

give all the thought and work we can. I would imagine that this is a special challenge for Catholics, since we contribute more than our fair share to social problems and our resources are not equal to the demands made upon them. The shortage of Catholic foster parents is a good example of this. We need both more research on existing practice and more leadership at a time when our bishops are inclined to make statements on social questions which qualify them only for membership of the House of Lords.

Now, call for research is a fashionable exercise but to undertake it is onerous. Research on what? Prolonged contemplation on what we are doing at the moment in our homes, in our voluntary societies, and in statutory service. Who exactly are our clientèle, how and when do they most commonly come to us? What do we do for them? This, I believe, is the most economic and useful way of discussing 'prevention'. If we try to help each case of distress appropriately and with respect we shall have regard not simply for the immediate problem but for others and we shall help in a way that can be generalized to other problems. We do not have to lift up our eyes to 'prevention'; we have to do well what we do already and we have to do it better.

Background to Home-Making

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The most important factors in any home are the people in it and the relationships between them. This paper is, however, mainly concerned to discuss other aspects of home making because it was originally delivered at a conference at which the strains and stresses of human relationships within a family were covered by other papers.

Let us look first and very briefly at the economic factor. How do we reconcile the contradictory views of our society which are from time to time presented to us, an affluent society on the one hand, slums and poverty stricken homes, on the other.

Some recent figures of average earnings published by the Ministry

of Labour are significant. These include overtime, nightwork and bonuses; they cover both skilled and unskilled workers in industry, mining and quarrying and transport, but do not include employees of the National Coal Board and the National Dock Labour Board for whom separate statistics are given. The figures are based on returns made during one pay week published in February 1961. The heaviest concentration of earners lay between £12 and £14 and more than half earned between £9 and £15. Average earnings in these industries as published last February were £14. 17s. for manual workers and £14. 19s. for weekly paid clerical and administrative staff. A very few (0.42 per cent) earned less than £7 and about 5 per cent earned less than £9, all these figures refer to what is described as full time adult work. Skilled craftsmen could well earn a good deal more than the average, but the unskilled man might earn a good deal less. It has been estimated that the national income rose between 1948 and 1956 by something like 22 per cent in terms of real goods. These figures suggest a society relatively better off than in pre-war years.

They do not, however, show but tend to hide the existence of relative poverty in some homes. They take no account of those who are not earning: the sick, the widows, the old, and the unemployed; nor do they tell us the lowest earnings, those of the casual worker, the man who changes from job to job as each contract ends, often experiencing gaps between one job and the next. In a recent P.E.P. survey financial worries came third on the list in answer to a question as to what had been felt as a major worry in the previous year. Health and housing came first. Nevertheless more than half those interviewed mentioned financial difficulties; most of the families with low incomes were in receipt of low weekly wages rather than in receipt of insurance benefit or National Assistance Allowances. I do not know if this is typical of the country as a whole since the survey was carried out in the Greater London area supported by a smaller enquiry in Northampton, but it is I think likely that these areas are relatively prosperous rather than the reverse.

The point I would like to stress is that the raising of standards and greater affluence of the majority of earners makes the relative poverty of those who fall below this standard even more frustrating. If everyone else in the street has a television set, and a three-piece suite, it is hard to be without these. None of these low income families may be in actual physical want, nor should they be unable to pay their rent, but it may well be a constant struggle to do so and to keep out of debt, and it may

call for an ability to budget to the best advantage which not all housewives can attain.

The margin for extra comforts, holidays, and leisure occupations is small and it must call for great strength of mind to refrain from breaking out sometimes in order to conform to the pattern of life of more affluent friends and neighbours who are regularly earning good wages; the increased prosperity of the majority in fact makes the relative poverty of the few more difficult for them to accept.

