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* MATERIAL CIRCUMSTANCES OF NCDS FAMILIES *
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INTRODUCTION.

1. This paper will examine the material circumstances of different types of family. The effect of family size, economic activity, social class and tenure on the income level of families consisting of a lone mother versus a partnered mother, cohabitees versus married couples, and the families of respondents who had experienced the breakdown of their first partnership versus the families of respondents who had not had the experience.
2. Three measures of income level developed by Shepherd (see Working Papers No 19 and 35) derived from previous research on poverty are first examined in terms of the sex of the respondents, whether he or she was married, cohabiting or neither when interviewed, and whether he or she was bringing up children at that time.
3. The measure of income used in the main analyses reported here is based on the short-term basic rate of Supplementary Benefit plus the addition for housing costs to which the family is entitled. Poverty is here defined as a respondent or family whose income was below the level of this entitlement, and the margin of poverty is here defined as respondents or families with an income between 100% and 139% of their entitlement.

A COMPARISON OF THREE MEASURES OF POVERTY.

4. Table 1 shows that the distribution of net weekly family income based on basic rates of Supplementary Benefit varies quite dramatically at the extremes of the distributions with the inclusion of the housing addition, and with the substitution of the long-term basic rate for the short-term rate. The proportion living below the basic rate more than doubles when

housing addition is included in the short-term rate, and more than triples when the long-term rate including the housing addition is used. Conversely, the proportion with the highest net weekly income (300% or more of S.B.) decreases with the inclusion of housing addition.

TABLE 1. DISTRIBUTION OF INCOME LEVEL ON THREE MEASURES OF POVERTY.

	SUPPLEMENTARY BENEFIT EQUIVALENT:					
	Short-term basic		Short-term basic		Long-term basic	
	<u>rate excl. housing</u>		<u>rate inc. housing</u>		<u>rate inc. housing</u>	
	N	%	N	%	N	%
Less than S.B	663	5.6	1624	14.1	2182	18.9
100-139% of S.B	1085	9.1	1474	12.8	1703	14.8
140-149% of S.B	263	2.2	368	3.2	480	4.2
150-199% of S.B	1325	11.0	2034	17.7	2646	23.0
200-299% of S.B	2617	22.0	3329	28.9	3172	27.5
300% S.B. or more	5960	50.0	2694	23.4	1340	11.6
N = 100%	11913		11523		11523	
MISSING CASES	625 (5.2)		1015 (8.8)		1015 (8.8)	

5. Net weekly family income varies with the sex of the respondents, irrespective of the measure used. Men were more likely than women to have income 300% or more above S.B. level (Table 2).

TABLE 2. DISTRIBUTION FOR THREE MEASURES OF POVERTY BY SEX.

<u>WOMEN</u>	SUPPLEMENTARY BENEFIT EQUIVALENT:		
	<u>Short-term basic rate excl. housing</u>	<u>Short-term basic rate inc. housing</u>	<u>Long-term basic rate inc. housing</u>
Less than S.B.	7.6	16.2	22.0
100-139% S.B.	8.9	15.4	17.0
140-149% S.B.	2.8	3.5	4.6
150-199% S.B.	13.1	19.7	15.9
200-299% S.B.	25.1	31.4	25.3
300% S.B. or more	42.5	13.8	5.2
N = 100%	6022	5756	5756
 <u>MEN.</u>			
Less than S.B.	3.5	12.0	15.8
100-139% S.B.	9.3	10.2	12.5
140-149% S.B.	1.6	2.9	3.7
150-199% S.B.	9.1	15.6	20.1
200-299% S.B.	18.8	26.4	29.8
300% S.B. or more.	57.7	32.9	18.0
N = 100%	5891	5767	5767

6. The most dramatic variation in net weekly income is associated with the presence of children in the family, as Table 3 shows. The income levels of respondents bringing up children were considerably lower than those of respondents without children.

TABLE 3. DISTRIBUTION FOR THREE MEASURES OF POVERTY BY WHETHER CHILDREN IN FAMILY.

<u>CHILDREN IN FAMILY.</u>	SUPPLEMENTARY BENEFIT EQUIVALENT:		
	<u>Short-term basic rate excl. housing</u>	<u>Short-term basic rate inc. housing</u>	<u>Long-term basic rate inc. housing</u>
Less than S.B	15.2	24.5	34.9
100-139% S.B.	14.3	30.2	32.2
140-149% S.B.	4.4	6.0	7.3
150-199% S.B.	26.3	24.5	17.6
200-299% S.B.	29.6	12.8	7.2
300% S.B. or more	10.3	2.0	0.8
N = 100%	3054	2905	2905
 <u>NO CHILDREN IN FAMILY.</u>			
Less than S.B.	2.2	10.6	13.5
100-139% S.B.	7.3	6.9	8.9
140-149% S.B.	1.5	2.3	3.1
150-199% S.B.	5.9	15.4	24.8
200-299% S.B.	19.3	34.3	34.4
300% S.B. or more.	63.7	30.6	15.3
N = 100%	8859	8616	8618

7. Table 4 shows that in general, respondents who were neither married nor cohabiting had higher net weekly incomes than those who were living with a partner. However, the latter group were more likely to be bringing up children than the former, and would therefore, be among those with the lowest net weekly income.

TABLE 4. DISTRIBUTION FOR THREE MEASURES OF POVERTY BY PARTNERSHIP STATUS AT INTERVIEW.

<u>NO PARTNER</u>	SUPPLEMENTARY BENEFIT EQUIVALENT:		
	<u>Short-term basic rate excl. housing</u>	<u>Short-term basic rate inc. housing</u>	<u>Long-term basic rate inc. housing</u>
Less than S.B	2.5	11.2	15.1
100-139% S.B.	9.8	7.9	8.6
140-149% S.B.	1.3	1.9	2.1
150-199% S.B.	5.9	9.4	17.1
200-299% S.B.	22.2	28.9	36.3
300% S.B or more	58.3	40.6	20.7
N = 100%	5645	5589	5589
 <u>WITH PARTNER.</u>			
Less than S.B.	8.3	16.8	22.5
100-139% S.B.	8.5	17.4	20.6
140-149% S.B.	3.0	4.4	6.1
150-199% S.B.	15.9	25.5	28.5
200-299% S.B.	21.7	28.8	19.3
300% S.B. or more.	42.6	7.2	3.1
N = 100%	6268	5934	5934

8. In summary, the proportion of respondents living in poverty, or on the margin of poverty increases with the inclusion of the housing addition to the short-term rate of Supplementary Benefit, and with the substitution of the long-term rate for the short-term rate. This proportion is also higher for women, families with children, and married or cohabiting respondents.

The partner's contribution to net weekly income.

9. Sixty-seven per cent of all partners were in paid employment and contributing to the family income. Table 5 shows that the contribution from partner's earnings was between 50 per cent and 74 per cent of the net family income. However, most male partners (95 per cent) contributed half or more of the family income compared with 17 per cent of female partners.

TABLE 5. QUARTILE DISTRIBUTION OF PERCENTAGE OF NET WEEKLY INCOME CONTRIBUTED BY PARTNER FOR ALL RESPONDENTS WITH A WORKING PARTNER, BY SEX.

	<u>Male partners.</u>		<u>Female partners.</u>		<u>All partners.</u>	
	N	%	N	%	N	%
Less than 25%	3	0.1	147	10.6	150	3.6
25 - 49%	139	4.9	996	71.9	1135	27.0
50 - 74%	1474	52.3	161	11.6	1635	38.9
75 - 99%	1061	37.7	20	1.4	1081	25.7
100%	139	4.9	61	4.4	200	4.8
N = 100%	2816		1385		4201	

10. Thirty-five per cent of respondents whose partners were in paid employment were bringing up children. In the majority of cases (98 per cent) both parents were working. However, the proportion of family income represented by partners' earnings was higher for parents than for non-parents. Only 11 per cent of partners in childless families contributed 75 per cent or more of net weekly income compared with 67 per cent of partners in families with children (Table 6). Since the women in the cohort were more likely than the men to bring up children, the majority of the latter group were probably male partners.

TABLE 6. QUARTILE DISTRIBUTIONS OF PERCENTAGE OF NET WEEKLY INCOME FROM PARTNER'S EARNINGS BY WHETHER CHILDREN IN FAMILY.

