

## 6: Society

Matters of traditional concern to social scientists are the focus of this chapter — the structure of society and the inequalities between social groups in Britain. The family, childhood, education, qualifications, occupations, segregation, mobility, wealth, income and dependency are the major issues which are addressed. These issues are brought together because they are closely linked both socially and spatially. The advantages a child has in growing up in a home with money are often reflected through educational achievement and then in the settlement patterns of university graduates. The geography of qualifications underlies the patterns of occupational segregation which are clear across Britain and which, in turn, create patterns of income differences and the unequal accumulation of wealth in different parts of the country. Higher-income households increasingly tend to reside in places where fewer pensioners or unemployed adults live and so a geographical divide has grown between areas where affluence amasses and the places where earnings are much lower. This divide is reinforced partly through the inheritance of wealth but more through the advantages the wealthy give their children: going to schools from which they will be more likely to succeed and living in areas in which they have the best chances of finding employment. These processes are thus self-reinforcing across generations and the maps of population, demography, economics, housing and health, shown in earlier chapters, have often betrayed facets of the social structure of this country which also help to sustain these patterns.

Because social issues are not the responsibility of a single government ministry and because they are often seen as personal matters with which the government (and private industry) should not be concerned, there is a paucity of information concerning institutional and financial inequalities in society. However, more light can be shed as government releases more of the information it does hold and private industries allow researchers access to their data. In this chapter information from the 1991 census Sample of Anonymised Records, the Department for Education, a building society and a data consultancy are brought together with other census information so that a broad spectrum of social issues can be covered. Here, though, it is necessary to draw attention to data that are not available. The census does not include questions on income and wealth, and the Inland Revenue are instructed not to release information below the level of national boundaries. Surrogate data from less comprehensive sources is often required. Issues such as crime, recreation and religion are omitted from this chapter because of the paucity of geographically disaggregated information on these and other subjects.

The first issue which is addressed here is the family, for which census data are used. In the census a *family* is a group of people living in one household who are related either through marriage or cohabitation to each other or through parentage. If, within one

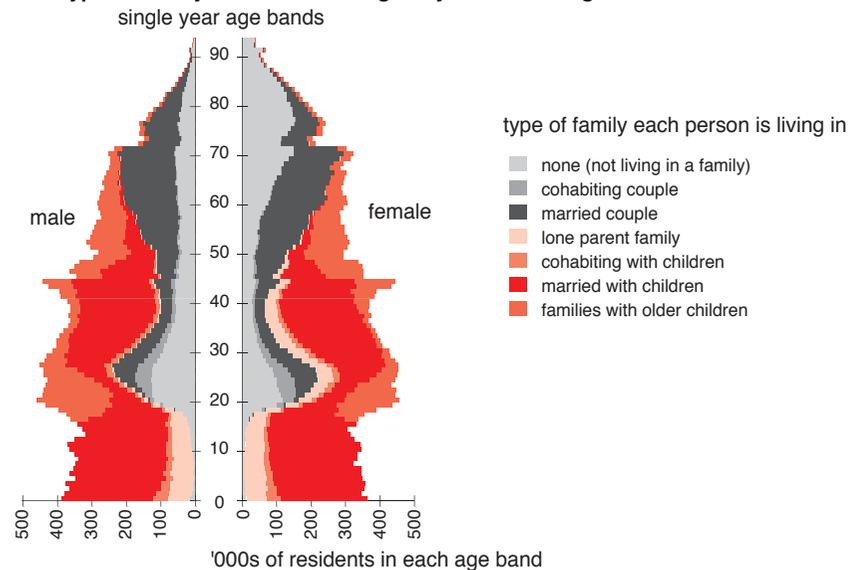
household, there is a lodger and the daughter of the married couple living there has a child herself, then that household is said to contain one “married couple family”, one “lone parent family” and one “no family person” (OPCS 1992). From this example it is obvious that studying the family unit is inherently more complex than is studying the individual (see Chapter 1). Analysis of the census family question allows the geographical pattern of people's relationships to be mapped at a local level and also for family structure to be cross-tabulated against other social variables.

Educational achievement is also measured in the census, but only through qualifications obtained by adults. Thus it is possible to measure from the census the propensity of university graduates to be in a variety of relationships (which is done here), but it is not possible to see how many of the unemployed have no qualifications at all. The Department for Education and the Welsh Office do release information in an easily accessible form on the proportion of pupils who pass school examinations and, by knowing where the schools are, that information can be (crudely) linked to the census. Thus the picture presented in Chapter 2, on where school leavers and students live, can be embellished by what they achieve in terms of exam results.

After children leave school and students graduate, they enter a differentiated employment market as Chapter 3 illustrated. It is, however, possible to simplify the occupational hierarchies through an occupation's *socioeconomic group* (SEG) which “brings together people with jobs of similar social and economic status” (OPCS 1992: 41). Substantially the same seventeen main socioeconomic group classifications have been used since the 1971 census. Here, for mapping purposes, these seventeen have been amalgamated to four major *social groups* which combine occupations receiving similar remuneration (Dorling 1995). Between their geographies, these groups illustrate the changing spatial patterns to the social divisions of class in Britain.

The different remuneration of different social groups is reflected in measures of the wealth of local populations. Three measures of wealth are used in this chapter. The first is the number of cars which are available to a household. This is the only indicator of wealth collected by the census. The second measure is wealth held in the form of housing using the data from a building society which was described in Chapter 4. This source is also used to estimate income for a subset of the population — mortgage holders. The third measure of wealth employed here concerns share ownership, for which geographically disaggregated information from a data consultancy company was used. Together these very different measures of affluence produce a picture of where the financial resources of the population are concentrated and where they are lacking — a pattern which is then, for instance, reflected through the geography of health (Chapter 5). Thus, through the following maps, the social structure of Britain can be seen to underpin and reflect many other facets of the human geography of this country.