Let us look briefly at National Assistance scales. In December 1961 there were 1,857,000 allowances in issue, half of these were to old age pensioners, but 21.7 per cent were paid to widows, divorced (6,600) and separated wives (82,000) and unmarried mothers (23,400). National Assistance scales have risen over the years since 1948 but so also has the cost of living. Miss Gittus, a member of the staff of the Department of Social Science, Liverpool University, made a rough comparison between National Assistance allowances and minimum needs, taking the figure compiled by Rowntree and Laver in their survey 'Poverty and the Welfare State' as an index of minimum subsistence level and re-stating it in terms of rising prices. It is only a rough and approximate figure since changes have been introduced more than once in the way in which the cost of living index figure is calculated which makes it a complicated matter to compare one year with another; in addition it was necessary to correct the index figure and exclude rent and rates since an allowance for this is not included in the National Assistance basic scale, the result is as follows:

Date	N.A.B. scale for husband, wife and 3 children aged 11-15		Estimated weekly minimum for subsistence, excluding rent for husband, wife and 3 school children		Dr Schulz Human Needs diet for a family of husband, wife and 3 school children	
	s	d	s	d	s	d
June 1950	79	6	99	2	51	3
Sept 1951	90	6	109	1		
June 1952	107	0	118	0		
Feb 1955	114	0	129	11	63	0
Jan 1956	121	0	132	10	68	8
Jan 1958	136	0	134	10	70	5
Sept 1959	154	0	144	10	77	1
June 1960	154	0	147	10		
April 1961	162	0			78	8 $\frac{3}{4}$

The figure given for the estimated weekly minimum in 1950 is taken from Rowntree and Laver, *Poverty and the Welfare State*.¹ Later figures have been derived by adjusting these with reference to change in indices of retail prices (excluding rent and rates). The figures given by Dr Schulz² cover food only, and assume that the three children are of school age and have free milk at school.

Thus the present N.A.B. scales cover a little more than the basic minimum allowed for by Rowntree, but we all know that, though this affords subsistence, it is a very low figure within which to budget for any protracted period.

Over a number of years Dr Schulz, of the Oxford Institute of Statistics, has assessed and published a minimum human needs diet. Her assessment for food was always slightly higher than Rowntree's and is given in column 3. No doubt this diet is nutritionally adequate, but would not be readily acceptable to many families and could only be bought by a careful and adaptable shopper in an inexpensive area who, in Dr Schulz's own words, 'must be able to make the best choice within her means from what the sellers offer any particular day; thus a housewife who first plans her meals and then goes out to buy the ingredients for them, may find her outlay considerably higher'. How many young housewives are capable of such careful shopping? How many of them, encumbered by small children or poor health, could manage to compare prices from one shop to another? How many housewives on new estates buy from mobile shops offering little choice? If they live some distance from the nearest shopping centre this is readily understandable when there are young children. The margin for extras, for variety in diet and for new clothes is small especially if a family has already embarked on heavy commitments before bad times came to them and they are unexpectedly reduced to the level of N.A.B. scales. The figures for those in receipt of allowances last December were quoted earlier and if we add to these those of low wage earners we should, I think, find that there is quite a sizeable number of people whose incomes are not far above subsistence level.

Professor Titmuss suggested in his book, *Essays on the Welfare State*,³ that prosperity is as much due to planned small families as to increased wages. This may well be one reason why social workers are concerned

¹Longmans, 1951.

²T. Schulz, 'A Human Needs Diet', published by Oxford Institute of Statistics, annually 1950-1961.

³Allen and Unwin.

with a relatively large number of big families since these are the ones who are often the least prosperous. The Registrar General's figures of births, deaths and marriages are therefore of interest when considered in relation to modern marriage and family customs.

In 1901 per 1,000 men over 15—411 were single, 536 were married

In 1951 per 1,000 men over 15—265 were single, 684 were married

In 1901 per 1,000 women over 15—395 were single, 497 were married

In 1951 per 1,000 women over 15—248 were single, 616 were married

Since then there has been a slight fall in the number of marriages, though the figures have remained fairly constant. There has also been a marked change in age of marriage. People, especially women, are marrying younger. In 1911 only 24 per cent of all women between ages 20-24 were married, in 1954, 52 per cent. Up to 1959 there was a continual rise in the number of women under 21 at the time of marriage. As social workers we are often faced with the problems of families in which the mother is very young. It is quite possible to find a mother of four children aged 24, and a case was recently mentioned to me of a mother of 21 with three children. Many families are known to health visitors and social workers in which a mother of 18 or 19 already has one or more children.