	<u>CHILDREN</u>		<u>NO CHILDREN</u>	
	N	%	N	%
Less than 25%	91	6.2	59	2.2
25 - 49%	124	8.5	1011	36.9
50 - 74%	270	18.5	1365	49.8
75 - 99%	946	64.7	135	4.9
100%	31	2.1	169	6.2
N = 100%	1462		2739	

11. The majority of respondents whose partners were in paid employment were married (89 per cent), and spouses were almost twice as likely (32 per cent) as cohabitees (17 per cent) to contribute 75 per cent or more of the family income, as Table 7 shows.

TABLE 7. QUARTILE DISTRIBUTIONS OF PERCENTAGE OF NET WEEKLY INCOME FROM PARTNER'S EARNINGS BY PARTNERSHIP STATUS AT INTERVIEW.

	<u>MARRIED</u>		<u>COHABITING.</u>	
	N	%	N	%
Less than 25%	130	3.5	20	4.3
25 - 49%	981	26.5	154	33.3
50 - 74%	1423	38.1	212	45.9
75 - 99%	1027	27.5	54	11.7
100%	178	4.8	22	4.8
N = 100%	3739		462	

12. In summary, male partners, patterns in families with children, and married partners contributed a higher proportion of net weekly family income from their earnings than female partners, those in childless families, and cohabitees.

13. The proportion of net family income made up from state benefits.

One third of the respondents were in receipt of at least one state benefit. Table 8 shows that state benefits made up less than a quarter of family income for just over half these respondents, but that they constituted the entire family income for 36 per cent of respondents. Men were more likely (45 per cent) than women (38 per cent) to be receiving 50 per cent or more of their income from state benefits.

TABLE 8. QUARTILE DISTRIBUTION OF PERCENTAGE OF NET WEEKLY INCOME REPRESENTED BY TOTAL INCOME FROM STATE BENEFITS* BY SEX OF RESPONDENT.

	<u>WOMEN</u>		<u>MEN</u>		<u>ALL RESPONDENTS.</u>	
	N	%	N	%	N	%
Less than 25%	1276	52.7	820	47.6	2096	50.6
25 - 49%	231	9.5	127	7.4	358	8.6
50 - 74%	52	2.1	34	2.0	86	2.1
75 - 99%	67	2.8	36	2.1	103	2.5
100%	794	32.8	704	40.9	1498	36.2

N = 100% 2420 1721 4141

* Base is all respondents in receipt of state benefit.

14. Predictably, the majority of those receiving state benefits were respondents who were bringing up children (72 per cent). Despite this, the proportion of childless respondents whose entire income derived from state benefits was more than twice that (63 per cent) of respondents with children (26 per cent).

Conversely, 63 per cent of families with children received less than a quarter of their net weekly income from state benefits compared with 19 per cent of childless respondents (Table 9).

TABLE 9. QUARTILE DISTRIBUTIONS OF PERCENTAGE OF NET WEEKLY INCOME FROM STATE BENEFITS* BY WHETHER CHILDREN IN FAMILY.

	<u>CHILDREN</u>		<u>NO CHILDREN</u>	
	N	%	N	%
Less than 25%	1377	62.8	219	19.0
25 - 49%	214	7.2	144	12.5
50 - 74%	59	2.0	27	2.3
75 - 99%	68	2.3	35	3.0
100%	772	25.8	726	63.1
N = 100%	2990		1151	

* Base is all respondents in receipt of a state benefit.

15. Twenty-five per cent of respondents receiving state benefits were without a partner, 68 per cent were married, and seven per cent were cohabiting. The majority of respondents without a partner derived the whole of their net weekly income from state benefits (77 per cent) compared with 22 per cent of the married respondents and 35 per cent of the cohabiting respondents. Conversely, partnered respondents, particularly if they were married, were more likely than those without partners to receive less than a quarter of their income from state benefits, as Table 10 shows.

TABLE 10. QUARTILE DISTRIBUTIONS OF PERCENTAGE OF NET WEEKLY INCOME FROM STATE BENEFITS* BY PARTNERSHIP STATUS AT INTERVIEW.

	<u>NO PARTNER</u>		<u>MARRIED</u>		<u>COHABITING</u>	
	N	%	N	%	N	%
Less than 25%	88	8.6	1889	66.9	119	41.2
25 - 49%	50	4.9	269	9.5	39	13.5
50 - 74%	35	3.4	34	1.2	17	5.9
75 - 99%	66	6.5	23	0.8	12	4.1
100%	783	76.6	609	21.6	102	35.3
N = 100%	1002		2824		289	

*Base is all respondents in receipt of a state benefit.

16. In summary, over half of those in receipt of state benefits derived less than one quarter of their net weekly income from these benefits, and over one third derived their entire income from state benefits. The proportion of net weekly family income derived from state benefits was higher among men in the cohort, among childless respondents, and among respondents without partners.

FACTORS ASSOCIATED WITH POVERTY.

17. The measure of poverty used throughout the rest of this paper is based on the basic short-term rate of Supplementary Benefits and housing addition entitlement. The 'poverty line' has been drawn to correspond with the income level theoretically maintained by social welfare services, including an allowance for housing costs. Thus, respondents and their families receiving below the Supplementary Benefit entitlement are defined as living in poverty, and those receiving between 100% and 139% of Supplementary Benefit entitlement are defined as living on the margin of poverty - a convention adopted in much previous research.
18. For the purpose of illustration, Table 11 sets out the actual net weekly income for married or cohabiting respondents with two children under 11 living in different types of tenure in the Greater London area in 1981.

TABLE 11. WEEKLY NET FAMILY INCOME BASED ON SUPPLEMENTARY BENEFIT ENTITLEMENT WITH HOUSING ADDITION AS AT NOVEMBER 1981 BY TYPE OF TENURE.

<u>TENURE</u>	<u>Net weekly income as % of S.B. and housing entitlement.</u>			
	<u>Owner-Occupiers</u>	<u>Council tenants</u>	<u>Private & H.A. renters</u>	<u>Non-house-holders.</u>
Less than S.B.	-125.66	-66.60	-68.98	-55.55
100 - 139%	125.66 - 174.67	66.60 - 92.57	68.98 - 95.98	55.55 - 77.21
140 - 149%	175.92 - 187.23	93.24 - 99.23	96.57 - 102.78	77.77 - 82.77
150 - 199%	188.49 - 250.06	99.90 - 132.53	103.47 - 137.27	83.32 - 110.54
200 - 299%	251.32 - 375.72	133.20 - 199.13	137.96 - 206.25	111.10 - 166.09
300% or more	376.98+	199.80+	206.94+	166.65+

19. Table 11 clearly shows that, in order to achieve an income of 140 per cent of Supplementary Benefit entitlement or more, new owner-occupiers had to receive a considerably higher income than council tenants or private renters. This is because the proportion of Supplementary Benefit entitlement represented by the weekly interest repayment on a twenty-five thousand pound mortgage taken out in 1981 is very much greater than the proportion represented by rent. Similarly, council tenants and private renters needed to receive a higher income than non-householders in order to achieve an income 140 per cent of Supplementary Benefit entitlement because non-householders received only 2.55 pounds in addition to their basic rate of Supplementary Benefits entitlement.

Family situation.

20. We have reported that women, parents, and those who were married or cohabiting were more likely to be living on very low incomes than men, non-parents and respondents without partners. Table 12 shows that the women most likely to living in poverty, or on the margin of poverty, were lone mothers (75 per cent). Cohabiting couples, particularly those with children, were more likely than married couples to be receiving a net weekly income below 140 per cent of Supplementary Befefit entitlement. The most prosperous respondents were those with a partner or children, irrespective of sex.

TABLE 12. INCOME LEVEL BY TYPE OF FAMILY SITUATION BY SEX.