6.1: Type of Family Residents Belong to by Resident's Age and Sex in Britain 1991



6.2: Residents Not in Families by Age, Sex and Employment Status in Britain 1991



## Households and Families

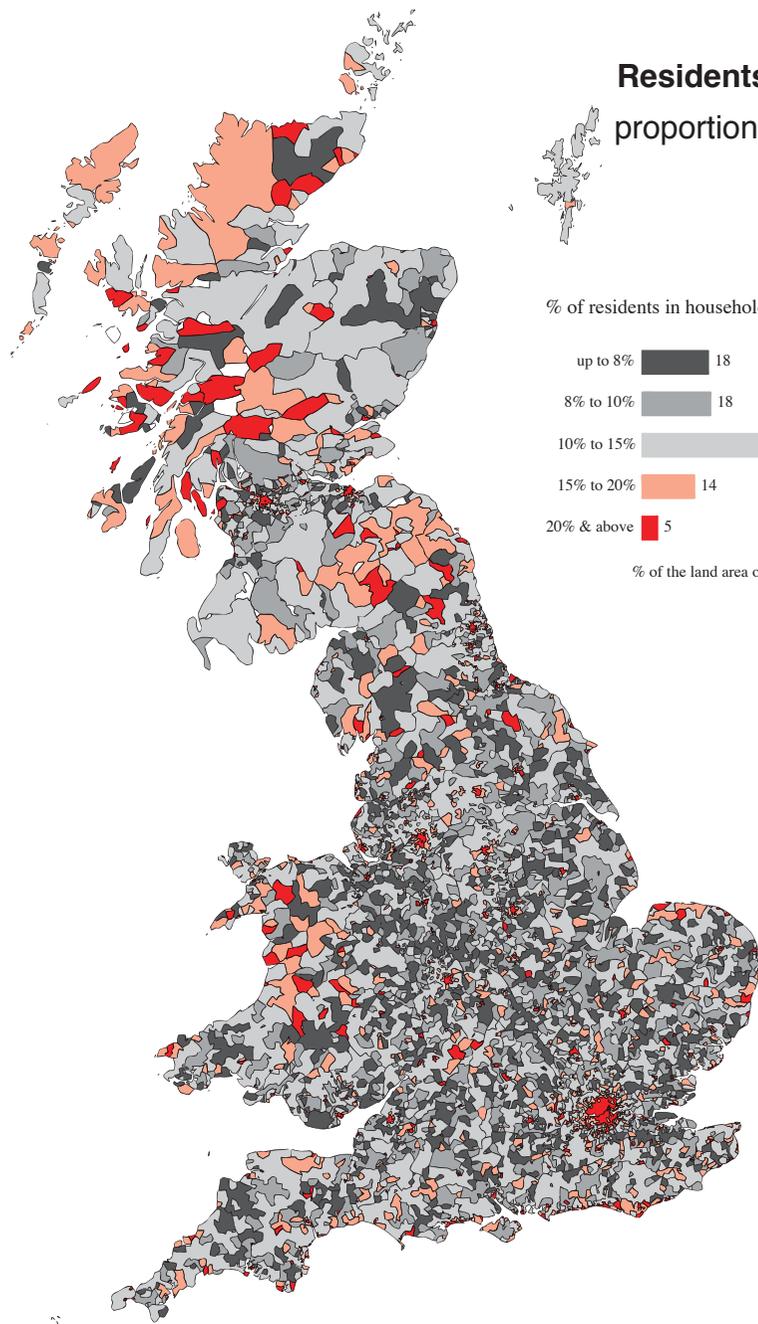
People who live with relatives are classed as living in a family (see page 169). In 1981 one person in seven did not live in a family. Under the same definition of family this proportion rose to one in five of the population by 1991. However, by 1991 concepts of what was a family were changed to include three million people who stated that they were “living together as a couple”. This change of definition has kept the number of people the census reports not to be living in a family relatively static at over seven million individuals. Their geographical distribution is shown using the same shading scheme for the equal area map and population cartogram opposite. The map, as always, highlights rural areas, showing that in the retirement districts of Scotland and Wales high proportions of residents do not live in families. The cartogram shows a clear urban/rural divide to the pattern. Almost all city centres stand out clearly as areas in which over a fifth of the population do not live in families. In the most rural areas, often at the boundaries between counties, over 90% of the population is living in a family.

Important correlates of whether individuals live in a family, and in what kind of family they live, are their age and sex. Figure 6.1 shows the population pyramid of Britain subdivided by the type of family in which each individual lives. A seven-fold classification of family types is used. First there are people who are not in families; second there are people who are living as a couple but have no children; and third there are people who are married and have no children. Fourth are people in lone parent families — this includes the parent and the children they live with; next are cohabiting and married couples with their children; and seventh are families where the youngest child is no longer dependent (as defined in Figure 5.7). This final group can include families in which the parent is elderly and is being looked after by a grown-up child. Figure 6.1, however, shows how few elderly people are in this type of family. The figure also contains information such as the likely ages of mothers in lone parent families and how few adult men look after children on their own.