Professor Titmuss refers to another feature of modern marriage, 'a concentration of family building in the earlier years of married life', and Carr Saunders and Caradoc Jones⁴ draw attention in their book, to the very marked fall in size of families and the very small number of married couples who have more than three or four children. 43 per cent of women who married between 1870 and 1880 had between five and nine children (live births) and 18 per cent had ten or more. Of marriages contracted in 1925 50 per cent had one or two children only, and only 4 per cent had more than six children. The average size of family for marriages contracted in 1928 was 2.08 and the corresponding figure for 1931 was 2.14. At the same time the proportion of births in the younger age groups has risen. Thus the size of families has fallen but there is a greater concentration of births amongst younger mothers and this, together with younger marriages, has resulted in many married women being free from the pre-occupation of caring for the young children at a relatively early age, and it is suggested that many of them return to work as their children reach school age.

It is known that there has been a considerable increase in the number

⁴*A Survey of the Social Conditions in England and Wales*, Oxford University Press, 1958.

of married women at work. Who are these married women who go out to work and how many are there? I am not sure that we know, but we have some facts and figures. For instance in 1931, one in seven of all occupied women in industry was married, and one in eight of all married women was gainfully occupied. By the time of the 1957 census one in two of occupied women was married and one in four of married women was in gainful employment either full time or part time. These figures are not altogether reliable, they are thought to understate the number of women working as some who worked very short hours did not enter this on the census form. The following Ministry of Labour figures are interesting but refer only to industry. Between 1946 and 1955 the recorded number of married women in employment rose by two and a quarter million to three and three-quarters million. The Ministry of Labour figures for April 1961 recorded more than four million married women at work.

In 1955 a research team from the London School of Economics made a small study of one London factory employing 300 women of whom four-fifths were married. This factory was geared to take married women as employees so that conditions were reasonably favourable and a suitable shift system was in force. A striking feature of the survey was the attitude of these women to their work and their homes. Work was thought desirable because it was a means of improving their homes and attaining a higher standard for their families. Their pay enabled them to refurnish and redecorate, to buy a more varied diet, and to get things they wanted for their homes and families such as furniture, bedding, new grates, television sets, better clothing for the whole family or a family holiday. These women took the view that the mothers who go to work are not the neglectful ones but those who stay at home and who are too lazy or indifferent to earn for their families. 42 per cent of these women had one or more children at school. Part time work and a choice of shifts to suit family needs, together with help at home from labour saving devices and relatives, were noted as contributing to success in maintaining the dual role of wife and worker, so that satisfactory arrangements for the care of children were normally made by these women. (26 per cent by grannies, 29 per cent by fathers and 6 per cent by other relatives). This survey did not tell us what happens when the family home is a long way from grannie or from near relatives, since the area chosen was not on a new housing estate. We do not know if such women are unable to go to work or, if they do, whether they can always make satisfactory arrangements for the

care of their children. Some of the married workers are past the child rearing stage and some are young wives who continue to work for a year or two after marriage before the birth of the first child, but some work, usually part time, whilst their children are still young. Those with large families must be at a disadvantage since it is unlikely they can earn.

I do not think we know exactly why these changes in marital habits have come about, though several suggestions have been made. Taking the figures as a whole it looks as though smaller or more concentrated families are the result of deliberate planning. The greater emancipation of women, more opportunities for work, a desire for a higher standard in home making, a more equal partnership in marriage with less clearly defined roles as between husband and wife may all have led to married women going out to earn whilst, on the other hand, the trend to marry young and the greater number of marriages has depleted the supply of single women available for work and this may have forced some employers to adapt conditions to suit married women. It looks as though this pattern has come to stay.