<u>WOMEN</u>	Parents			Non-parents		<u>Married</u>
	<u>Lone</u>	<u>Cohabiting</u>	<u>Married</u>	<u>Lone</u>	<u>Cohabiting</u>	
	%	%	%	%	%	%
Less than S.B.	29 (70)	35 (41)	25	8 (164)	20 (61)	13
100 - 139% S.B.	46 (110)	26 (30)	29	7 (139)	12 (37)	8
140 - 149% S.B.	2 (6)	4 (5)	6	2 (44)	2 (5)	3
150 - 199% S.B.	8 (20)	20 (24)	26	13 (251)	17 (52)	24
200 - 299%	11 (26)	12 (14)	12	41 (801)	29 (88)	44
300% S.B. or more	3 (8)	3 (3)	2	29 (563)	19 (57)	9
N = 100%	240	117	1544	1962	300	1593
<u>MEN</u>						
Less than S.B	(2)	32 (27)	20	12 (392)	10 (23)	6
100 - 139% S.B.	(1)	16 (13)	30	6 (194)	11 (25)	7
140 - 149% S.B.	-	1 (1)	7	2 (58)	4 (9)	3
150 - 199% S.B.	(2)	30 (25)	26	7 (250)	25 (57)	28
200 - 299% S.B.	(1)	16 (13)	15	23 (790)	32 (72)	44
300% S.B. or more	-	5 (4)	2	50 (1697)	18 (41)	12
N - 100%	6	83	915	3381	227	1155

Children

21. Table 13 shows that, irrespective of the sex of the respondent, families with two or more children were poorer than those with only one and considerably poorer than people without children. Over a quarter of the fathers (26 per cent) and almost a third of the mothers (31 per cent) with two or more children had an income below their Supplementary Benefit entitlement.

TABLE 13. INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILY, BY SEX.

	<u>None</u>	<u>One</u>	<u>Two or more</u>	<u>Total Number</u>	<u>% all</u>
	<u>%</u>	<u>%</u>	<u>%</u>	<u>of children</u>	<u>children</u>
<u>WOMEN</u>					
Less than S.B.	11	24	31 (233)	798	28
100 - 139% S.B.	8	27	36 (276)	926	33
140 - 149% S.B.	2	6	5 (41)	153	5
150 - 199% S.B.	18	25	21 (160)	632	22
200 - 299% S.B.	41	15	6 (44)	268	9
300% S.B. or more	20	3	1 (5)	41	1
N = 100%	3855	1142	759	2818	2818
<u>MEN.</u>					
Less than S.B.	10	18	26 (83)	320	23
100 - 139% S.B.	6	26	34 (109)	419	30
140 - 149% S.B.	2	61	8 (26)	95	7
150 - 199% S.B.	13	28	23 (75)	347	25
200 - 299% S.B.	29	19	7 (24)	178	13
300% S.B. or more	39	3	1 (3)	27	2
N = 100%	4763	684	320	1386	1386

22. Over half of the children being brought up by respondents were living in poverty or on the margin of poverty. Sixty-one per cent of the children being brought up by the women and 53 per cent of those being brought up by the men were living in families with incomes below 140 per cent of Supplementary Benefit entitlement.

Respondent's economic activity.

23. Predictably, respondents who were unemployed and seeking work were more likely than any other group to be living in poverty. Forty-two per cent of the unemployed women and 68 per cent of the unemployed men had an income below the level of their Supplementary Benefit entitlement. Economically inactive respondents (housewives, the long-term sick and disabled) were more likely to be living in poverty or on the margin than those in full-time education. In fact, 29 per cent of the women and 33 per cent of the men in full-time education had an income of 200 per cent or more of their Supplementary Benefit entitlement, compared with 10 per cent of the economically inactive women and men, as Table 14 shows.

TABLE 14. INCOME LEVEL BY RESPONDENT'S ECONOMIC ACTIVITY BY SEX.

	<u>Full-time education.</u>	<u>Employed</u>	<u>Unemployed</u>	<u>Economically inactive.</u>
<u>WOMEN</u>				
Less than S.B.	28	8	42	30
100 - 139% S.B.	18	7	25	33
140 - 149% S.B.	7	2	6	5
150 - 199% S.B.	18	19	16	22
200 - 299% S.B.	23	43	9	9
300% S.B. or more	6	20	2	1
N = 100%	88	3776	375	1509
<u>MEN.</u>				
Less than S.B.	22	3	68	42
100 - 139% S.B.	19	8	22	20
140 - 149% S.B.	3	3	4	8
150 - 199% S.B.	22	17	4	19
200 - 299% S.B.	26	30	1	5
300% S.B. or more.	7	39	(1)	5
N = 100%	175	4830	670	83

Couple's joint economic activity.

24. Of course, respondents who were in full-time education, unemployed or economically inactive may have had partners in paid employment, thus boosting the level of net weekly family income. Table 15 shows that families with both partners employed were considerably better off than those with only one of the partners employed, although the family was better off if the man only was employed than if only the woman was employed.

The couples most likely to be living in poverty were those where neither partner was employed. Indeed, the majority of unemployed couples were living on income below the level of their Supplementary Benefit entitlement.

TABLE NO 15. INCOME LEVEL BY EMPLOYMENT STATUS OF COUPLE BY SEX (PARTNERED RESPONDENTS ONLY).

	<u>Both employed</u>	<u>Resp. only Employed</u>	<u>Partner only employed</u>	<u>Neither employed</u>
<u>WOMEN</u>	%	%	%	%
Less than S.B.	13	15	21	56
100 - 139% S.B.	7	35	31	26
140 - 149% S.B.	3	4	7	2
150 - 199% S.B.	40	24	28	7
200 - 299% S.B.	43	17	11	9
300% S.B. or more.	10	6	2	1
N = 100%	1851	130	1274	291
 <u>MEN</u>				
Less than S.B.	3	9	33	69
100 - 139% S.B.	6	29	27	24
140 - 149% S.B.	3	8	6	2
150 - 199% S.B.	28	32	27	4
200 - 299% S.B.	46	19	6	(1)
300% S.B. or more	13	4	2	(1)
N = 100%	1247	816	90	221

Respondent's social class

25. The lower the respondent's social class, the lower his or her net weekly family income (Table 16), and the higher the social class position the higher the level of income. Half the women and over a third of the men (35 per cent) in the manual group had an income below 140 per cent of their Supplementary Benefit entitlement, compared with 17 per cent of the women and 15 per cent of the men in the professional or intermediate group.

TABLE 16. INCOME LEVEL BY RESPONDENT'S SOCIAL CLASS BY SEX.

	Professional & intermediate	Other non- manual	Skilled manual	Other manual
	%	%	%	%
WOMEN				
Less than S.B.	9	14	15	26
100 - 139% S.B.	8	14	19	24
140 - 149% S.B.	2	3	5	4
150 - 199% S.B.	18	20	19	23
200 - 299% S.B.	36	36	29	18
300 - S.B. or more.	26	13	12	5
N = 100	1170	2806	507	1114
MEN				
Less than S.B.	6	8	10	22
100 - 139% S.B.	9	7	10	13
140 - 149% S.B.	2	3	3	3
150 - 199% S.B.	19	15	16	13
200 - 299% S.B.	28	29	26	25
300% S.B. or more	37	38	36	22
N = S.B. or more	1158	934	2235	1137

Couple's joint social class

26. Table 17 shows that the likelihood of a couple living in poverty or on its margin was greater if both partners were in the manual social class than if both were non-manual. If only one partner was non-manual, particularly if it was the woman, the level of income tended to be higher than if neither was non-manual. It is interesting that the higher social class position of the women should raise the level of net weekly income, but the reasons for this require further exploration. It may be that the characteristics of their partners differ from those of women in the manual group, and are associated with the income level of the partner.

TABLE 17. INCOME LEVEL BY SOCIAL CLASS OF COUPLE BY SEX (PARTNERED RESPONDENTS ONLY).

	Both non- manual	Resp. only non-manual	Partner only non-manual	Both manual
WOMAN	%	%	%	%
Less than S.B.	15	16	22	17
100 - 139% S.B.	11	16	16	23
140 - 149% S.B.	4	4	5	6
150 - 199% S.B.	26	25	24	29
200 - 299% S.B.	36	31	28	20
300% S.B. or more	8	7	5	5
N = 100%	981	1209	151	759
MEN				
Less than S.B.	5	7	5	5
100 - 139% S.B.	7	14	5	12
140 - 149% S.B.	3	6	2	4
150 - 199% S.B.	32	18	27	29
200 - 299% S.B.	40	47	45	39
300% S.B. or more	13	8	15	9
N = 100%	464	72	578	298

LONE VERSUS PARTNERED MOTHERS.

27. When interviewed, 13 per cent of mothers in the cohort were bringing up children on their own without a spouse or cohabitee. This section compares the material circumstances of lone mothers with those of partnered mothers in terms of their level of weekly family income and their housing tenure. The effect of family size, economic activity, social class and proportion of income from state benefits, on income and tenure is examined for lone and partnered mothers.

