

## A. Introduction

1. "Social policy" as it affects family life is both a very large area to cover and, perhaps more importantly, is a very **imprecise** area of the syllabus - it's difficult to either **define** what we mean by "social policy" or to know where it effectively **begins and ends in relation to family life**. The idea of **social policy** in relation to the **family** specifically is a fairly **arbitrary relationship** (since it's difficult to decide where "family life" begins and ends in relation to social policies).

2. Keeping this in mind, we can consider this area of the syllabus in terms of **four main areas**:

- Firstly, to **define what is meant by "social policy"**.
- Secondly, to **understand the relationship between policy and ideology** (the guiding principles on which policies are based). In particular, we need to understand the basis of a "**family ideology**" underlying successive post-war government policies.
- Thirdly, to **understand the relationship between policy initiatives and their actual outcomes** (the **consequences** of social policies - both **intended** and **unintended** - as they **affect family life**).
- Finally, to consider **examples of social policies** as they have **affected family life** directly and indirectly in **Britain**.

## B. Defining Social Policy.

1. A **policy** is an **intention to adopt a particular course of action**. We can talk about a "**no smoking**" policy, an "**anti-sexist**" policy, an "**anti racist**" policy and so forth. "**Social policy**" in Britain, is a **generic term** (that is an **overall definition or classification** - "generic" basically means "belonging to the family of...") for policies made by political parties when they are in government. In a literal sense, every policy created and adopted by government is, in effect, a "social" policy since it is designed to affect the quality of people's lives in some way.

However, you will frequently see reference to "economic policy", "foreign policy", "defence policy" and the like with the term "social policy" being strictly defined as,

**"...the main principles under which the government of the day directs economic resources to meet specific social needs. It is one aspect of public policy, which is concerned with all the responsibilities of governments..."**  
(S. and P. Calvert "Sociology Today").

## C. Social Policy and Ideology.

1. In modern Britain, **government** is the mechanism by which policy is put into effect. Our democratic system of government involves relatively distinctive political parties representing a range of opinions. Just as we can talk about **political parties** having **different general ideologies** (such as "**Conservative**", "**Socialist**" and "**Liberal**"), it is evident that **any policy** directed towards some social end must, by definition, be **based** upon some **underlying ideological principles** (in basic terms, a set of beliefs about how the world is and, of course, how we would like it to be).

- In **Britain**, the **family** has **traditionally** been seen by political parties and governments as a **relatively private institution** that has a number of significant **public functions**:

"**Private**" in that people should be left to work-out their own solutions to personal problems within the family group and

"**Public**" in that, because of the family's central role in the (primary) **socialisation process**, it is an important institution in society that needs to be **supported**.

- **Ideologically**, on the one hand, the family group is such a fundamentally important social institution that it requires the **support** of government whilst, on the other, **governments** have been **relatively indifferent** to what actually goes on within and around the family group. We can express this idea in terms of the **role of government** being "**non directive**"; that is, the policies produced and implemented by post-war governments in Britain have **not** been concerned with telling and / or forcing people to behave in certain ways.
- This **non-directive approach** is usually **contrasted** with a **directive approach** adopted by governments in places such as **China** and the (ex) **Soviet Union**. The Chinese government, for **example**, in an attempt to control population numbers has made it a criminal offence for some classes / ethnic groups to have more than one child.
- The main idea here is that **British governments** have tried to create a **policy framework** within which people can express their individuality and creativity in relation to their family life.

2. The **received wisdom** about the relationship between the State and the Family in Britain (the one that's taught at school, for example), is one that tends to stress the **role of the State** as being like a **referee** at a football match; necessary for the smooth-running of the game, but **impartial** in terms of making decisions that affect the game.

- The **role of governments** tends to be characterised as the **management of family life** - creating the right conditions for it to flourish, pruning away undesirable or potentially disruptive elements, but generally leaving people to their own devices.