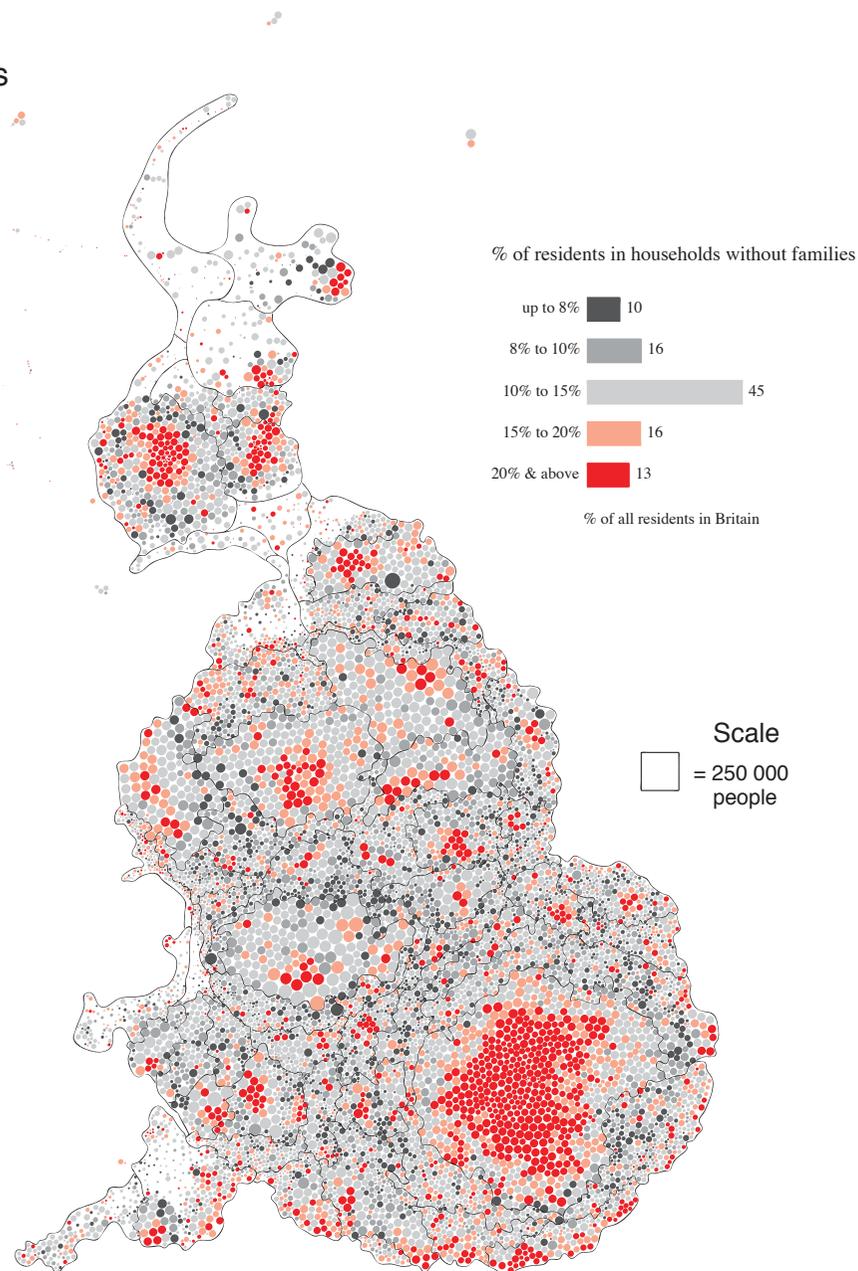
Almost all people start life in a family but from their late teens onwards increasing numbers leave these families, most not starting or joining new families until their 30s, which then themselves dissolve in later years as Figure 6.1 illustrates. Figure 6.2 gives more detail on the group not living in families showing their employment status. Only a very small minority are students. The majority are either retired or in full-time employment. Living outside a family is most common for men in their 20s and for women in their 80s, but different people who live alone (or with people not in their family) often live in the same areas, principally inside cities such as London. Residents not living in families are roughly twice as likely to be students, unemployed, permanently sick or retired than the population in general, although this distinction could not be made if they were compared to people in families of their age living in their areas.

# Residents in Families 1991

## proportion of ward populations

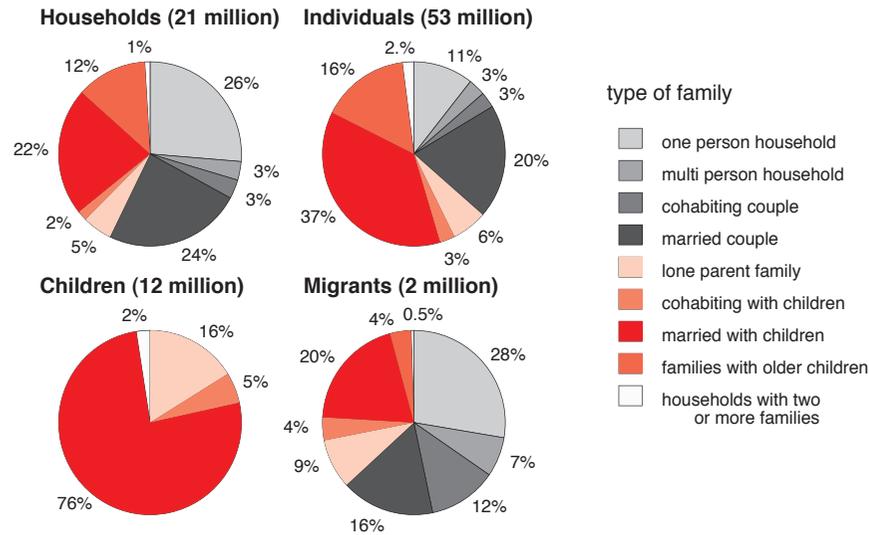


Scale  
= 1000 km<sup>2</sup>



Scale  
= 250 000 people

6.3: People, Households, Children and Migrants by Family Type in Britain 1991



Note: only people who were residents — and households with residents — are included above; figures in brackets are the totals from the 1991 census (rounded to the nearest million).