Earlier marriages may perhaps be partially attributed to easy H.P. terms; it is no longer necessary to save for the home before marriage, the pre-marital bank account and bottom drawer are out of fashion. There is said to be some evidence that puberty is reached rather younger by the present generation, that teenagers are more sophisticated and we know that their wages have risen more in proportion than those of older workers. There may well be other reasons for early marriages more difficult to assess, because more intangible, e.g., the desire for security arising in the restless insecurity of the post-war years, the greater independence of young people, and the futility of waiting for a house when the present housing shortage makes it so unlikely that any young couple will get a tenancy of their own until they have been married for a number of years; all these may be factors in bringing about this change in marital habits and have probably influenced attitudes to marriage and parenthood.

I come now to discuss housing, a very big problem for homemaking. Over half the population live in the great towns, the 1951 census showed that 40 per cent of the population of England and Wales lived in the six major conurbations (Greater London, the West Midlands, West Yorkshire, Tyneside, Merseyside and South East Lancashire).

In these areas housing is a major problem. Few young couples can hope for a home of their own except in a furnished room, or perhaps in

an unfurnished room with parents or friends. In the recent P.E.P. study⁵ to which I have already referred, half the mothers in the area of Greater London who were interviewed thought that the Government should spend more on housing. It is not surprising that more families are buying their own houses, often unwisely and without expert advice or a realistic view of the state of the house and the likely cost. In 1956, four and a half million dwellings were owner-occupied as against five million let unfurnished. An increasing number of weekly wage earners are purchasing their own houses, a reflection both of increased earnings and of housing shortages. One difficulty for the house purchase is that the N.A.B. do not normally take into account capital payments on a house, but only the mortgage interest. In the three post war years there were 11 per cent more marriages and 33 per cent more births than in the three pre-war years; the trend towards more young marriages together with the increase in the number of old people have added to already acute housing difficulties. We have built some three million new houses since the war but we have not satisfied the demand. Needs are hard to assess, and housing problems raise many difficult questions. Should slum clearance have priority over new houses? How should policies relate to present large population centres and to new towns? Up till now established families with several children have received most consideration. Should they continue to receive first priority or should we pay more attention to the needs of young couples and the newly married? Questions like these are answered differently in different local authority areas. This may be because needs are different or because policies vary from one authority to another or because election pressures are felt in various ways by councillors. It is possible that urban and rural district councillors, for instance, view the problem differently from County Borough councillors if only because they have not got to provide Part III accommodation nor receive children into care if a family is homeless since this is a County Council function.

Living in one room or in the home of parents as so many couples are forced to do can lead to a good deal of marital strain and friction. In some cases conception of the first child may be deliberately postponed in the hope of a home of their own in which to bring up a family. This may well mean a very strained start to married life. In other cases children are born and the young wife struggles to bring them up in spite of adverse conditions, a different kind of strain but perhaps a more exacting one.

⁵*Family Needs and the Social Services*, 1961.

When a tenancy is allocated, often on a new housing estate, or when the deposit is saved and a house found, this is a major event. A tenancy offered is accepted or a house for sale is snapped up with little thought for the consequences. Many commitments may be taken on to furnish it and equip it. There may be additional expenditure and new ways of budgeting called for, such as monthly mortgage payments, an all electric home with quarterly bills, and expensive fares for working members of the family; all these call for major re-adjustments.

These urban families are very vulnerable to modern high pressure salesmanship and the glamour of well lighted shop windows and they are of necessity aware of the pressure to keep up with the Jones's, and to live at the same standard as the rest of the street. Many new homes look spick and span and nicely furnished at first, but goods are so often not bought to last or to stand up to the wear and tear of family life. Cheap rexine and highly polished suites soon begin to look shabby, but unless a family has a three piece suite, a dining room suite, a bedroom suite, a kitchen cabinet, lino on all the floors, a carpet in the living room and, of course, T.V., the house is not considered properly furnished. The Manchester and Salford Council of Social Service in a recent survey visited 247 families who had moved between October 1957 and June 1958 to a new housing estate. Only twelve of these had no dining room suite and only eight had no three piece suite. Hire purchase payments for all these articles may involve reasonable payments for the man in good work, but as we all know are often too high for the less skilled or casual worker unless his wife earns or he himself works a good deal of overtime. I imagine this is one reason why married women work and why men press for a shorter working week, hoping that they will be employed overtime at higher rates or supplement their earnings by undertaking some other kind of work in their leisure time. The survey referred to above found 41 families with weekly credit commitments of more than £2; one of these where the husband was the only wage earner, a labourer, were paying out over £6. One must not, however, view hire purchase as always abused—one sixth of the families (39) had no credit commitments and 32 were paying less than 10s. The largest group (65) paid between £1 and £2. All this is a bye-product of an affluent society.

