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FAMILY POLICY GROUP

Terms of Reference

"To review demographic trends among those of school age, working and non-working wives, and the aged, and to examine the labour market for women. To consider the fiscal measures already taken to remove discrimination between men and women and to review the response to the Government Green Paper. To consider other aspects of legal discrimination. To review progress in pre-school provision. To consider progress in the field of sheltered accommodation for the aged and of residential provision for the elderly. To consider the measures already taken to strengthen the family; and what more (including strengthening parental and juvenile responsibility for crime, truancy and other misbehaviour) might be done to that end, particularly in a society in which unemployment remains high."

Membership of the Group

Lady Young (Chairman)
Lady Howe
Mrs Angela Rumbold MP
Dr Mawhinney MP
Mr John Wheeler MP
Lord Mackintosh
Mrs Joan Seccombe
Mr Peter Lane
Mrs Anna McCurley
Mrs Christina Dykes (Secretary)

FAMILY POLICY GROUP

SUMMARY

We live in a changing and uncertain society.

Three sets of statistics illustrate this:

(i) Divorce: 1:4 couples who marry today can expect to be divorced within 15 years. For couples with teenage brides the figure is 1:3.

(ii) The Increase of the Very Old: In 1951 there were 1.8 million men and women over 75. In 1980 there were 3.1 million. By 1991 there will $\frac{1}{2}$ million men and women over 85.

(iii) Radically Changed Role of Women: In only 5% of households is the father at work and mother at home looking after two children. 63% married women under 60 are in paid employment, and women are the main source of income in one in seven households.

The Policy Group has therefore based its proposals on two themes: first support for the family, and second and equally important freedom of choice for its members.

The family is an independent unit, separate from, though influenced by the state. It stands for stability, continuity and self help. Its support for the individuals within it encourages self sufficiency and makes it our greatest national asset. When it fails, the cost both to the individuals concerned and to the state is immense.

The role of women has been radically transformed. There has been a very large increase in the number of married women in employment. This change is here to stay; women should have the freedom of choice to work outside the home as well as within it.

Conclusions

Policies need to be flexible enough to respond to the many different family situations. The working group considers first that many government policies already support the family and encourage responsibility and self sufficiency, such as home ownership and the Tenants Charter, and greater parental involvement in schools, as shown by the Parents' Charter, as well as closer relationships with other professionals, particularly doctors. The Group believes that these policies should be continued and where necessary developed further (see appendix II).

1. Women

- a) The taxation system should be neutral, neither encouraging women to go out to work, nor to stay at home. We therefore support the proposal for an inter-transferable tax allowance.
- b) There should be sex equality in all occupational pension schemes.
- c) Employers should be encouraged to introduce schemes of part time work, job sharing, job splitting and there should be more flexible education/training schemes.
- d) The declared intention of the Government to work towards a common retirement age for men and women of 60 should be supported.

As resources allow

- e) Invalid Care Allowance should be extended to married women.
- f) The Household Duties Test as applied to married women when claiming HNCIP should be abolished.

2. The Elderly

- a) A commitment should be made to keep pensions up with prices in the lifetime of the next parliament.
- b) There should be greater variety in housing to maintain independence for the elderly as long as possible.
- c) Schemes such as 'hospital at home' should be encouraged.
- d) Research into the problems of the geriatric, especially preventive care, should be expanded.

It was felt such measures would lead to a better quality of life for the elderly by enabling them to live longer in their own homes by preserving their independence, and by helping the family care for their very elderly relatives.

3. Further Co-operation between Parents and Schools

- a) Truancy. The Group propose:

(i) That the headteacher be required to notify parents if a child was absent without explanation from school for more than three days.

(ii) That it should be mandatory for a truancy report to be presented at Governors meetings.

b) The Under-5s

(i) Provision for the under-5s is made in a number of ways: by nursery education, play groups, child minding, and by employers providing creche facilities. The Group supports this variety of provision.

(ii) However, the Group believes that responsibility for provision for the under-5s should rest with one government department, and one local authority department.

(iii) The available resources should be fully used: eg. by employing empty primary classrooms for nursery and play group provision, more community self help particularly in urban areas.

(iv) Parents should be encouraged to have an active role in provision for the under-5s.

4. Positive measures should be taken to try and help marriage, as the basis of family life, to survive. We support the conciliation services where these exist, and believe they should be extended.

SECRET

FAMILY POLICY GROUP

Every attempt was made by the Group to embrace the very wide terms of reference which they were given. However, it was found that time did not allow in depth study of all the questions posed by the terms of reference. Thus the Group decided to concentrate on what it felt to be the most important questions.