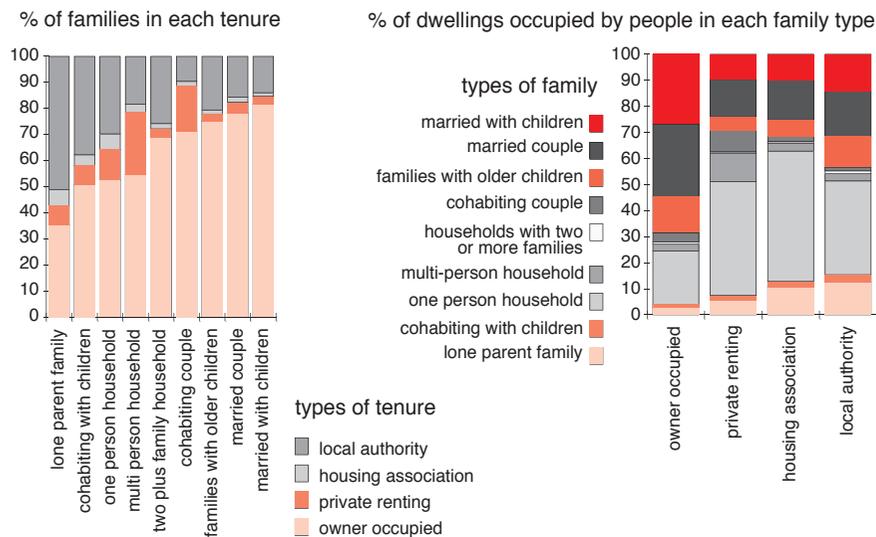
### Family Type

What types of family are most common? The answer to this question depends on how you count families. As Figure 6.3 shows, the most common type of “family” (in one-family households) is a single person living alone, while the least common type of household is one which contains more than one family. The seven-fold categorization of family types has been extended to nine here by identifying separately multi-family households and multi-person-no-family households. Most people in Britain live in married couple families either with or without children. However, one in six children were living in lone parent families in 1991, and a further one in twenty lived with unmarried parents. Figure 6.3 also shows how different subsets of the population tend to have very different family profiles. For instance, migrants (those moving home between 1990 and 1991) were twice as likely to be in lone parent families as they were to be in families with older children.

Opposite are shown the geographical distributions of eight of the nine family types using the same shading scheme so that their relative importance can be appreciated (the geography of two-family households is shown in Figure 4.10). The major Scottish cities, Inner London boroughs, four south coast districts and Cambridge are the only districts where more than 15% of the population live alone. Multi-person-no-family households have a similar geography, as to an extent do cohabiting couple families, although these are very rare in the celtic fringes where it is more common for residents to live with older children or elderly parents. Married couples without children are more common around the coast, while in Britain as a whole, other than in a few districts in Inner London, more than one in four people live in married couple families with children.

Family type is a strong correlate of many other social variables, of which the most obvious are age and sex, which partly influence other relationships. For example, the housing tenure of an individual is closely linked with his/her family type. As the first bar chart in Figure 6.4 shows, people in lone parent families are least likely to own or to be buying their home, whereas married couples with children are most likely to be in this tenure. Multi-person households, followed by cohabiting couples without children, are most likely to be renting privately. Housing associations disproportionately let to lone parent families but also to one person households. The allocation policies of local authorities are clearly reflected by this figure, as families with children who cannot afford owner-occupation are given the highest priority. The second bar chart in the figure illustrates how these different priorities and opportunities result in very different family profiles for each of the four main tenure types. The geography of the availability and affordability of different forms of housing is one of the patterns which underlies the distributions of family types shown opposite; lone parent families (usually having the lowest income and least wealth) are unlikely to live in districts with expensive housing.