The B.B.C. figures give some indication of the rise in demand for T.V. sets. In 1942—1 per cent of homes had T.V. sets, in 1955 40 per cent, and by 1960 75 per cent; this is not necessarily an extravagance even for a family with a low income. Before we can judge in any single

case we need to know how much these families formerly spent on cinemas and public houses and how far they have curtailed this expenditure in favour of a T.V. rental or H.P. payment. Many wives say that their husbands spend more time at home since they purchased a T.V. set and from the empty and closed cinemas we know that far less is spent on 'the pictures'. In a recent survey it was found that all members of most families watch the T.V. during part of each day and that only the teenagers seldom join the group. Social workers have commented that it is easier to see fathers than it used to be since they are more often at home after working hours. A T.V. set can bring the family together and may in many instances keep father at home. Whether or not this results in his taking a greater interest in his home and family will depend on his attitude to them; sitting round the T.V. does not necessarily lead to greater unity nor is it necessarily a symptom of common interest; there can, of course, be disagreements about who wants to watch which programme.

There has been a very well established pattern in many working class neighbourhoods that 'Mum' is responsible for the home and all in it, and that 'Dad's' only contribution is to go out and earn a good wage, with an occasional intervention when one of the boys is getting out of hand and needs some form of treatment more drastic than 'Mum' is prepared to administer. Ways of life, such as this, die slowly. By and large we have accepted this pattern as it is and as a result discussions about home making have often ignored the father. Social workers have tended to do the same, perhaps because it is easier to see the mother and often easier to talk to her and it does not involve evening visits to catch the father at home. We only do this when we have a special or urgent need to see him.

Greater equality between men and women and the far greater number of married women who work have also been factors leading to fathers taking a greater part in activities in the home. Of course, it all depends how he does it whether this is beneficial for his family or not, but in general I think it is an encouraging phenomenon and one which we should note and welcome.

From a social worker's viewpoint the vital factor in home life is that it should be a happy, secure and consistent home in which children can grow up—I do not need to stress this, but I would like to suggest very briefly some of the possible consequences for the upbringing of children, of the trends and conditions of which I have spoken.

One of the consequences of urban overcrowding is that children and

parents are constantly on top of one another. This can be wearing for the parents, especially for the mother. Life space and even sleeping space may be severely restricted and when a house is shared with relatives or others, discipline becomes a major problem. I think we would all agree that though a warm and affectionate family life may be the first need of all children, they also need consistent discipline and guidance. In addition they need freedom and opportunities for self expression. For the child the close contact of an overcrowded home can be very frustrating. He can have no secret life of his own, everything he does is under the parental eye, at least until he is old enough to go to school and to play independently in the street; discipline becomes an irksome and constant factor in his life from which he has no escape.

How far the so-called breaking up of the extended family as a result of greater mobility and re-housing plans creates real difficulties for young couples, it is hard to say. All social workers must know of cases where a young mother has relied greatly on her own mother and gets into difficulties when she moves to a new housing estate and can no longer see her every day. But there must also be some who welcome the freedom from mother or mother-in-law that distance can give.

Families who have lived during the early years of marriage in very cramped and squalid surroundings may well be tempted to break out and buy everything new when at last they get a decent home of their own. Some are so houseproud that one feels the children are unduly restricted, whilst others go to the opposite extreme and make no effort to teach their children to respect or care for the contents of their new home, an attitude which can so easily extend to other people's property. It is not surprising that this should be the case; some central urban living quarters are so cramped and squalid that there is no real incentive to care for the home, and habits of thought and behaviour engendered in these conditions are carried over into the new home.