Children

28. Only 24 per cent of lone mothers had more than one child compared with 42 per cent of married or cohabiting mothers, but for both groups the more children in the family the lower the level of family income, as Table A shows. Over a third of lone mothers with two children (37 per cent) were living in poverty on an income below their Supplementary Benefit entitlement compared with just over a quarter of lone mothers with one child (27 per cent). Married and cohabiting mothers with one or two children were somewhat better off than lone mothers. Even partnered mothers with three children were better off than lone mothers with two children.

TABLE A. INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILY OF LONE AND PARTNERED MOTHERS.

	One	Two	Three or more	Total number of children	% of all children
LONE MOTHERS	%	%	%		
Less than S.B.	27	37	(4)	97	31
100 - 139% S.B.	44	52	(6)	147	47
140 - 149% S.B.	3	2	-	7	2
150 - 199% S.B.	8	9	(1)	27	9
200 - 299% S.B.	14	-	-	26	8
300% S.B. or more	4	-	-	8	2
N = 100%	183	46	11	312	312
PARTNERED MOTHERS.					
Less than S.B.	23	29	37	701	28
100 - 139% S.B.	24	34	40	779	31
140 - 149% S.B.	6	6	4	146	6
150 - 199% S.B.	28	23	16	605	24
200 - 299% S.B.	16	7	3	242	10
300% S.B. or more	2	1	1	33	1
N = 100%	959	574	128	2506	2506

Economic activity.

29. Twenty-seven per cent of lone mothers and 20 per cent of partnered mothers were in paid employment when interviewed. Table B shows that, contrary to expectation, lone mothers in paid employment were better off than partnered mothers in paid employment, even when both partners were employed. For example, 23 per cent of employed lone mothers had an income below 140 per cent of their Supplementary Benefit entitlement, compared with 28 per cent of mothers in families where both parents were in paid employment, and 55 per cent of mothers in families where only the mother was employed. However, the vast majority of unemployed or economically inactive lone mothers were living in poverty or on the margin of poverty (93 per cent). For two-parent families, the comparable group consisted of those in which neither partner was employed. In fact, more than half the families in which neither was employed were living below the level of their Supplementary Benefit entitlement (55 per cent), compared with just over a third (36 per cent) of unemployed or economically inactive lone mothers. The employment of only one parent improved the situation somewhat, irrespective of the sex of the parent, and the employment of both improved it considerably.

TABLE B. INCOME LEVEL BY ECONOMIC ACTIVITY OF LONE MOTHERS AND ECONOMIC ACTIVITY OF COUPLES IN TWO PARENT FAMILIES.

LONE MOTHER	Mother	Mother		
	employed	not employed		
Less than S.B.	9	36		
100 - 139% S.B.	14	57		
140 - 149% S.B.	3	2		
150 - 199% S.B.	23	3		
200 - 299% S.B.	39	1		
300% S.B. or more.	11	1		
N = 100%	64	174		

PARTNERED MOTHERS	Both parents	Mother only	Father only	Neither
	employed	employed	employed	employed
Less than S.B.	16	20	22	56
100 - 139% S.B.	12	35	33	26
140 - 149% S.B.	6	-	7	2
150 - 199% S.B.	34	35	27	7
200 - 299% S.B.	26	7	9	8
300% S.B. or more	5	2	1	1
N = 100%	276	40	1092	250

Social class.

30. Table C shows that a rather higher proportion of manual lone mothers than non-manual, were living in poverty or on its margin, but that the joint social class of married or cohabiting mothers and their partners had little effect of the proportion of poor families. In general, though, the level of family income is only weakly associated with social class.

TABLE C1. INCOME LEVEL BY SOCIAL CLASS OF LONE AND PARTNERED MOTHERS.

	Professional & intermediate	Other Non-manual	Skilled Manual	Other Manual
LONE MOTHERS	%	%	%	%
Less than S.B.	30	33	20	29
100 - 139% S.B.	20	43	44	54
140 - 149% S.B.	-	3	4	2
150 - 199% S.B.	15	4	4	11
200 - 299% S.B.	25	15	20	2
300% S.B. or more.	10	2	8	2
N = 100%	20	89	25	93
PARTNERED MOTHERS.				
Less than S.B.	22	25	20	30
100 - 139% S.B.	21	29	36	27
140 - 149% S.B.	3	7	6	6
150 - 199% S.B.	31	25	23	27
200 - 299% S.B.	17	12	14	9
300% S.B. or more	5	2	1	(3)
N = 100%	121	708	183	594

TABLE C2. INCOME LEVEL BY SOCIAL CLASS OF LONE MOTHERS AND SOCIAL CLASS OF COUPLE IN TWO-PARENT FAMILIES.

LONE MOTHERS.	Non-manual	Manual			
Less than S.B.	32	27			
100 - 139% S.B.	38	52			
140 - 149% S.B.	3	2			
150 - 199% S.B.	6	9			
200 - 299% S.B.	16	6			
300% S.B. or more	4	3			
N = 100%	109	118			
PARTNERED MOTHERS	Both parents non-manual	Mother only non-manual	Father only non-manual	Both manual	
Less than S.B.	23	20	24	20	
100 - 139% S.B.	26	28	21	29	
140 - 149% S.B.	7	7	8	7	
150 - 199% S.B.	26	28	22	33	
200 - 299% S.B.	14	14	24	13	
300% S.B. or more	3	3	1	1	
N = 100%	227	515	89	535	

Tenure.

31. Only four lone mothers, all of whom were among the poorest in the cohort were owner-occupiers when interviewed, and very few were in tenures other than council tenancies, private rented accommodation or with parents, so a comparison with partnered mothers is not sensible. The proportion of mothers who were council tenants or private renters were similar for both lone and partnered mothers, but the proportion of lone mothers living with their parents was considerably higher (35 per cent) than the proportion of partnered mothers in this situation.

32. The poorest group of lone mothers were those who were private renters, and the most prosperous were those who were living with parents, as Table D shows. The poorest group of partnered mothers were the owner-occupiers and council tenants, and the most prosperous those living in 'other tenures' (i.e. sharing with relatives other than parents or with non-relatives, or living in tied or rent-free accommodation).

TABLE D. INCOME LEVEL BY TENURE OF LONE AND PARTNERED MOTHERS.

	Owners	Council tenants	Private renters	Living with parents	Other
LONE MOTHERS	%	%	%	%	%
Less than S.B.	(2)	30	48	23	-
100 - 139% S.B.	(2)	56	43	30	(2)
140 - 149% S.B.	-	2	-	4	-
150 - 199% S.B.	-	9	-	11	-
200 - 299% S.B.	-	3	9	24	-
300% S.B. or more	-	-	-	8	-
N = 100%	4	125	23	83	2
PARTNERED MOTHERS					
Less than S.B.	24	30	28	35	7
100 - 139% S.B.	32	29	21	20	25
140 - 149% S.B.	7	6	5	3	6
150 - 199% S.B.	27	25	25	18	31
200 - 299% S.B.	10	9	18	18	25
300% S.B. or more	1	1	3	5	5
N = 100%	656	710	141	60	83

FACTORS ASSOCIATED WITH THE TENURE OF LONE AND PARTNERED MOTHERS.

Children.

33. Lone mothers with one or two children were more likely than partnered mothers with the same number of children to be council tenants, although for both groups the likelihood of being a council tenant increased with the number of children in the family. Among lone mothers, as Table E shows, those with only one child were twice as likely as those with two to be living with parents. And among married or cohabiting mothers the likelihood of being an owner-occupier decreased with the number of children in the family.

TABLE E. TENURE BY NUMBER OF CHILDREN IN FAMILY FOR LONE AND PARTNERED MOTHERS.

	One	Two	Three or more	Total number of children	% all children
LONE MOTHERS					
	%	%	%		
Owners	4	4	(1)	14	4
Council tenants	47	68	(14)	210	60
Private renters	10	9	-	30	8
Living with parents	37	18	(1)	95	27
Other tenure	1	-	-	3	1
N = 100%	192	54	16	352	352
PARTNERED MOTHERS.					
Owners	49	35	24	1026	38
Council tenants	32	50	60	1195	45
Private renters	9	7	8	212	8
Living with parents	5	1	3	78	3
Other tenure	6	6	4	158	6
N = 100%	1025	605	139	2669	2669

34. The majority of children being brought up by lone mothers were living in council accommodation (60 per cent), although over a quarter (27 per cent) were being brought up in their grandparents' household. Very few, of course, were being brought up in accommodation owned by their mothers.

Economic activity.