3. In order to produce a "policy" about something you must have some conception about what the **objective** of that policy is going to be. It is probably true that **all post-war governments in Britain** have formulated (**broadly similar**) **social policies** towards the family in the light of some form of family ideology that **defines**:

- **What the family is,**
  - **What the family group should be,**
  - **What the family does,**
  - **What the family should do,**
  - **How to support the family.**
- Since, as I've just indicated, any ideology is going to involve ideas about how something (in this instance the family) should be organised, we can quickly note a number of **aspects to the ideology of family life in post-war Britain**.
    - a. The family group is **desirable** and people should be **encouraged** (or, at the very least, not discouraged) to form family groups.
    - b. Not only is the family group to be encouraged, but the development of a **particular form of family structure** is seen to be **desirable**. This means a **broadly nuclear structure**, although **extended aspects** have sometimes been encouraged.
    - c. **Ideally**, the family group involves **two parents (one male, one female)** and **their legal children**. **Marriage is generally encouraged** (through **taxation**, for example) but, whatever the rhetoric of various government spokespeople over the years, governments have **not** been particularly concerned with **policies** that **overtly encourage marriage**, as such. Rather, the **policy emphasis** seems to have been on the **discouragement of other possible forms of family life**.
  - **Homosexual "marriages"**, for example, are **not sanctioned** through the **law (neither are such marriages ordained by the Church of England)** and, over the past few years Conservative governments have sought to **prevent homosexuality** being promoted as a normal form of sexual / family partnership (it is illegal for teachers in schools to present a homosexual partnership as either normal or desirable, although there is a move by the current (1999) Labour government to abolish this rule - "sometimes referred-to as **Clause 28**").
  - In relation to **single parent family structures**, successive governments have tried to strike a balance between **State support for mother / father and child without appearing to encourage this particular arrangement**. The balance seems to be tipping towards **active discouragement** however. In 1996, for example, the (Conservative) government floated plans to encourage single parents to give their children up for adoption. **Currently**, however, policy efforts seem to be directed towards helping "single-parent families" to achieve a measure of independence from the State (by, for example, using the taxation system to help single-parents into paid employment).

d. **Specific gender roles tend to be encouraged.** Governments have tended to adopt the view that "**a woman's place is in the home**" (except in times of war, however), and have tried to **discourage married women** from working (or at least from **working full-time**) through **employment law, State benefits, taxation policy** and the like.

4. Whilst it's one thing to have a family ideology (and to attempt to define social policies that reflect that ideology), it's quite another to put those policies into practice in ways that have **desired (or intended) outcomes**.

- On of the **reasons** for this is perhaps to be found in the **separation** between the "**private**" and the "**public**" that we've noted earlier. In a democratic society:

Governments are able to lay down certain legal requirements (through social policy) that specify various limits to people's behaviour.

Within these behavioural limitations (or guide-lines), people are relatively free to behave as they see fit.

- This situation is **not limited to democratic societies**, of course, but the relationship between legal regulation and individual freedom is much "looser" in democratic societies than in totalitarian societies (where certain aspects of people's lives are much more tightly regulated - as I've noted in relation to China, for example).
- The **concept** we can use to describe the relationship between social policy and family life is that of "**relative autonomy**". People have **a level of freedom and personal choice** within **a framework of certain legal restrictions**.

5. The way **social policy affects individual behaviour** can be illustrated in the following **example of marriage**. In Britain you are basically free to marry whoever you choose **except** in the following circumstances:

- You must be at least 18 years old (or 16 years old with your parent's permission).
- Your prospective partner must be at least 16 years old.
- You cannot marry your brother, sister, mother or father (incest).
- You cannot marry someone who is married to someone else (bigamy).
- You cannot marry someone if you are already legally married (bigamy).
- You cannot marry someone who is not a British citizen if you want to live in Britain and your partner does not have right of residence.
- You cannot marry someone of the same sex (this also applies if your partner has had a sex change. The law does not allow you to "change your sex" because your birth certificate cannot be legally changed to reflect your physical change.).

6. Each of the above elements of social policy represent, in their own way, part of a "**family ideology**" - an attempt to in some way **shape the development of family life**.