REPORT

We live in a rapidly changing and uncertain world. The increase in divorce, in the number of elderly and the radically changed role of women mean that the family has been under pressure.

Yet the family stands at the centre of our society for three great principles: for responsibility, for continuity between the generations, and for self help. When it breaks down, the cost to the community for the care of the children and single parent families is immense, currently estimated to be £1,000,000,000. Despite the great increase in the provision and importance of the statutory social services - and the Group believes that there must be a safety net below which no-one should fall - government and local government cannot substitute for all family care. State services can be bureaucratic, impersonal and slow to respond; by contrast, care within the family is flexible, personal and prompt. However, the Group felt that the government does have a role to play in providing the right conditions in which an independent family unit may flourish. It was this belief that guided the Group during its considerations. Two main themes emerged: that the family should be encouraged and supported, and that freedom of choice should be extended to its members.

THE POLL

The Group felt that its first difficulty lay in not really knowing how most people felt about the major issues affecting family life. The Group was fortunate enough to be able to commission a survey on attitude to the family, through the Opinion Research Centre. The findings of the survey were crucial to the Group's thinking. A summary of its main findings may be found in Appendix 1. In particular, the Group attached great significance to four of the survey's main conclusions, namely:

- 15) The Labour Party is seen to be the party which will do most to support the family if it were in power.
- 13) Half the electorate think that when young people behave badly and become vandals or hooligans it is their parents who are most to blame.
- 8) It was popularly felt that the retirement age for men should be lowered to 60.

and most significant of all -

- 5) The majority of the electorate (63%) think that the Government should neither encourage mothers to go out to work nor discourage them, but rather take a neutral stance.

THE POSITION OF WOMEN

The Group spent some time considering the role of women within the family and in society at large. The general view that the roles of women as mothers, daughters and wives are crucial to the well being of the family was accepted. It was also accepted that probably the greatest changes in society have occurred in the economic and domestic lives of women. This change is here to stay. The Group also recognised the changing role of

men. At a time that pressures in their working lives are increasing, men are taking a greater share in domestic responsibilities. Both changing roles create tensions within the family.

At the heart of this change has been the rise in the number of women, particularly married women, in paid employment. Today only 5% of families consist of a husband at work with the wife at home caring for two children. Women work for a variety of reasons: necessity, (confirmed by the findings of the poll) to increase the family income, desire for some financial independence, and interest. In 1921, 4% of married women were in paid employment. In 1961, this proportion had risen to just under 30%, and by 1981 it is estimated that the proportion had increased to 48.8%. Compared to their EEC counterparts, British women comprise a relatively high proportion of the workforce - about two-fifths - (only Denmark has a comparable percentage). Furthermore, women are returning to work sooner after the births of their babies. In 1971, 9% of mothers with new babies were in paid employment 12 months after the birth, and in 1979, nearly a quarter by the time the baby was 8 months. A third more families would be on supplementary benefit but for the wife's earnings.

Reinforced by the findings of the poll, the Group believes that it is not the Government's job to persuade women to work or not to work. Indeed, in this respect it is not the Government's job, except in national emergencies such as war, to tell families and individuals what to do. It is for the family, and for the woman, to say whether or not she shall work outside the home, recognising that in many cases she will have no choice

but to work. The Group believes that a woman who stays at home to look after the children, or elderly relatives, is doing an invaluable job, which should never be underestimated.

Yet the taxation system actually discriminates against women who prefer a domestic role. The family where both parents are working receives tax allowances worth £4580, and where the mother stays at home to look after her children the family receives tax allowances of only £2795. The Group believes this imbalance in favour of the working wife to be wrong. It was strongly felt that the taxation system should be neutral, neither encouraging a woman to work outside the home, nor discouraging it. Thus when the Government's Green Paper on Husband and Wife was studied the Group felt that Scheme 2 (fully transferable allowances) most accorded with their findings. It was also felt that the adoption of Scheme 2 would be another step away from the position where women are treated as dependents by the Inland Revenue.

The Group's feelings were strong on this issue, even though it was recognised that the adoption of Scheme 2 would initially incur extra expenditure. It was hoped that the Government will not lose the initiative it took by launching in 1980 the Green Paper on Taxation of Husband and Wife by further delays in reaching its conclusions.