6.4: Housing Tenure and Family Type in Britain 1991

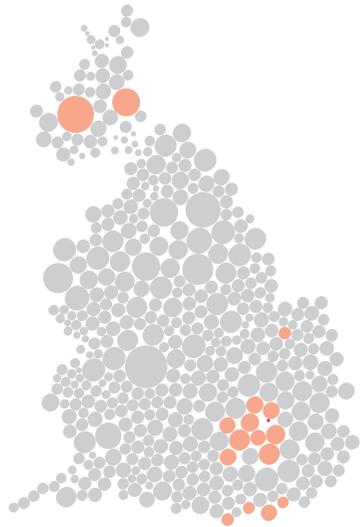


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# Types of Family 1991

proportions of district families



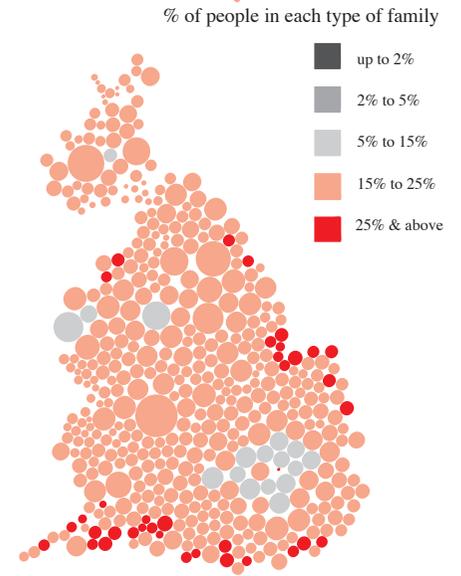
One person household



Multi-person household



Cohabiting couple family



Married couple family



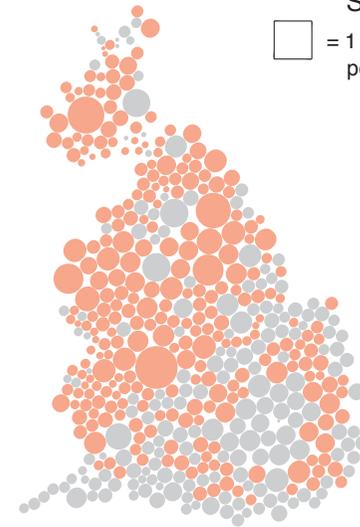
Lone parent family



Cohabiting with children



Married with children



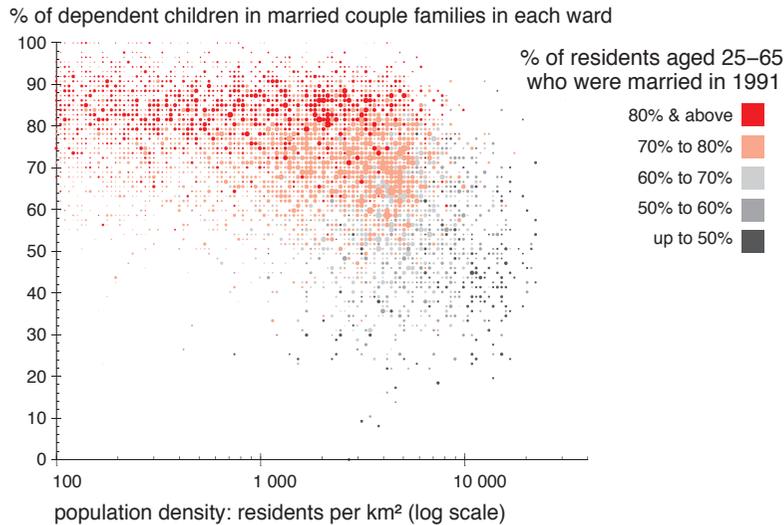
Families with older children

Scale  
= 1 000 000  
people

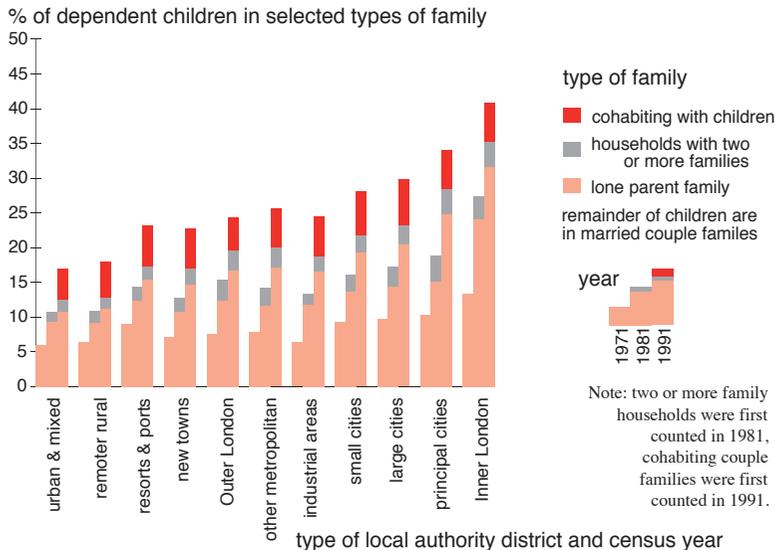
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6.5: Children in Married Couple Families and Population Density in Britain 1991



6.6: Type of Family Children Belong to by District Type in Britain 1971, 1981, 1991



## Married Families

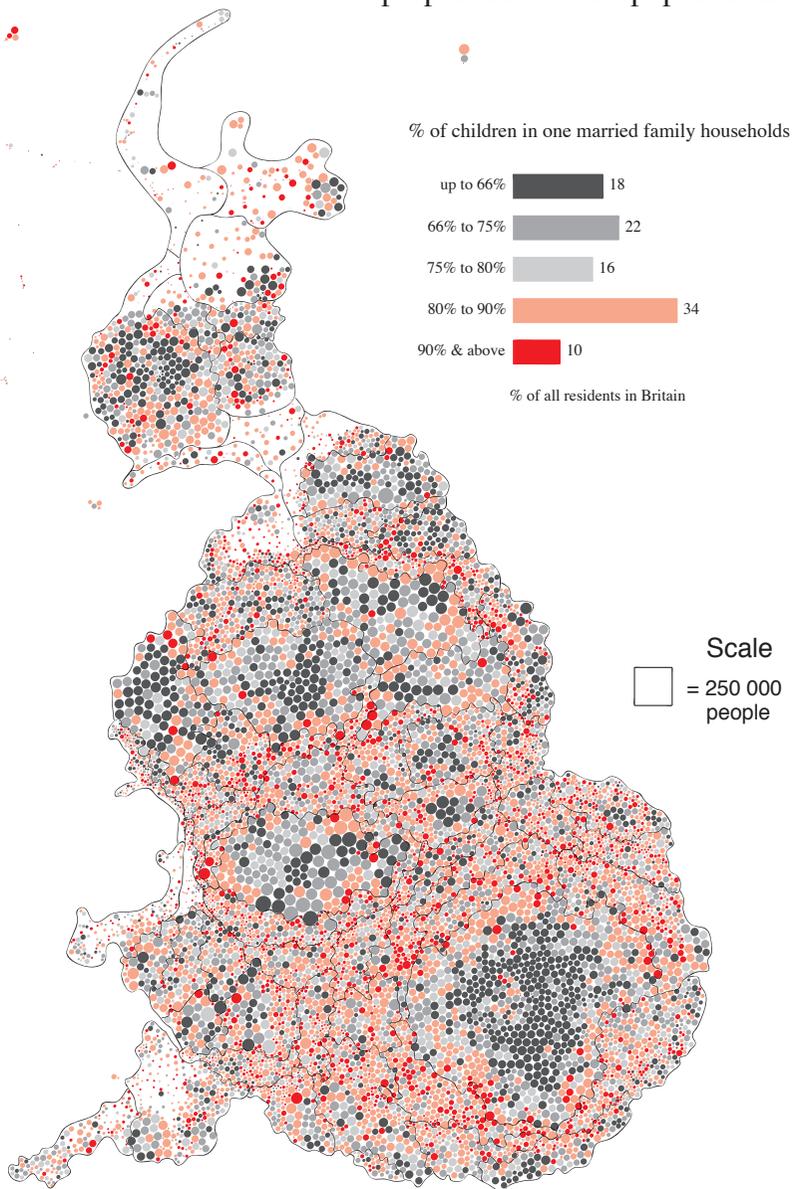
There are significant differences between children who grow up in married couple families and children who are brought up by one parent (or by two parents who are unmarried) in terms of where they are likely to live, in the age and the earnings of their parents, in their housing tenure, employment opportunities and general life chances. It would be wrong to compare these different groups of children without appreciating the differences between the areas in which many of them grow up. Because previous censuses did not ask about relationships outside marriage (and because of the differing ways in which they treated *de-facto* marriage) only the changing geography of children in married family households can be compared over time — the “traditional” family. In 1971 92% of all children in Britain were in this type of family, by 1981 this proportion had fallen to 87% and by 1991 it was standing at 76%. Part of this fall was due to the increased social acceptability of not being in a married family at successive censuses, although the latest figure may well be deflated by men avoiding enumeration. Almost a quarter of all children in Britain were not in married couple families in 1991. The first map opposite shows where there are few and many of these children.