- As I've suggested, the "**relatively autonomous**" aspect of marriage is the **freedom of the adult individual to marry anyone they please within this general legal framework** (you will sometimes see this referred-to as "**affective individualism**" - a rather pretentious way of saying that people fall in love with each other and marry on the basis of individual attraction and choice).
- **Not all cultures conform to this arrangement. Hindus** see **arranged marriages** as the **norm** (parents choose their child's marriage partner). The principle of legal regulation is similar (except **religion** and **Caste Law** plays the most significant part by creating a **policy framework** for marriage among Hindus).
- For **Hindus**, arranged marriages are the norm because people are **not allowed to marry outside their religious caste** - for a parent to allow their son / daughter to marry outside their caste is socially, economically and politically disastrous. Within this general restriction (that you cannot marry outside your caste), people are relatively free to choose who they marry.

7. The **distinction** I've made between the "**public**" and the "**private**" realms is frequently referred-to as a distinction between "**The State**" and "**Civil Society**".

- The **State** involves some form of **bureaucratic organisation** that administers the machinery of government on a day-to-day basis (a **Civil Service**). The State also involves other organisations (such as a police force and legal system).
- **Civil Society** means that area of social life involving family life, business organisation and so forth that is outside of the machinery of the State.

8. To complete this section on "**family ideology**", it is useful to look more-closely at the level of **correspondence** between this two spheres. The "**common sense**" view of the **relationship** between the **State and Civil Society** sees the **latter** as a **private sphere** because people are relatively (personally) free to work-out their own different family relationships. People **choose** their places of residence, their sexual / marriage partners, how they raise their children, etc. in a way that, while **conforming to legal constraints**, is **relatively free from State control**. The **role of the State** in family life in British society can be seen in terms of **two basic functions**:

a. **To regulate** (in very general ways) legal marriage norms (primarily in ways that are designed to protect individuals and / or "society" - the legal age of marriage is set to protect minors, marriage between brother and sister is proscribed because of the vastly-increased chances of their off-spring being genetically-deformed and so forth).

b. To **provide a basic safety-net** for individuals whose marriages / family relationships breakdown. Social services, for example, provide certain support functions for single parents, the sick, the elderly and so forth.

9. However, it is evident that "**State intervention**" in family life (in the form of **social policy and ideology**) is more involved than this simple prescription would suggest. The **State**, even in a liberal democracy such as Britain may **not** simply be a **passive**

and ~~neutral~~ referee of family relationships but a highly ~~partial~~ and ~~active~~ player in the game - not simply reacting to various social outcomes but **actively pursuing various social policies for clear ideological reasons.**

10. We can use the **example of marriage** to illustrate the way the State intervenes directly and purposefully in family relationships and arrangements in our society.

**a. Marriage:**

- The State regulates the composition of "a family" through **legal definitions** of marriage. In Britain, **serial monogamy** (you can only be legally married to one person at a time, but you are free to remarry after divorce, the death of a partner, etc.) is the only **legally-sanctioned** form of marriage. Forms such as **Polygny** (one man married to several women) or **polyandry** (one woman married to several men) are **illegal** (**bigamous** relationships can result in imprisonment).
- **Cohabitation**, on the other hand, is an example of a family relationship that is **not legally recognised** but which is **not illegal**.

**b. Single-parenthood:**

- In 1993 it became a legal requirement for any individual who can be shown by the State to have deserted a partner (leaving him or her to raise their child "alone") to contribute towards the maintenance of that child. A **Child Support Agency** was created to pursue maintenance claims on behalf of the State. It has powers to decide how much a father, for example, must legally pay towards his ex-partner for the support of their child. Failure to comply can result in **imprisonment** although, more usually a "**distraint order**" is obtained, whereby money can be legally deducted from wages, social security, etc. at source.
- A women, for example, can also be legally required to name the father of her child, so that he can be pursued for maintenance. Failure to name the father can be penalised by a reduction in State social security support if the women is claiming State benefits.
- This idea is a similar development to the **1731 Poor Law** which forced a woman to name the father of her child if she was to receive assistance. The "policers" of this particular piece of legislation were **midwives**, who were legally required not to help a woman in labour if she refused to name her child's father (women frequently named local landowners as the father, which satisfied the midwife's legal obligation and allowed her to assist in the child's delivery). The "punishment" for fathering an illegitimate child was arrest and a forced marriage.
- Prior to 1993, the "**alimony**" system was a legal matter for the individuals involved (pursued through the **Civil Courts** - which meant that someone who failed to pay-up after a Court order did not face imprisonment). The deserted partner could sue through the Courts for maintenance if they so desired.