I am well aware that what I have been talking about are the background conditions for home-making and that no one of these taken alone can result in a good or bad home. In each case it is a question of what people make of it; nevertheless adverse conditions give a family a poor start. Where marital relationships are secure, both parents are tolerant, responsible and understanding all can go well in spite of the most adverse conditions. But where there is marital friction or irresponsibility then other factors become of major importance. This is particularly true for the urban child in a poor and overcrowded neighbourhood, the kind of area John Mays describes in his *Growing up in*

the City.⁶ This child has few outlets or means of escape from the home situation and must see, hear and at times feel the full impact of disagreements between his parents. As the children get older they grow beyond a mother's control and, if father has taken no interest, her only method of getting them to conform to what she wants is bribery, usually a fatal step to take which becomes evident when the price begins to rise.

Again the fact that most families are smaller, one and two children families being quite common, is neither good nor bad in itself. An only child can have all the love and attention he needs if his parents can give it to him without being over possessive or over ambitious for him; but if all their eggs are in one basket these are possible danger points. But if there is marital disharmony the only child will feel the full force of it, whereas in a larger family the tensions are more widely spread and the children can support each other. Big families have their hazards too, the children may lack individual care and attention, the youngsters may be too often left to older sisters who find it difficult to control them, the mother's health may suffer and incomes are hard to stretch to cover all needs. Big houses, large enough to house a big family command higher rents, and the mother cannot go out to work.

Younger marriages are not necessarily to be welcomed or deplored. Where the young couple have an irresponsible attitude to marriage and parenthood this may lead to more broken and unhappy marriages and I think we might assume that a very young mother may need more help and guidance than a rather older one would do. But it may also happen that marriages which start when the partners are young can lead to a greater fusion of interest and, as the children grow up, their parents are still young enough to share their interests.

This brings me to my final point, the immense importance for successful home-making of the attitudes of individual parents towards marriage and parenthood. These are inevitably bound up with prevailing ideas, trends of thought and customs which are equally inevitably influenced by changes in conditions of living; hence attitudes change from one generation to another. Homes are different from those we remember as our own childhood homes. I think it is important to remember this and not to judge young people setting up home today by the standards of our own home, whether we thought this to have been good or bad. It is so easy to do this, but we should allow for changes in outlook and in living conditions. That is why I have tried

⁶Liverpool University Press, 1954.

to discuss some of these.

But fundamentally, attitudes towards anything so vital and important as marriage, home-making, or parenthood grow from basic assumptions about moral and ethical values. By this I mean the order or priority of values by which we live. I think there is a good deal of confusion about this, though I believe also that there are signs of a growing interest in moral and ethical questions and particularly those which relate to sex relations. Some people, of course, hardly have any order of values at all. They want whatever they want at any moment and see no reason why they should not have it. Others do think about moral values but no longer settle these questions on dogmatic lines. For many, social and pragmatic considerations come first, for others ethical questions are important but they have doubts and hesitations because, having rejected a dogmatic approach they need to ask the question why should this be right and that wrong, and they find they cannot answer these questions to their own satisfaction. It is good, I think, that young people should want to rethink their views on sex, marriage and parenthood, but many of them need help to do so. In particular, many of them find it difficult to know how and what to teach their children about moral values and as a result their children find it difficult to understand why some actions are thought right and others wrong, this is doubtless because in the population at large Christians values are no longer taken for granted. We live, on the whole, by a strange and very mixed set of values. Some of them are derived from our Christian heritage, some stem from the utilitarian concepts of the eighteenth and nineteenth centuries and some are the result of modern psychological theories, often inadequately assimilated and mistakenly applied.

There is, however, one striking feature of the modern scene in this country which is encouraging. The general awareness of the suffering of children deprived of a satisfactory home life and the very great hazards and difficulties of providing an effective parent substitute have roused public opinion and forced all of us to think very seriously about the importance of parental responsibilities and the prevention of family breakdown. The plight of 'homeless families' has also impressed itself in the public imagination. It is clearly not enough to merely prevent the break up of families. As social workers we must be interested in the quality of family life and of home-making and, because this is so, we should also look carefully at social trends and changes in ways of living and try to understand the conditions which might help or hinder families in their efforts to make a really satisfying home life.