Interestingly it is the places where adults are unlikely to be in families at all that contain the highest proportions of children in lone parent or cohabiting couple families. These are the places where marriage has become less common (page 37) and in which high proportions of very young children live (page 31). As people migrate out of these places (page 59) they are more likely to marry, so living with unmarried parents may be a transitory state for many children. Figure 6.5 shows how children are most likely not to be living in married couple families in areas with more than one thousand people per square kilometre and only then where marriage itself is uncommon. The chances of a person being married and the chances of a child living with married parents is very much a function of where he/she lives, although the kind of family a person lives in, whether it contains two people earning for instance, strongly affects where his/her family can live.

The second map opposite shows how this pattern has built up over time, generally strengthening the existing divisions between town and country. But in some parts of some cities, south west London for instance, the decline in the propensity for children to be brought up outside marriage has been less acute than the national average fall, particularly in recent years. The eleven district types which have been used throughout this atlas are shown in Figure 6.6 sorted by the size of the increase over twenty years in the proportion of children not living in married couple families. For later years it is possible to show what proportion of these children lived in two or more family households or in cohabiting couple families. Outer London can be seen to be moving in a different direction to Inner London. The rise has been greatest in the most densely populated areas, thus principal cities and Inner London have seen the faster increases.

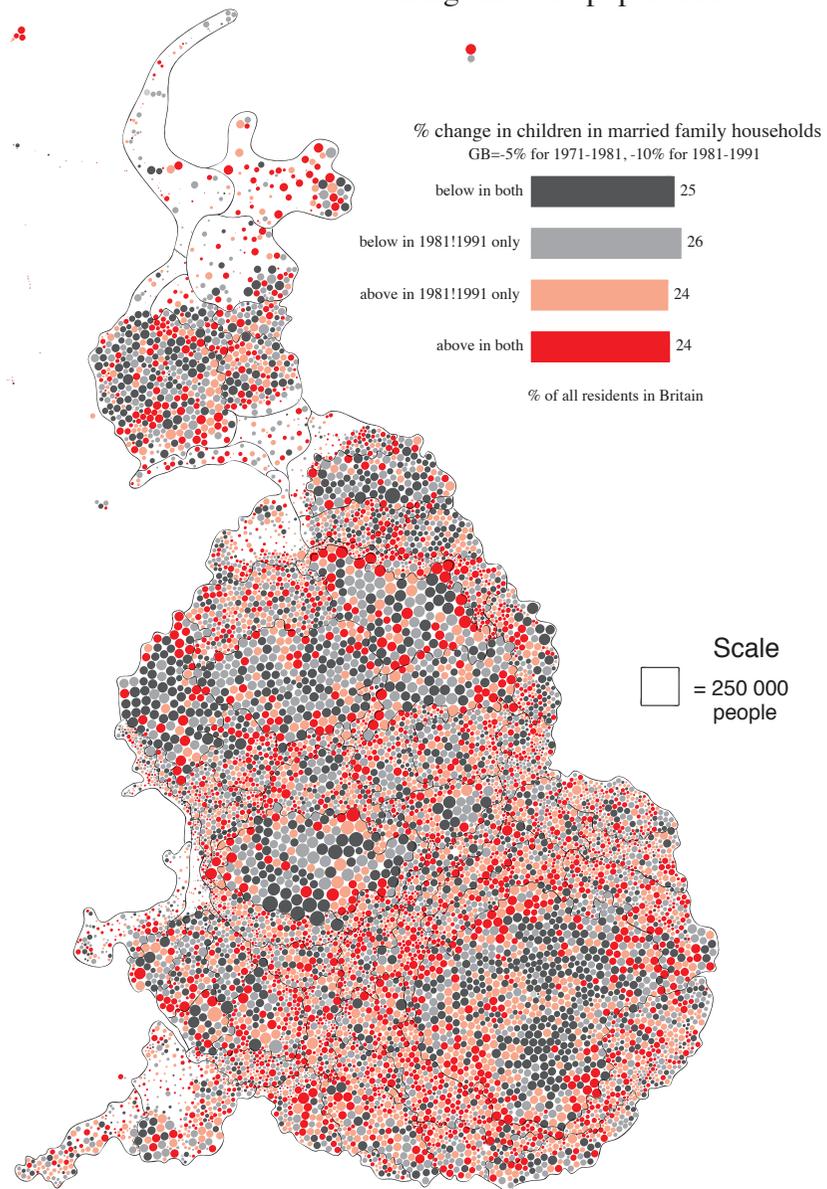
### Children and Marriage 1991

proportion of ward populations



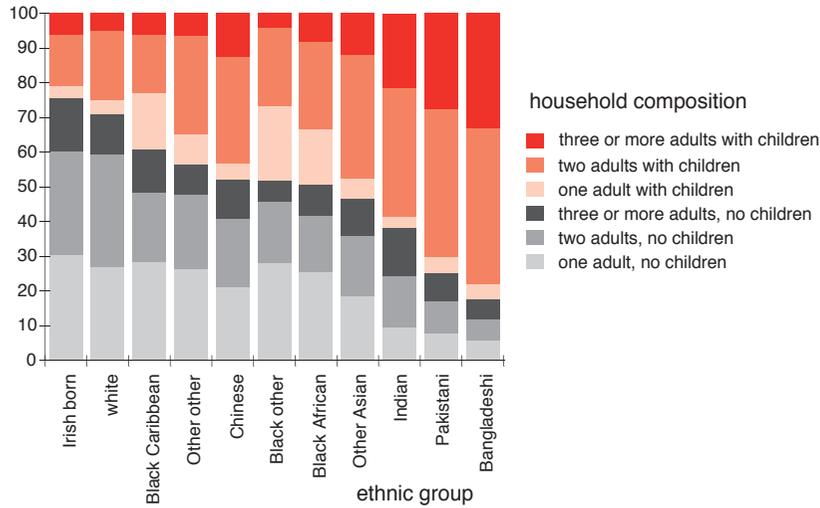
### Children and Marriage 1971-1981-1991