**c. Taxation and Benefits:**

- The State encourages a couple to marry through such devices as the **married couple's tax allowance** (tax credits are given to a married couple but not to single people cohabiting).
- Various **inheritance laws** govern the way in which wealth may be legally transferred in relation to taxation and so forth (relating to such things as death duties, capital gains tax and the like).
- **Child benefits** are also paid to every woman with children, regardless of personal circumstance (it is a "universal", non-means-tested benefit, which simply means that, if eligible, you receive it as a right).

**d. Education and Employment Training:**

- Various laws and policies are presently in force relating to the **legal education of children**. Provision must be made for tuition between the ages of 5 and 16.
- Any school leaver who does not have a job, is legally-required to take-up the offer of a place on a **State "training scheme"** (which "pays" a few pounds over the level of State benefit). Anyone who refuses an offer of a place is liable to have their entitlement to State benefit refused. One effect of this has been to keep children within the family group for longer than they - or their parents - might have wished.

11. As these examples demonstrate, far from being a "passive observer" of family life, the **State intervenes routinely and directly** in "private" family life - **pressurising and coercing** people to conform to particular forms of **family ideology** (in the main, a **dual-parent, monogamous, patriarchal family form**). Whether or not you interpret this as "right and proper" or an "intrusion into people's private affairs", the inescapable interpretation is that State involvement is a normal feature of family life in our society.

**D. Policy Initiatives and Outcomes.**

1. To produce a social policy you have to have some conception about what it is you are trying to achieve through that policy (in other words, there is always an **ideological aspect** that underlies such policy initiatives).

2. If we think about the various government policies in relation to family life, then:

- Government's **assume** "the family" to have a certain **form and structure** (**ideologically**, they may assume the family to be a **dual-parent, nuclear, type**).
- Policies are developed in accordance with this ideological belief.

3. However, what if family life in Britain does not accord with this ideological belief?

- What if a significant number of families do not fit this assumption?
- What is likely to be the outcome of policies designed to operate in relation to one type of family structure if family life does not actually conform to this structure?

4. If there is a **lack of correspondence** between what government's want and believe the family group to be and what it actually is, then social policy is going to be, at best, largely irrelevant and, at worst, it's going to have some unintended consequences - for both families and governments.

- A recent example of this idea is the policy of "**Care In The Community**". The Conservative government's policy initiative was developed to **de-institutionalise** care of groups like the **elderly**, the **long-term sick**, the **disabled** and, most notably, the **mentally ill**.
- The objective of this policy was, as far as we can tell, two-fold:
  - a. To **reintegrate** these groups into the **wider community**. This was to remove some of the **social stigma** associated with **institutionalisation**.
  - b. It would **cut State expenditure** in these areas of care.
- In terms of **policy outcomes**:
  - a. "**Community care**" has effectively meant "**care within the family**", since the government's concept of "community" (a kind of "self-supporting", socially integrated, set of relationships) does not seem to actually exist in reality. "Community structures" in modern Britain do not accord with this ideological belief.
  - Additionally, the **modern nuclear family structure** that characterises an industrial society such as our own is **not particularly well-developed to cope** with the **reintegration** of the kinds of groups noted above (which is precisely why "institutionalisation" developed in the first place). In a nuclear family structure that has developed a "**dual worker**" structure (where both partners work full-time or one works full-time and the other part-time), "care in the community" effectively means that one partner has to stop work in order to provide care.
  - Another important factor here is **housing** - when a family group plans its housing needs it has tended to do so on the basis that elderly parents, for example, are not going to live with their children. If this situation suddenly changes, then various problems are likely to occur.
  - b. The government has started to discover various "**hidden expenditure costs**" in this policy. Where people are "forced" to care for others by stopping work, the government **loses taxation revenue**. **Social benefits** are also taken-up by more people (benefits such as family credit, care allowances and so forth).



c. Where the mentally ill have been deinstitutionalised without proper care and attention we have seen a recent **increase in assaults, murders and suicides**. The result of this has been a hurriedly-introduced set of new "community controls" on the mentally-ill (involving psychiatric and social workers).