For women who choose to go out to work the Group felt that the Government should encourage employers to introduce schemes of part-time work, job sharing, and job splitting, and there should be more flexible education and training schemes. The example the Government is setting in its

treatment of female employees in the Civil Service was applauded. The question of a common retirement age for men and women was briefly discussed. The Group recognised that the Select Committee had covered all the arguments in its lengthy report, but it felt, especially in the light of the findings in the poll, that the most realistic common retirement age would be 60. The difficulties inherent in increasing the retirement age for women outweighed any proposal for common retirement age above 60. The huge cost which this change will incur is recognised by the Group, but it was felt that the Government's declared intention to work towards a common retirement age should be supported.

LEGAL DISCRIMINATION

The terms of reference asked the Group to identify other aspects of legal discrimination. The Group's attention was drawn to social security provisions. The Group believes that discrimination does exist on occupational pension schemes between men and women. Both sexes pay the same insurance premiums. If a man dies in service, his wife and dependents get the appropriate benefit. But when a woman dies in service there is no automatic right of benefit for her spouse and dependents. It is the woman's family who are being disadvantaged and discriminated against. The Group believes that the Government should work towards equality of treatment for both men and women, as economic conditions allow, so that either sex would receive the same benefits for the same amount of contribution.

Two social security benefits were considered by the Group to be discriminatory and unreasonable. Firstly, Housewife Non-Contributory Invalidity Pension (HNCIP): this is a non-contributory pension which is available to certain disabled and married women. Men and single women are eligible for the standard non-contributory invalidity pension (NCIP), for which they only have to show that they are incapable of paid employment. Married and cohabiting women before they can claim a similar pension have to prove in addition that they are incapable of 'normal household duties'. The 'normal household duties' test is particularly resented and difficult to operate. The Group feels that this distinction between the conditions for payment for men and women is not compatible with a society where both sexes work and expect equal treatment under the law. The cost of abolishing the household duties test and thereby extending NCIP to married women is estimated to be £275m per annum (based on 1981 rates).

Equally discriminating and a subject which is already causing widespread concern is the barring of married women from benefits of Invalid Care Allowance. Whereas non-relatives and relatives can claim ICA for looking after a disabled person receiving the Attendance Allowance, married women cannot. This struck the Group as unreasonable and incompatible with the Government's objective of making people less reliant on institutional care. The Group urges the Government to make the extension of ICA to married women as an urgent priority as resources become available. The cost is estimated to be £60m a year.

The Group were mindful of the increase in expenditure that these changes would incur. However, it was felt that pressures from the EEC, who have already issued a directive to member-states giving them until November 1984 to bring about equalisation in respect of their main contributory social security system, would eventually oblige the Government to act. Considerable political kudos would be won if the Government at least declared its intention to work towards further equality within the social security system.

THE ELDERLY

The Group devoted much time to considering policies for the elderly which would be both realistic and relevant. Demographic trends demonstrate clearly that there is a growing proportion of old people in our society. It is estimated that by 1991 there will be 6.6 million women and 3.4 million men over retirement age in the country. Most will for many years continue to live independent lives. However, the total of men and women over 75 is estimated to rise from 3.1 million to 3.6 million over the same period. While considering the extra burdens on society that the increase in the elderly will create, the Group were especially anxious to think of the old people themselves. Policies affecting the elderly should aim at preserving self dignity, and as far as possible valued independence, to enrich old age.

The Group regarded it as most important that the Government should reaffirm the commitment at least to keep pensions up with prices in the lifetime of the next parliament. In addition the Group felt that attention should be given to the elderly.

be concentrated on providing suitable housing for the elderly in order that their independence can be maintained. The Group recognised that the Government has already taken important steps in this respect, but the Government should encourage more sheltered housing schemes and broader gifted housing plans, including plans which allow elderly donors to retain an equity stake on their former homes.

The Group recognises the strains which will be put on the NHS by the increased number of the elderly. The average cost per week of occupancy of a bed in a geriatric hospital for 1981-2 was £216. The Government should seriously consider alternative methods of providing medical care for the elderly. One such scheme considered favourably by the Group was a scheme providing hospital care at home, presently being researched at Peterborough. Moreover, the Group laid emphasis on the encouragement of research into the problems of the geriatric. Research being conducted at the moment is already revealing ways in which the incapacitating aspects of aging can be halted, if not reversed, or made more tolerable. Finally, the extension of the invalid care allowance to anyone looking after an elderly relative was especially valuable. It provides an important recognition of the care provided by the family, and it would in many cases increase the availability of choice as to the best means of looking after an old person.