change in ward populations



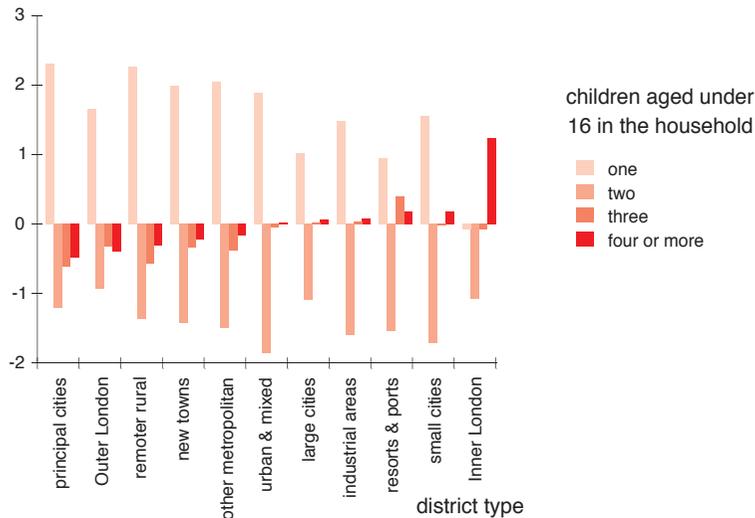
**6.7: Children and Household Composition by Ethnic Group in Britain in 1991**

% of households of each type by ethnic group of the household head



**6.8: Change in Number of Children in Households by District Type in Britain 1981–1991**

% change in the share of all households with children of each size



### Family Size

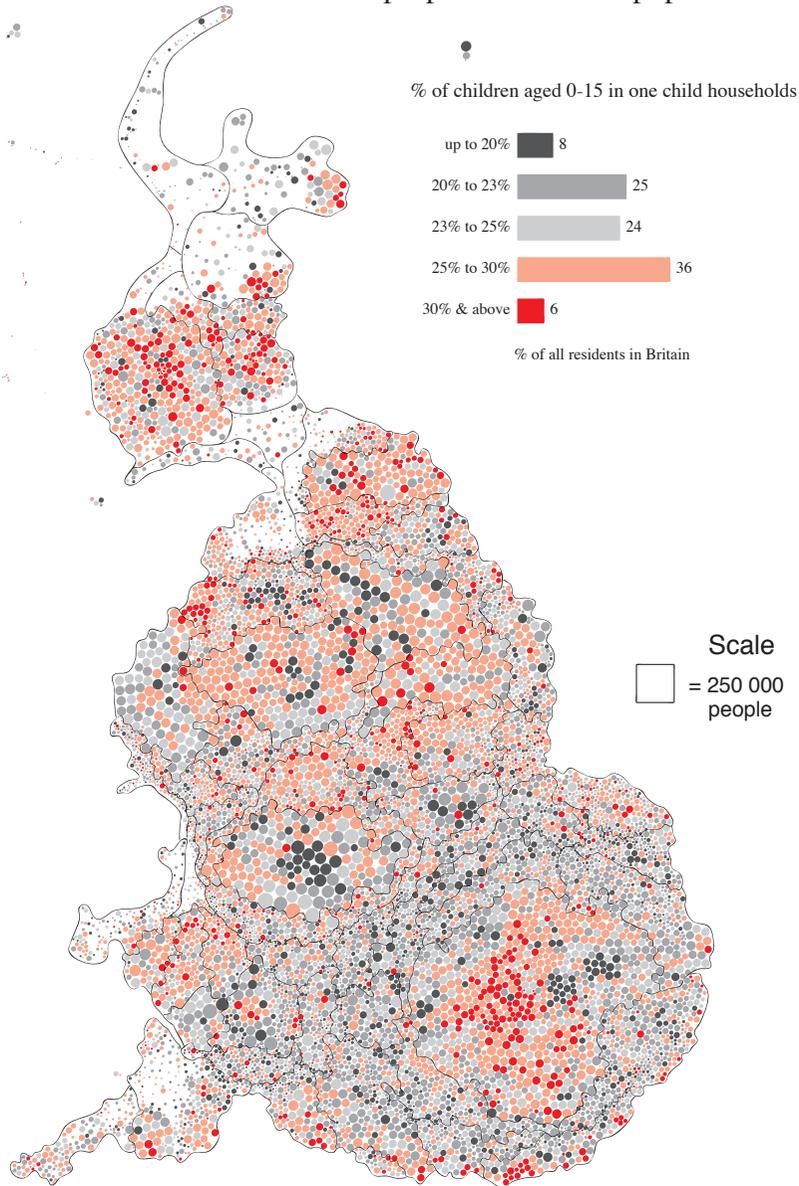
To children, the number of brothers and sisters they grow up with may be more important than whether their parents are married. Large and small families have advantages and disadvantages and their geographical location will reflect the migration patterns of families as they grow and shrink as well as the choices of people to have different numbers of children. In this page (and the next) the concepts of family and household are combined, as information on numbers of children is only available for the latter. As there are few families with children which are not also whole households this is unlikely to matter here. In 1981 a third of households contained children; by 1991 this proportion had fallen to 28%. Almost a quarter of all children in 1991 were the only child in a household. This proportion had risen from 23% in 1981. The first map opposite shows where children were most and least likely to be growing up in one child households in 1991. Roughly a third of all children living in central London and Glasgow were in one child families, whereas less than a fifth of children in central Birmingham and parts of east London lived in these small families.

One reason for different family sizes and compositions in different parts of the country is the uneven spread of ethnic minority groups. Figure 6.7 shows how different the household composition of different groups can be, with Bangladeshi household heads being five times less likely to be lone parents than household heads in the Black Other category. Combined with cultural differences are the differing age, tenure and locational positions of members of different ethnic minorities. The choices and pressures for different groups of people to live in different ways are clearly reflected through the maps of family structure shown here (compare the distribution of residents in the South-Asian ethnic groups given on page 43 with these maps for an example).

In 1991 just under a half of all children lived in households with one other child, one child in ten lived in households with two other children and one child in ten lived in households with three or more other children. All these types of family are becoming less common. The areas where the largest families tend to live are almost the opposite of where the smallest families are most commonly found, although in some places (north London for instance), both large and small families are unusually common. The second map drawn opposite shows these static patterns in detail. The changing geography of family size is presented in Figure 6.8. Most clearly, in every type of district, the most rapid decline has been in the number of households with two children. The “traditional family” is in decline. In every type of district, other than the Inner London boroughs, the fastest growth has been in households with only one child. In Inner London households with four or more children have been increasing the fastest (and it is by this measure that the areas are sorted). This trend could soon reverse as it may be peculiar to the immigration of the early 1980s which brought in many expanding young families.