5. Having illustrated the relationship between policy initiatives and outcomes, we can **link** this with an earlier theme (the relationship between the State and Civil Society) in order to look in more detail at a couple of ideological perspectives concerning the way in which this relationship is theorised in our society.

### E. Policy Perspectives.

1. In Britain, the "**post-war political consensus**" has developed around the concept of a **Welfare State**. A **role of the State** is to provide a "**safety net**" for people such as the **elderly**, the **sick**, the **unemployed** and so forth.

- In effect, a safety net has been established for people who cannot compete successfully in the labour market to support themselves or their families.

2. In terms of basic perspectives relating to theories of State welfare provision, there are only two that really need concern us here:

- a. The "**Market Liberal**" (New Right) perspective and
- b. The "**Social Democratic**" perspective

<b>Social Democratic approach</b> E.g. Bill Jordan	<b>Market Liberal (New Right) approach</b> David Marsland
<ul style="list-style-type: none"> <li>• Markets not efficient way of meeting needs of everyone (e.g. old, sick who cannot compete on equal terms)</li> <li>• Society is an interdependent unit</li> <li>• Welfare State encouraged as meeting needs of poor</li> <li>• State provision cheaper, more efficient way of organising welfare services (e.g. Compare UK and USA)</li> <li>• Universal Welfare Provision as a means of "pooling risks"</li> <li>• Welfare State affordable for all</li> <li>• Selective welfare provision (through insurance) trap people in poverty</li> <li>• Selective systems widen gap between rich and poor (included and excluded)</li> <li>• Means-tested benefits create an "underclass"</li> </ul>	<ul style="list-style-type: none"> <li>• Universal Welfare Provision harmful (limits personal freedom of choice)</li> <li>• Fails to help those who most need help</li> <li>• Reduces personal autonomy</li> <li>• Creates "culture of dependency"</li> <li>• State should not be involved in welfare provision</li> <li>• Insurance rather than Welfare State</li> <li>• Individual (and family) more important than society</li> </ul>

3. The "**social democratic**" mode tends to be closer to political reality in Britain, although from 1979 onwards, the **Thatcher** government attempted (with varying degrees of commitment and success) to put a number of "**market liberal**" policy initiatives into effect. How successful this has been / will be is difficult to assess, since we are currently living through a period where a certain level of conflict is occurring between the two policy perspectives (which is not surprising when you consider it would be difficult to radically change 30 years of social policy overnight).

- We can conclude this section by noting that one major **objection** to the **Market Liberal / New Right "residual model"** (the idea that those who require State help form a relatively small group at the bottom of society) is that it tends to define "welfare" and "state help" too narrowly. The State in Britain, for example, doesn't just aid the very poor - it provides a huge range of services and benefits to the "non-poor" (and frequently very rich). These include things like:

**Mortgage interest relief.**

**Taxation policies designed to limit the amount of tax paid by the rich.**

**Aid to businesses (tax relief on investment and so forth).**

- In policy terms, since 1979 successive Conservative governments have **cut** welfare services to the **poor** and **very poor**, whilst at the same time **extending** "welfare services" to the **rich** and **very rich**.

4. In considering policy initiatives in relation to family life we have seen the potential problems involved in political ideologies that may owe more to the way governments and political parties would like family life to be than the way it actually is.

- Additionally, we should be wary of assuming that, simply because political parties and governments commit themselves to supporting "family life" the policies they produce either:
  - a. Translate easily into desired and predicted outcomes or,
  - b. Are non-contradictory.
- As we have seen, the government's "**Care in the Community**" policy (conceived in part as an attempt to strengthen family ties) may actually **weaken** the **nuclear family structure** - both **financially** (in terms of loss of income and increased expenditure) and **emotionally** (in terms of the **psychological stresses** placed upon families who may be ill-equipped to cope...).
- Finally, it's important to note government is **not** the only institution in our society that makes social policy. When the **police** target certain forms of crime and certain social groups they are effectively making "policy decisions" about crime.
- **Judge-made law** is also significant, in the sense that the judiciary are charged with the interpretation of government policies. Legal judgements affecting particular forms of family life (such as homosexual unions) may be based less on strict legal interpretations than the **moral judgements** of the judiciary about public and private morality.