TRUANCY

It soon became apparent that there are no clear-cut accepted causes for truancy. There are currently many proposals as to the best means of tackling the problem. In particular interest was expressed in experiments

being conducted in Scotland. Under the Scottish schemes, parents were being made directly accountable to school councils, especially as regards the attendance of pupils at schools. Although it was felt that such a scheme was inappropriate for English schools, the Group did agree that the lack of communication between parents and teachers was fundamental to the truancy problem. The Group have two recommendations to forward, which are believed to be inexpensive, and would bring disproportionate beneficial results. They are:

- (i) Headteachers should be required to notify parents if a child was absent without explanation from school for more than three days;
- (ii) It should be mandatory for a truancy report to be presented at governors meetings. Such reports would eventually reflect on the performance of the school.

PRE-SCHOOL PROVISION

The Group felt that it was important to stress the importance of pre-school provision. This importance is not only, as commonly considered, purely for the working mother, although this is not inconsiderable if women are to have the freedom to choose. Pre-school provision is also important for a variety of needs - for example the educational needs of the child or the child's welfare. The variety of provision existing at present was regarded to be the best means for catering for wide-ranging different needs. However, the Group noted that whereas nursery education is free, child minding has to be paid for, as do pre-school play groups and creches. The Group believes that this inconsistency demands a complete reappraisal. Similarly, it was felt that there is a lack of co-ordination between government departments which inevitably means that

pre-school provision is not given the attention it deserves. It was felt that the responsibility for provision for the Under-5s should rest with one government department and one local authority department. It is hoped that administrative reforms would ensure the better use of resources.

DIVORCE

Finally, although their terms of reference did not specifically include the subject of divorce, the Group felt it would be inconceivable to form a policy for the family without it even being considered. Increases in the rate of divorce are alarming. It is estimated that 1 in 4 couples who marry today can expect to be divorced within 15 years. For couples with teenage brides the figure is 1 in 3. Even more alarming is that six out of every ten couples divorcing in 1980 had children under 16. The effects of divorce not only on the families themselves but on the general stability of the community are immense.

The Group understands that the Government has established an interdepartmental committee chaired by Lord Hailsham to look into the possibilities offered by conciliation services. The Group urges the Government to take positive measures, where it can, to try and help marriage as the basis of family life. The Group would like to see the principles of conciliation services being adopted by the courts and expanded, as it believes such services offer a positive, constructive and increasingly accepted solution.

1. Four out of ten electors think that women will never have equal opportunities with men. 34% think that they will have equal opportunities with men one day and only 24% think they now have equal opportunities.

Women are very marginally more likely to think that equal opportunities will never come.

2. Only four out of ten working wives were thought to get the same pay as men doing similar work. 18% got less pay and for a third there were no men doing similar work with whom comparison could be made.

3. Four out of ten electors think that it is impossible or very difficult for a woman to combine having a career and family nowadays.

4. A third of the electorate think it a very bad thing and a further third a fairly bad thing for women with young children to go out to work. Only one in five of the electorate approve. Men are more likely to disapprove strongly (37%, women 29%).

The most important reason for disapproving of young mothers working was that they did not have the time and energy to give their children the attention they need, followed by a feeling that children are more likely to get into trouble if their mothers go out to work.

5. The majority of the electorate (63%) think that the Government should take a neutral stance, neither encouraging mothers to go out to work nor discouraging them. 28% think the Government should encourage them not to work and 6% that it should encourage them to do so. Those who approve of mothers working are even more likely to think that the Government should take a neutral view.

6. It is generally accepted that the main reason for young mothers working is that they have to in order to make ends meet (65%). Only a quarter think that they like to work to get extra money for luxuries.

In their own particular cases the working mothers and husbands of working mothers were less likely to think that the wife's earnings were essential than was thought to be the case in the abstract general situation.

7. Opinions are divided over whether women should work full time, part time or not at all at different stages of the family cycle. There is a clear majority for one particular course of action at only two stages:-

- when first married before there are any children (most think wives should work full time)
- and when there are babies and toddlers (most think wives should not work).

At all other stages opinion is less clear cut. In general women are more likely to want part time work than are men.

8. There is considerable feeling that the difference in retirement ages for men and women is not sensible. The most popular solution was that the retirement age for men should be lowered to 60 and most of those who chose this option claimed that the knowledge that it would cost an extra £1.80 per week in income tax or National Insurance did not make them change their minds.

9. Groups which are thought to be particularly harmed by the income tax system are:- working widows with children, single working people, retired people and one parent families.

Couples who live together but are not married; families with grown up children working; families where both husband and wife work and young couples with children at school were thought to benefit most.