35. Unemployed or economically inactive lone mothers were more likely (61 per cent) to be council tenants than lone mothers in paid employment (33 per cent). On the other hand, employed lone mothers were twice as likely (52 per cent) as other lone mothers (25 per cent) to be living with their parents (Table F). Mothers in two-parent families were more likely to be council tenants if neither parent was employed or if only the mother was employed. The likelihood of owner-occupation in two-parent families was greater in paid employment.

TABLE F. TENURE BY ECONOMIC ACTIVITY OF LONE MOTHERS AND JOINT ECONOMIC ACTIVITY OF COUPLES IN TWO-PARENT FAMILIES.

LONE MOTHERS	Mother	Mother		
	employed	not employed		
Owners	4	4		
Council tenants	33	61		
Private renters	9	10		
Living with parents	52	25		
Other tenure	1	1		
N = 100%	67	193		

PARTNERED MOTHERS.	Both parents	Mother only	Father only	Neither
	employed	employed	employed	employed
Owners	50	17	46	18
Council tenants	32	62	36	66
Private renters	9	5	8	9
Living with parents	5	5	3	4
Other tenure	5	12	7	3
N = 100%	292	42	1169	261

Social class.

36. The social class of lone mothers had very little association with their tenure position, but among partnered mothers the likelihood of owner-occupation was greater for those families in which both partners were non-manual and least for those in which both partners were manual. Conversely, the latter group were more likely than any other group to be Council tenants (Table G).

TABLE G1. TENURE BY SOCIAL CLASS OF LONE AND PARTNERED MOTHERS.

	Professional & intermediate	Other non-manual	Skilled manual	Other manual
LONE MOTHERS	%	%	%	%
Owners	5	5	4	3
Council tenants	38	56	38	56
Private renters	10	9	8	11
Living with parents	48	29	50	28
Other tenure	-	1	-	2
N = 100%	21	97	26	105
PARTNERED MOTHERS				
Owners	48	50	45	31
Council tenants	25	34	37	51
Private renters	11	8	8	8
Living with parents	7	3	3	3
Other tenure	9	5	6	6
N = 100%	129	757	202	621

TABLE G2. TENURE BY SOCIAL CLASS OF LONE MOTHERS AND SOCIAL CLASS OF COUPLES IN TWO-PARENT FAMILIES.

LONE MOTHERS	% Non-manual	% Manual
Owners	5	3
Council tenants	52	53
Private renters	9	11
Living with parents	32	32
Other tenure	1	1
N = 100%	118	131

PARTNERED MOTHERS	% Both non- Manual	% Mother only Non-manual	% Father only Non-manual	% Both Manual
Owners	69	46	48	38
Council tenants	15	37	29	46
Private renters	7	9	9	8
Living with parents	2	4	4	3
Other tenure	6	4	10	4
N = 100%	239	549	102	563

37. In summary, the more children there were in the family the greater the likelihood of the family living in poverty, particularly for lone mothers. Two-parent families in which only the mother was employed were considerably worse off than the families of employed lone mothers. However, the majority of unemployed or economically inactive lone mothers were living in poverty or on its margin, as were the majority of two-parent families in which neither parent was employed. The social class of lone mothers and married and cohabiting couples had relatively little effect on income level. Lone mothers, particularly those with only one child and those in paid employment, were very much more likely to be living with their parents than partnered parents. The larger the family the greater the likelihood of the mother living in a council tenancy, irrespective of the presence of a partner; and the smaller the family and the higher the social class of both parents, the greater the likelihood of two-parent families being owner-occupiers. The lower the social class of a couple the greater the likelihood of being council tenants. The social class position of lone mothers had very little effect on their tenure at interview.

MARRIED VERSUS COHABITING COUPLES

38. The majority of respondents living with a partner when interviewed were married (88 per cent). Sixty per cent of the married respondents and 57 per cent of the cohabiting respondents were women. The effect of children, economic activity and social class on net weekly family income is examined for married and cohabiting respondents in this section.

Children.

39. Almost half the married couples had children compared with just over a quarter of the cohabiting couples. Table H shows that irrespective of the sex of the respondent, and the presence of children in the family, cohabitees were more likely than married couples to be living in poverty. However, family size had a stronger effect on the income level of cohabitees than on the income level of married couples. Over half the cohabiting women (52 per cent) and over a third of the cohabiting men (37 per cent) with two or more children were living in poverty compared with 29 per cent of the married women and 25 per cent of the married men with two or more children. Although relatively few children were being brought up by cohabiting couples, a higher proportion of these children than the children being raised by married couples were living in poverty.

TABLE H. INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILY OF MARRIED COUPLES BY SEX OF RESPONDENTS.

	None	One	Two or more	Total No of children	% all children.
MARRIED WOMEN	%	%	%		
Less than S.B.	13	23	32	628	27
100 - 139% S.B.	8	24	33	734	31
140 - 149% S.B.	3	6	8	140	6
150 - 199% S.B.	24	29	23	573	24
200 - 299% S.B.	44	15	6	227	10
300% S.B. or more	9	2	1	29	1
N = 100%	1593	888	656	2331	2331
MARRIED MEN					
Less than S.B.	6	17	25	274	22
100 - 139% S.B.	7	27	36	400	32
140 - 149% S.B.	3	6	9	93	7
150 - 199% S.B.	28	28	21	301	24
200 - 299% S.B.	44	18	8	162	13
300% S.B. or more	12	3	1	23	2
N = 100%	1155	628	287	1253	1253

TABLE H. (contd) INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILY OF COHABITING COUPLES BY SEX OF RESPONDENT.

	None	One	Two or more	Total No of children	% all children.
COHABITING WOMEN	%	%	%		
Less than S.B.	20	24	52	73	42
100 - 139% S.B.	12	25	26	45	26
140 - 149% S.B.	2	6	2	6	3
150 - 199% S.B.	17	24	15	32	18
200 - 299% S.B.	29	18	2	15	8
300% S.B. or more	19	3	2	4	4
N = 100%	309	71	46	175	175
COHABITING MEN					
Less than S.B.	10	29	37	44	35
100 - 139% S.B.	11	16	16	18	14
140 - 149% S.B.	4	-	3	1	1
150 - 199% S.B.	25	23	41	43	34
200 - 299% S.B.	32	23	3	15	12
300% S.B. or more	18	8	-	4	3
N = 100%	227	51	32	125	125

Economic activity.

40. The proportion of couples where only the women was employed or neither partner was employed was higher among cohabitees than among married couples. Conversely, the proportion of partnerships where only the man was employed was higher among married couples. In the majority of cases, both partners were in paid employment, irrespective of the nature of the partnership.

41. The nature of the partnership had little effect on income level when both partners were employed. However, Table I shows that cohabiting couples where only the women was employed were more likely to be living in poverty than married couples where only the wife was employed, particularly among male respondents. On the other hand, the married men in the cohort were more likely than the cohabiting men to be living in poverty if neither partner was employed.

TABLE I. INCOME LEVEL BY EMPLOYMENT STATUS OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Both Employed	Female only Employed	Male only Employed	Neither Employed
MARRIED WOMEN	%	%	%	%
Less than S.B.	13	11	21	56
100 - 139% S.B.	6	38	31	25
140 - 149% S.B.	3	4	7	2
150 - 199% S.B.	26	24	28	8
200 - 299% S.B.	44	15	11	9
300% S.B. or more	9	7	1	(1)
N = 100%	1612	91	1196	232
MARRIED MEN				
Less than S.B.	3	33	9	71
100 - 139% S.B.	6	30	29	23
140 - 149% S.B.	3	8	6	2
150 - 199% S.B.	28	31	27	3
200 - 299% S.B.	47	18	4	1
300% S.B. or more	12	4	1	-
N = 100%	1068	756	70	172

TABLE I. (Contd) INCOME LEVEL BY EMPLOYMENT STATUS OF COHABITING COUPLES BY SEX OF RESPONDENT.

	Both Employed	Female only Employed	Male only Employed	Neither Employed
COHABITING WOMEN	%	%	%	%
Less than S.B.	15	23	28	58
100 - 139% S.B.	9	26	20	29
140 - 149% S.B.	2	3	6	-
150 - 199% S.B.	18	23	29	3
200 - 299% S.B.	33	20	11	8
300% S.B. or more	23	5	4	2
N = 100%	239	39	78	59
MARRIED MEN				
Less than S.B.	3	35	10	63
100 - 139% S.B.	7	20	13	26
140 - 149% S.B.	3	5	7	-
150 - 199% S.B.	27	25	37	8
200 - 299% S.B.	38	10	23	-
300% S.B. or more	21	3	10	2
N = 100%	179	20	60	49

Social class

42. Relatively few partnerships consisted of a non-manual male living with a manual female. A somewhat higher proportion of cohabitations than marriages consisted of two non-manual partners, and a somewhat higher proportion of marriages than cohabitations consisted of a non-manual female living with a manual male.