## F. Social Policy and Family Life.

1. A major problem we face when trying to investigate social policy in relation to family life is that successive post-war governments / political parties seem to agree that the family is somehow a "good thing" but **policies** have reflected a **lack of a coherent body of political theory** in relation to family life. This has tended to:

- a. Make the development of social policy towards the family difficult.
- b. Make sociological analysis of social policy towards the family difficult.

2. One of the main **problems** we face when trying to analyse social policy in relation to family life is the central place this institution has in our society. This is true not just in ideological terms (a particular kind of family structure being encouraged at the expense of alternative structures, for example), but also in terms of the fact that:

- a. The vast majority of people in our society spend the first 16 - 20 years of their lives within a family group established by their parents.
- b. Most people, after leaving their parents' family attempt (with varying degrees of success) to create some sort of family life of their own.

3. Given the above, it's evident that most things governments choose to do by way of policy making will have some sort of effect upon family life and for this reason it becomes **difficult** (if not impossible) to **disentangle social policies aimed directly at family from policies which indirectly affect family life**.

- The final section of notes gives an overall impression of the way various areas of social policy impinge upon family life. Once you grasp the basic idea that almost any social policy can or will have implications for family life it should be easier for you to develop the ability to interpret and apply any source of policy data to an understanding of the way in which family life might / will be affected.
- Rather than try to list various social policies that affect family life (an impossible task), I have adopted what is sometimes called, by Interactionist sociologists, a "**biographical approach**", whereby we use the idea of an **imaginary individual's life-span** as a means of illustrating the way in which people's lives are / might be affected by various social policies. Before we develop this idea a bit more, you might like to note a number of areas of government activity / policy that affect the nature of family life. Selected areas of government policy that affect the family:
  - **Public Health and Housing.**
  - **Taxation.**
  - **Employment legislation (including Health and Safety regulations).**
  - **Marriage and Divorce.**
  - **Education.**
  - **Health and Social Welfare.**
  - **Crime.**
  - **Leisure (public holidays).**
  - **Unemployment and Training.**

## **G. Social Policy: A Biographical Outline.**

### **1. Conception:**

- Until very recently, contraceptive devices were available "free" under the National Health Service (NHS). Abortion is also available for a period of 24 weeks after conception (so you might not be born at all). Whether or not you are conceived will depend upon a range of family circumstances governed by government policy (child care facilities, employment prospects for your parents and so forth).

### **2. Pregnancy:**

- Working women are entitled to maternity leave and have a right to resume the job they have left, once they have given birth. From 2000, fathers also have the right to a period of (unpaid) paternity leave.

### **3. Birth / Infancy:**

- The NHS provides free medical services (paid for out of general taxation). The level and range of these services depends upon government funding policies and decisions made by Regional Health Authorities. In general, the lower the social class of your parents, the greater the chance of your not surviving childbirth and the first few months of life.

### **4. Pre-School:**

- The State does not provide nursery facilities, which restricts the ability of one or both of your parents to work (which will affect their standard of living). Again, the lower your social class, the greater your chance of not surviving infancy. The government has started to introduce limited tax relief for nurseries provided by your (working) mother's employer, but at present this is very limited.

### **5. Education:**

- Between the ages of 5 and 16 you must, by law, receive formal tuition - either by attending a State or private school or a private tutor (who can be your parents). The kind of education you receive may depend upon your parent's income (if they can afford to send you to a private school) or where they live (schools in inner city areas get fewer pupils through GCSE and A-levels than schools in suburban / rural areas). You may also experience racism and sexism during your educational career (which may affect your level of achievement), since although the government does not condone these practices - and has made discrimination illegal - these areas are not strongly policed.
- A range of health / welfare services and benefits are provided by the State, but these no-longer include things like free prescriptions, dental and eye care, etc.

