advised to query with their local office, and contact the author if they were unsuccesful in obtaining adequate information. Two of the men subsequently wrote to the author saying that there scale rates had been adjusted and the new amount brought them to the 100 level.