43. Table J shows that, if the couple shared the same social class, the married women in the cohort were generally poorer than the cohabiting women, and the cohabiting men were generally poorer than the married men. Overall, partnerships consisting of two manual individuals were generally poorer than those consisting of two non-manual individuals. Although relatively few couples consisted of a non-manual male and a manual female, the likelihood of living on an income below the Supplementary Benefit entitlement was considerably greater for the cohabiting women in this group than for the married women.

TABLE J. INCOME LEVEL BY JOINT SOCIAL CLASS OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Both non-manual	Female only non-manual	Male only non-manual	Neither non-manual
MARRIED WOMEN	%	%	%	%
Less than S.B.	15	17	18	17
100 - 139% S.B.	11	16	18	25
140 - 149% S.B.	4	4	6	6
150 - 199% S.B.	27	25	23	30
200 - 299% S.B.	37	31	29	20
300% S.B. or more	6	7	5	3
N = 100%	858	1102	128	676
MARRIED MEN				
Less than S.B.	4	5	9	6
100 - 139% S.B.	7	5	14	11
140 - 149% S.B.	3	3	7	4
150 - 199% S.B.	33	27	15	29
200 - 299% S.B.	41	46	52	42
300% S.B. or more	12	13	3	8
N = 100%	386	508	58	246

TABLE J (Contd). INCOME LEVEL BY JOINT SOCIAL CLASS OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Both non-manual	Female only non-manual	Male only non-manual	Neither non-manual
COHABITING WOMEN	%	%	%	%
Less than S.B.	17	13	43	23
100 - 139% S.B.	6	19	4	14
140 - 149% S.B.	1	3	-	6
150 - 199% S.B.	19	21	26	22
200 - 299% S.B.	31	32	22	20
300% S.B. or more	26	13	4	14
N = 100%	123	107	23	83
COHABITING MEN				
Less than S.B.	6	6	-	4
100 - 139% S.B.	6	7	(2)	17
140 - 149% S.B.	4	-	-	6
150 - 199% S.B.	28	21	(4)	33
200 - 299% S.B.	37	39	(4)	27
300% S.B. or more	18	27	(4)	13
N = 100%	78	70	14	52

Tenure.

44. Over half the female respondents (55 per cent) were owner-occupiers, 25 per cent were council tenants, 11 per cent were private renters, four per cent were living with their parents or parents-in-law, and five per cent were living in some other accommodation such as sharing with other relatives or non-relatives or living in tied or rent-free accommodation. Among the male respondents, under half (47 per cent) were owner-occupiers, 27 per cent were council tenants, 12 per cent were private renters, seven per cent were living with parents or parents-in-law, and seven per cent were living in some other form of tenure.

45. Table K shows that council tenants, irrespective of the sex of the respondents and the nature of the partnership were more likely than respondents in other tenures to be living in or on the margin of poverty. However, among the male private renters, cohabiting men were more likely (69 per cent) than married men (42 per cent) to have a net family income double that of their Supplementary Benefit entitlement or more. Among women who were living with parents or parents-in-law, those who were cohabiting were more likely (67 per cent) than those who were married (43 per cent) to have a net family income double that of their Supplementary Benefit entitlement or more.

TABLE K. INCOME LEVEL BY TENURE OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Owner	Council tenants	Private renters	Living with parents	Other
MARRIED WOMEN	%	%	%	%	%
Less than S.B.	18	25	18	19	5
100 - 139% S.B.	15	27	15	19	18
140 - 149% S.B.	4	6	4	2	4
150 - 199% S.B.	27	24	24	16	22
200 - 299% S.B.	33	16	29	23	32
300% S.B. or more	3	3	10	20	18
N = 100%	1827	761	261	128	142
MARRIED MEN					
Less than S.B.	7	20	15	14	7
100 - 139% S.B.	16	23	17	6	10
140 - 149% S.B.	4	6	2	5	7
150 - 199% S.B.	32	23	23	16	21
200 - 299% S.B.	36	22	34	28	35
300% S.B. or more	4	5	8	31	19
N = 100%	1032	565	183	145	135

TABLE K. (contd) INCOME LEVEL BY TENURE OF COHABITING COUPLES BY SEX OF RESPONDENT.

	Owner	Council tenants	Private renters	Living with parents	Other
COHABITING WOMEN	%	%	%	%	%
Less than S.B.	18	34	27	17	13
100 - 139% S.B.	10	23	17	10	10
140 - 149% S.B.	1	3	2	7	3
150 - 199% S.B.	33	19	11	-	7
200 - 299% S.B.	30	13	28	27	30
300% S.B. or more	3	8	15	40	37
N = 100%	118	118	116	30	30
COHABITING MEN					
Less than S.B.	9	29	13	20	14
100 - 139% S.B.	11	12	16	4	11
140 - 149% S.B.	4	4	4	-	-
150 - 199% S.B.	41	29	20	24	11
200 - 299% S.B.	30	17	42	24	21
300% S.B. or more	6	9	27	28	43
N = 100%	81	69	99	23	28

46. In summary, cohabiting couples were more likely than married couples to be living in poverty; and family size had a greater effect on the income level of cohabiting couples than on the income level of married couples. The nature of the partnership had relatively little effect on income level if both partners were employed, but if neither partner was in paid employment married men were more likely than cohabiting men to be living in poverty. On the other hand, if only the woman was employed - in the relatively few partnerships where this occurred - cohabiting couples were more likely than married couples to be living in poverty.

In cases where a couple shared the same social class, manual couples were poorer than the families of cohabiting women, whereas the families of cohabiting men tended to be poorer than the families of married men. Relatively few partnerships consisted of a non-manual male and a manual female but, where this was the case, the likelihood of living in poverty was greater for the families of cohabiting women than for the families respondents in other tenures, but among the private renters married men were poorer than cohabiting men, and among respondents living with parents or parents-in-law married women were poorer than cohabiting women.

FACTORS ASSOCIATED WITH THE TENURE OF MARRIED AND COHABITING COUPLES

Children.

47. Irrespective of the sex of the respondent or the nature of the partnership, the larger the family the greater the likelihood that respondents were council tenants and the smaller the family the greater the likelihood that they were owner-occupiers. Table L shows that married respondents, irrespective of the presence of children in the family or the number of children, were considerably more likely to be owner-occupiers than cohabiting respondents. Cohabitees on the other hand, were considerably more likely than married couples to be renting privately, particularly if they were childless. Relatively few couples were living with parents, and the highest proportion cohabiting was of those without children.

48. The majority of children being brought up by the respondents were living in council tenancies or in owner-occupied accommodation. However, a considerably higher proportion of the children of married couples than the children of cohabiting couples were living in accommodation owned by their parents, whereas the majority of children being brought up by cohabiting couples were living in council accommodation. Relatively few children were being brought up in their grandparent's household.

TABLE L. TENURE BY NUMBER OF CHILDREN IN FAMILY OF MARRIED COUPLES BY SEX OF RESPONDENT.

	None	One	Two or more	Total No of children	% all children
MARRIED WOMEN	%	%	%		
Owners	75	51	35	996	40
Council tenants	8	30	50	1071	43
Private renters	8	8	7	194	8
Living with parents	4	5	2	71	3
Other tenure	5	6	6	152	6
N = 100%	1741	951	697	2484	2484
MARRIED MEN					
Owners	63	37	24	387	30
Council tenants	13	36	60	624	49
Private renters	9	10	5	99	8
Living with parents	8	8	3	66	5
Other tenure	7	8	8	106	8
N = 100%	1224	648	291	1282	1282

TABLE L. (Contd) TENURE BY NUMBER OF CHILDREN IN FAMILY OF COHABITING COUPLES BY SEX OF RESPONDENT.