**6. Early Adulthood (16–18):**

- Once you reach the age where you no-longer have to attend school, a range of government policies come into effect. You can legally marry (as long as your parents' agree) and you can have sexual intercourse (as long as your partner is over sixteen). You cannot have a legal homosexual relationship until you are 18 (this does not apply to women, since the law does recognise lesbianism). You can join the army, but you cannot vote.
- If you are unemployed after leaving school at 16, you will be offered a place on a Government training Scheme (if you refuse any reasonable offer any social security benefits paid to you may be stopped).

**7. Adulthood (18+):**

- You can vote and can legally marry without your parents' permission. If you decide to marry and set-up a household of your own, your housing options are fairly limited. In the past 10 years the government has discouraged the building of low-rent (subsidised) council housing. Council housing has been progressively sold-off to private owners and the chances of you and your spouse being housed by local authorities will be minimal (especially if you do not have children).
- In 1990 of all accommodation,
  - 67% was owner occupied (mainly mortgaged).
  - 23% was council owned.
  - 10% was privately let / rented.
- Your ability to afford a mortgage is affected by the employment prospects of you and your spouse. In 1993, the official unemployment level was nearly 3 million people. The unofficial level (calculated on a pre-1979 basis, was nearer 4 million). Your chances of employment also relate to where you live (people in the South and South East experience lower rates of unemployment than those in the North of England, Scotland and Wales).
- In addition, governments control the Minimum Bank Lending Rate (through the Bank of England) which affects mortgage interest rates and average house prices. In 1993, the average house price was approximately £54,000 (although regional differences apply).
- Tax relief on your mortgage covers the first £30,000 and if you buy a house for this price you can expect monthly repayments (over 25 years) to be about £160 - £180. If mortgage rates rise, of course, you will have to repay more - which may be a significant factor in your choice of accommodation.
- In terms of welfare benefits, unemployment benefit (now called the Job Seeker's Allowance) is an insured benefit (you must have been working full-time for two years preceding any claim). If eligible, you receive this benefit for one year (at the moment - the government is deciding whether or not to restrict this to 6 months). This benefit is yours by right, since you pay for it through National Insurance

(up to a 9% tax on your earnings). The government will also levy Income Tax on your earnings (20 - 40%) and you will pay tax on the things you buy (Value Added Tax

currently stands at 17.5%). In total, the average individual in full-time employment pays approximately 48% of his /her gross earnings in one form of tax or another.

- If you are not eligible for unemployment benefit, you may claim benefits such as Income Support and there are a range of additional benefits (Family Credit, low-rate loans and so forth available). "Family Credit" is a form of government subsidy for those in low-wage employment with children to support.

#### **8. Starting a Family:**

- Once the family life-cycle begins anew, the various points made above apply once again. If you are looking to live in private rented accommodation, you may find that your landlord will not allow couples with children to live in such accommodation (it's more difficult for them to evict couples with children). If you have a mortgage, current levels of interest rates (and likely future levels) will affect your decision about whether or not to start a family. Your employment prospects will also be a consideration here. In addition, if both you and your partner are working, you will have to calculate the effect the loss one partner's income will have, since someone will have to care for your child. Private childminder's are relatively scarce and expensive...

#### **9. Old Age / retirement:**

- State pensions currently start at 65 for men and 60 for women. Payment is dependent upon you having paid enough National Insurance contributions (roughly 40 years worth). Pensioners who rely solely upon a State pension for their income are one of the most likely groups to be poverty stricken in our society. As a pensioner, you may receive some free services (the bus pass!), but from 1993 you will have to pay VAT on heating costs. Hypothermia (death through lack of heat) is one of the greatest causes of premature death in our society. Medical services are still free, but general cutbacks in hospital services and the development of self-governing Hospital Trusts has meant that the elderly are considered a "low priority" in terms of health provision. You will have to wait months or years for non-essential surgery.
- If you reach a stage when you are unable to adequately care for yourself, you will be faced with the choice of entering a private nursing home (which will be expensive and largely unsubsidised) or, more-likely, you will be forced to rely on your children for care and accommodation ("Care in the Community"). If you have no children / no means of support you will be given some form of State care.
- Finally, you should remember that the above is just an illustration - if we had the time and the space there are many more areas of social policy affecting family life that we could investigate...