10. 46% of women and 38% of men think that the way the present tax system treats wives is not fair, 24% of women and 25% of men think that it is fair, the remainder have no opinion.

11. There is more agreement than disagreement with the view that amount of child benefit for one parent families should be higher than for two parent families. Over half the single parents interviewed reported that lack of money was the main special problem facing them.

12. Less than one in five of the electorate think that it is not true that "the rise in crime rate is because of a breakdown in family life, broken marriages and so on". 21% think that the statement is true and a further 60% think that there is a certain amount of truth in it.

13. 41% of the electorate think that it is true that the present high level of unemployment will cause more divorces and broken marriages and a further 44% think that there is a certain amount of truth in the statement.

Half the electorate think that when young people behave badly and become vandals or hooligans it is their parents who are most to blame.

Nearly three quarters of the electorate agreed that "young people nowadays are turning to crime and vandalism because they know they can get away with it". A quarter disagree.

14. There is more support for the view that the main responsibility for taking care of old people should be with their families than for the view that the local authority should be mainly responsible. Old people themselves are more likely to think that the local authority should be responsible.

15. The Labour Party is seen to be the one which will do most to support the family if it were in power (32%) rather than the Conservatives (19%).

The Conservative Party does rather better for having the best policies for "families like yours" 28% think Conservative policies are best for families like their own, 32% think that Labour's are best.

APPENDIX II

Summary of Government's Policies which help the Family

SOCIAL SERVICES

Health Service

- * National Health Service expenditure in Great Britain will have nearly doubled from £7,750m in 1978-9 to £15,500m in 1982-3, an all-time record and higher in real terms than in any year of Labour government.
- * Increases in Health Service staff have been concentrated in those areas responsible for direct patient care. Between 1978 and 1982 there was an increase in England of more than 45,000 nurses and midwives and over 3,000 more doctors and dentists.
- * The importance of preventive care and measures to improve child mortality and handicap have been emphasised. Priority should be given to care of the elderly, the under-5s, mentally ill and mentally handicapped, and the physically disabled.

Personal Social Services and Voluntary Organisations

- * Expenditure has been raised on the personal social services run by local government (eg home helps, meals-on-wheels and day centres for the elderly and disabled) and spending is now 9 per cent higher in real terms than in the last year of Labour government.
- * New measures have been announced to give local authorities greater financial encouragement to accept the transfer to patients from hospitals to community care.
- * A new community work programme starting in October 1982 has provided further opportunities for community work and voluntary service.

Social Security

- * The Government has more than honoured its pledge to protect the value of pensions.
- * The mobility allowance has been made tax-free and will have been raised substantially. Attendance allowance has also been increased.
- * Supplementary benefits will have been raised in line with prices in the four years to November 1982. Supplementary benefit rates for children under 5 have been virtually doubled from £4.40 per week under Labour to £8.75 per week today.

- * Child benefit will have been increased from £4 per week in April 1979 to £6.50 in November 1983; and will therefore have been fully protected against prices.
- * One-parent benefit has been increased from £2 per week under Labour to £4.05 in November 1983.

EDUCATION

The Parents' Charter has been implemented in the 1980 Education Act:

- * Parent and teacher governors are being elected to the boards of maintained schools.
- * Most schools are to have separate governing bodies.
- * Parents have a statutory right to express a preference for the school of their choice.
- * Local authorities are required as far as possible to satisfy parental choice of school.
- * Local appeals systems have been established for dissatisfied parents
- * To help parents make an informed choice, local authorities are legally required to make available full information about their schools, including the results of public examinations and admission criteria.
- * Parents have the right to choose a school outside their home local authority area.

Nursery Education

- * In January 1981 there were 10,000 more nursery places than at the beginning of 1979.
- * Extra resources are being made available for 3 successive financial years from 1983 for voluntary schemes and projects aimed at helping families with pre-school children.

HOUSING

- * Council tenants, new town tenants and the tenants of certain housing associations have been given the right to buy their houses or flats, and the right to a local authority or Housing Corporation mortgage.
- * Homesteading (sale of unimproved homes): over 60 authorities have plans for homesteading schemes in the current year. The Secretary of State can now give an authority consent to waive the interest payments on mortgages for homesteading for up to 5 years.

- * Shared ownership: local authorities, new towns and housing associations are also able to offer shared ownership as an alternative to outright ownership in all the circumstances where they may be selling a home.
- * The Improvement Grant system has been strengthened.

LAW AND ORDER

- * The Criminal Justice Act of 1982 ensured that parents are held clearly responsible for the delinquent behaviour of their children up to the age of 17.