	None	One	Two or more	Total No of children	% all children
COHABITING WOMEN					
	%	%	%		
Owners	36	23	8	26	14
Council tenants	13	59	74	124	68
Private renters	32	12	8	18	10
Living with parents	8	4	4	7	4
Other tenure	10	1	4	6	3
N = 100%	326	74	47	181	181
COHABITING MEN					
Owners	32	23	12	21	16
Council tenants	7	43	82	89	67
Private renters	39	21	-	11	8
Living with parents	9	6	6	7	5
Other tenure	12	7	-	4	3
N = 100%	239	53	34	132	132

Economic activity.

49. We have reported that married couples were more likely than cohabiting couples to have been owner-occupiers irrespective of family size. Table M shows that the association between owner-occupation and the nature of the partnership is independent of the economic activity of the couple. However, although the likelihood of being in a council tenancy was greater for couples where neither partner was employed, the proportion of married men was higher than the proportion of cohabiting men.

TABLE M. TENURE BY EMPLOYMENT STATUS OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Both employed	Female only employed	Male only employed	Neither employed
MARRIED WOMEN	%	%	%	%
Owners	75	40	49	20
Council tenants	10	33	31	61
Private renters	7	10	9	11
Living with parents	4	9	4	5
Other tenure	5	7	7	3
N = 100%	1728	97	1309	246
MARRIED MEN				
Owners	66	29	38	14
Council tenants	15	33	33	66
Private renters	7	19	10	8
Living with parents	6	12	7	8
Other tenure	6	7	12	3
N = 100%	1121	75	787	176

TABLE M. (Contd) TENURE BY EMPLOYMENT STATUS OF COHABITING COUPLES BY SEX OF RESPONDENT.

	Both employed	Female only employed	Male only employed	Neither employed
COHABITING WOMEN	%	%	%	%
Owners	42	18	23	5
Council tenants	12	33	44	60
Private renters	29	26	16	27
Living with parents	5	15	10	3
Other tenure	10	8	6	5
N = 100%	225	39	86	63
COHABITING MEN				
Owners	39	17	20	4
Council tenants	12	22	32	43
Private renters	33	43	28	31
Living with parents	6	-	9	14
Other tenure	10	17	11	8
N = 100%	187	23	65	49

Social class

50. Table N shows that the likelihood of being an owner-occupier was greater for couples where both partners were in the non-manual group than for couples where both partners were in the manual group, irrespective of the sex of the respondent or the nature of the relationship. Conversely, if both partners were in the manual group the couple were more likely to be council tenants than if both partners were in the non-manual group. Cohabitees were most likely to be privately renting if both partners were in the non-manual group.

TABLE N TENURE BY SOCIAL CLASS OF MARRIED COUPLES BY SEX OF RESPONDENT.

	Both Non-manual	Female only Non-manual	Male only Non-manual	Neither Non-manual
MARRIED WOMEN	%	%	%	%
Owners	81	64	57	44
Council tenants	6	20	17	38
Private renters	7	8	10	9
Living with parents	3	4	5	4
Other tenure	3	4	10	5
N = 100%	926	1177	146	735
MARRIED MEN				
Owners	71	65	56	49
Council tenants	8	17	17	28
Private renters	7	7	9	10
Living with parents	6	6	13	9
Other tenure	7	4	5	4
N = 100%	403	536	63	254

TABLE N. (Contd) TENURE BY SOCIAL CLASS OF COHABITING COUPLES BY SEX OF RESPONDENT.

	Both Non-manual	Female only Non-manual	Male only Non-manual	Neither Non-manual
COHABITING WOMEN	%	%	%	%
Owners	41	42	17	27
Council tenants	9	21	46	40
Private renters	37	21	25	15
Living with parents	4	10	12	6
Other tenure	10	6	-	12
N = 100%	135	113	24	88
COHABITING MEN				
Owners	39	36	(4)	30
Council tenants	5	12	(1)	34
Private renters	39	31	(8)	23
Living with parents	5	5	(1)	7
Other tenure	11	15	(2)	6
N = 100%	81	74	16	53

51. In summary, married couples were more likely than cohabiting couples to have been owner occupiers, whereas cohabiting couples were more likely than married couples to be private renters, particularly if they were childless. In general, the smaller the family the greater the likelihood of the couple being owner-occupiers, whereas the larger the family the greater the likelihood of the couple being council tenants. The majority of children being brought up by cohabiting couples were living in council tenancies, and the proportion of children of married couples living in owner-occupied accommodation was greater than the proportion of children of cohabiting couples. The likelihood of the respondent being a council tenant was greatest if neither partner was employed, particularly for married men. As would be expected, couples where both partners were in the non-manual group were more likely than those where both partners were in the manual group to be owner-occupiers, and couples where both partners were in the manual group were more likely than those where both partners were in the non-manual group to be council tenants.

THE EXPERIENCE OF FAMILY BREAKDOWN

52. Sixteen per cent of the women and 13 per cent of the men who had had at least one partnership by the time they were interviewed had experienced the breakup of their first partnership. However, by the time of the interview, 38 per cent of these women and 21 per cent of these men had formed a new partnership and were living with their new partner when interviewed. The majority of women with new partners were bringing up children when they were interviewed whereas the majority of men with new partners were not. This is not to say that these men were not fathers; their children may have been being brought up by their ex-cohabitees or ex-wife.

Current family situation.

53. Table 0 shows that mothers whose first partnership had broken down and who were still alone when interviewed were rather more likely (78 per cent) than those who were cohabiting (68 per cent) and considerably more likely than those who were married (53 per cent) to be living in or on the margin of poverty -that is, with an income below 140 percent of their Supplementary Benefit entitlement. Mothers married to their second partner differed relatively little from those still married to their first partner in terms of income level, but mothers cohabiting with their second partner were rather poorer than those still cohabiting with their first partner. Women without children married to their second partner were somewhat better off than those still married to their first partner whereas the converse was true for cohabiting women without children.
54. Very few fathers, and very few married men without children, were living with their second partner when interviewed, and therefore it is not possible to compare the net family incomes of these men with those of men who were still living with their first partner. However, fathers who were still married to their first partner were somewhat poorer than those who were still cohabiting with their first partner, whereas men without children who were still married to their first partner were somewhat better off than those still cohabiting with their first partner.

TABLE O. INCOME LEVEL BY CURRENT FAMILY SITUATION OF WOMEN WHOSE FIRST PARTNERSHIP BROKE DOWN AND WOMEN WHERE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

EXPERIENCED BREAKUP	Parents			Non-parents		
	Lone %	Married %	Cohabitng %	Lone %	Married %	cohabiting %
Less than S.B.	31	21	35	14	12	15
100 - 139% S.B.	47	32	33	9	15	14
140 - 149% S.B.	3	2	2	3	6	-
150 - 199% S.B.	10	29	15	16	29	24
200 - 299% S.B.	6	11	11	35	35	27
300% S.B. or more	2	4	4	22	3	20
N = 100%	146	96	54	235	34	59
NO EXPERIENCE OF BREAKUP.						
Less than S.B.	-	26	35	-	13	21
100 - 139% S.B.	-	29	19	-	7	12
140 - 149% S.B.	-	6	6	-	3	2
150 - 199% S.B.	-	26	26	-	24	16
200 - 299% S.B.	-	12	11	-	44	30
300% S.B. or more	-	1	2	-	9	19
N = 100%	-	1446	62	-	1559	236

TABLE O. (Contd). INCOME LEVEL BY CURRENT FAMILY SITUATION OF MEN WHOSE FIRST PARTNERSHIP BROKE DOWN AND MEN WHERE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

EXPERIENCED BREAKUP	Parents			Non-parents		
	Lone	Married	Cohabitng	Lone	Married	cohabiting
	%	%	%	%	%	%
Less than S.B.	(2)	(2)	(9)	19	(2)	6
100 - 139% S.B.	(1)	(2)	(1)	6	-	12
140 - 149% S.B.	-	-	-	3	-	-
150 - 199% S.B.	(2)	(2)	(3)	11	(6)	25
200 - 299% S.B.	(1)	(3)	(1)	20	(4)	22
300% S.B. or more	-	(1)	-	42	(5)	34
N = 100%	6	10	14	271	17	32
NO EXPERIENCE OF BREAKUP.						
Less than S.B.	-	19	26	-	6	11
100 - 139% S.B.	-	30	17	-	7	11
140 - 149% S.B.	-	7	1	-	3	5
150 - 199% S.B.	-	26	32	-	28	25
200 - 299% S.B.	-	15	17	-	44	34
300% S.B. or more	-	2	6	-	12	15
N = 100%	-	905	69	-	1138	193

Children.

55. Twelve per cent of all the children being brought up by respondents at the time of interview were living with a parents whose first partnership had broken down. However, the vast majority of these children (91 per cent) were being brought up by female respondents, the majority of whom were their biological mother (Table P.) The majority of children were being brought up in families with a net weekly income below 140 percent of their Supplementary Benefit entitlement, but the proportion of children living in or on the margin of poverty was higher for those whose mothers had experience the breakup of their first partnership (72 per cent) than for those whose mothers were still living with their first partner when interviewed (59 per cent). The likelihood of a child being brought up in poverty by a male respondents - that is, below the level of the family's Supplementary Benefit entitlement - was greater if the man had experienced the breakdown of his first partnership (39 per cent) than if he was still living with his first partner (22 per cent). In general, then, children being brought up by respondents whose first partnership had broken down were most likely to be living in the poorest families.
56. Table P also shows that net family incomes of childless women whose first partnership had broken up did not differ markedly from those of childless women whose first partnership survived to interview, but that - irrespective of family size - mothers whose first partnership had broken up were more likely than those whose first partnership had survived to be living in or on the margin of poverty. However, the net family income of men whose first partnership had broken down was generally considerably lower than those whose first partnership had survived, irrespective of the presence of children in the family. In fact, men who had lost their first partner were more likely to be living in poverty than those who had not had this experience.

TABLE P. INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILIES OF WOMEN WHOSE FIRST PARTNERSHIP BROKE DOWN AND WOMEN WHOSE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

	None	One	Two or more	Total No of children	% all children
EXPERIENCED					
BREAKUP	%	%	%	%	%
Less than S.B.	14	27	31	137	30
100 - 139% S.B.	11	36	45	191	42
140 - 149% S.B.	3	4	1	9	2
150 - 199% S.B.	19	14	21	83	18
200 - 299% S.B.	34	14	2	28	6
300% S.B. or more	19	5	1	10	2
N = 100%	328	169	127	458	458
NO EXPERIENCE OF					
BREAKUP.					
Less than S.B.	14	23	30	627	28
100 - 139% S.B.	8	24	35	691	31
140 - 149% S.B.	3	7	6	143	6
150 - 199% S.B.	23	29	21	544	24
200 - 299% S.B.	42	15	7	221	10
300% S.B. or more	10	2	1	26	1
N = 100%	1795	885	623	2252	2252

TABLE P. (Contd). INCOME LEVEL BY NUMBER OF CHILDREN IN FAMILIES OF MEN WHOSE FIRST PARTNERSHIP BROKE AND MEN WHOSE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

	None	One	Two or more	Total No of children	% all children
EXPERIENCED					
BREAKUP	%	%	%	%	%
Less than S.B.	17	45	(3)	18	39
100 - 139% S.B.	7	9	(2)	8	417
140 - 149% S.B.	2	-	-	-	-
150 - 199% S.B.	13	18	(3)	14	30
200 - 299% S.B.	20	23	-	5	11
300% S.B. or more	40	4	-	1	2
N = 100%	320	22	8	46	46
NO EXPERIENCE OF BREAKUP.					
Less than S.B.	7	17	26	302	22
100 - 139% S.B.	7	27	34	411	30
140 - 149% S.B.	3	6	8	95	7
150 - 199% S.B.	28	28	23	337	25
200 - 299% S.B.	43	19	8	173	13
300% S.B. or more	12	3	1	26	2
N = 100%	1331	662	312	1344	1344

Tenure.

57. Respondents whose first partnership had survived were considerably more likely than those whose first partnership had broken down to be owner-occupiers, whereas the converse was true for respondents who were living with parents, particularly for men.

58. Table Q shows that, irrespective of the sex of the respondents, private renters whose first partnership had broken down were more likely than those whose first partnership had survived to be living in or on the margin of poverty. The breakdown or survival of the first partnership had relatively little effect on the net family incomes of women owner-occupiers or men in council tenancies. However, for female council tenants, those whose first partnership had broken down were more likely (70 per cent) than those whose first partnership had survived (51 per cent) to be living in or on the margin of poverty, whereas for male owner-occupiers the converse was true. For respondents living with their parents, women whose first partnership survived to interview were generally poorer than those who had lost their first partner, whereas the converse was true for men.

TABLE Q. INCOME LEVEL BY TENURE OF WOMEN OF WOMEN WHERE FIRST PARTNERSHIP HAD BROKEN DOWN AND WOMEN WHOSE FIRST PARTNERSHIP HAD SURVIVED TO INTERVIEW.

EXPERIENCED	Owner	Council tenants	Private renters	Living with parents	Other
BREAKUP	%	%	%	%	%
Less than S.B.	18	28	23	18	4
100 - 149% S.B.	18	42	27	8	11
140 - 149% S.B.	5	2	2	4	-
150 - 199% S.B.	33	17	22	10	17
200 - 299% S.B.	24	9	21	36	32
300% S.B. or more	2	3	4	24	36
N = 100%	79	214	113	157	47
NO EXPERIENCE OF BREAKDOWN.					
Less than S.B.	18	26	20	17	6
100 - 139% S.B.	15	25	16	18	16
140 - 149% S.B.	4	6	4	3	4
150 - 199% S.B.	27	24	19	14	18
200 - 299% S.B.	33	16	30	24	33
300% S.B. or more	4	3	11	24	21
N = 100%	1877	767	336	147	154

TABLE Q. (Contd). INCOME LEVEL BY TENURE OF MEN WHERE FIRST PARTNERSHIP HAD
BROKEN DOWN AND MEN WHOSE FIRST PARTNERSHIP HAD SURVIVED TO INTERVIEW.

EXPERIENCED	Owner	Council tenants	Private renters	Living with parents	Other
BREAKUP	%	%	%	%	%
Less than S.B.	10	40	22	20	8
100 - 149% S.B.	3	9	17	3	8
140 - 149% S.B.	5	3	2	2	-
150 - 199% S.B.	37	26	27	4	13
200 - 299% S.B.	34	17	17	20	13
300% S.B. or more	10	6	17	51	59
N = 100%	38	35	60	162	39
NO EXPERIENCE OF BREAKDOWN.					
Less than S.B.	7	21	14	15	9
100 - 139% S.B.	16	23	17	6	9
140 - 149% S.B.	4	6	3	4	6
150 - 199% S.B.	33	24	21	17	20
200 - 299% S.B.	35	22	36	28	33
300% S.B. or more	4	5	8	30	22
N = 100%	1096	717	258	162	158

TABLE R. TENURE BY CURRENT FAMILY SITUATION OF WOMEN FIRST PARTNERSHIP BROKE
DOWN AND WOMEN WHOSE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

EXPERIENCED BREAKUP	Parents			Non-parents		
	Lone %	Married %	Cohabiting %	Lone %	Married %	Cohabiting %
Owners	6	28	14	6	57	29
Council tenants	61	52	75	22	17	16
Private renters	11	10	7	26	12	34
Living with parents	20	1	4	35	2	8
Other tenure	1	9	-	11	10	11
N = 100%	167	102	56	208	40	61
NO EXPERIENCE OF BREAKUP.						
Owners	-	45	20	-	75	39
Council tenants	-	38	56	-	7	12
Private renters	-	8	14	-	8	32
Living with parents	-	3	5	-	4	8
Other tenure	-	6	5	-	5	11
N = 100%	-	1543	64	-	1701	259

TABLE R (Contd) TENURE BY CURRENT FAMILY SITUATION OF WOMEN FIRST PARTNERSHIP BROKE DOWN AND WOMEN WHOSE FIRST PARTNERSHIP SURVIVED TO INTERVIEW.

EXPERIENCED BREAKUP	Parents			Non-parents		
	Lone %	Married %	Cohabiting %	Lone %	Married %	Cohabiting %
Owners	(1)	(3)	(6)	11	(5)	27
Council tenants	(6)	(5)	(7)	4	(2)	10
Private renters	-	(2)	(4)	13	(8)	40
Living with parents	(1)	(1)	(1)	59	(2)	10
Other tenure	-	(1)	-	13	(2)	13
N = 100%	8	12	18	302	19	30

NO EXPERIENCE
OF BREAKUP.

Owners	-	33	14	-	64	33
Council tenants	-	44	64	-	13	7
Private renters	-	9	10	-	8	39
Living with parents	-	6	6	-	8	8
Other tenure	-	8	6	-	5	12
N = 100%	-	927	69	-	1205	208