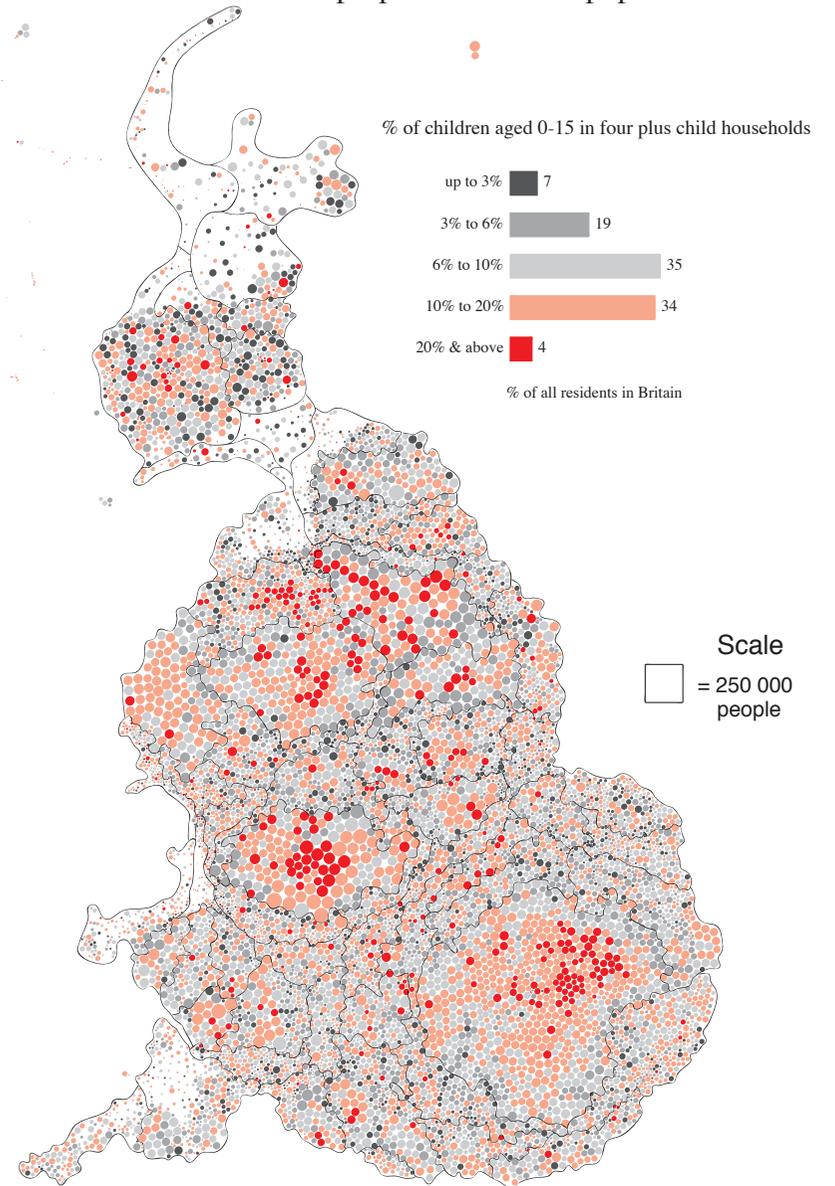
## Children in Small Families 1991

proportion of ward populations

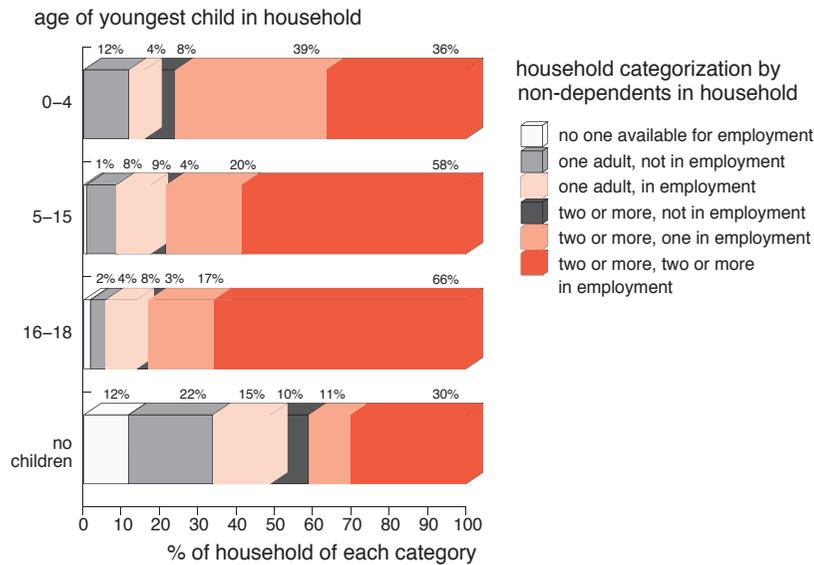


## Children in Large Families 1991

proportion of ward populations



6.9: Household Composition by the Age of the Youngest Child in Britain 1991



### Families Earning

Of great importance to the material well-being of children today is whether or not there is an adult in their household who is earning money. In 1991 one child in every ten lived in a household in which no adult was in paid employment. Thus the families of at least one million children in Britain were reliant on social security benefits to bring them up. The first map opposite shows where these children most often live and also where children are most likely to live in households in which someone is earning. Figure 6.9 shows how a child's chances of living in a non-earning household decreases as the child gets older. Children aged under five are most likely to be in this situation and also most unlikely to be in a household receiving two wages.

The second map drawn opposite shows how this pattern has been reinforced over the 1980s. The 1981 census did not differentiate between adults who were unemployed and those who were employed in households by number of children, so this map shows the change in the proportion of children living in households in which no adult is available for work, let alone has a wage. In a small minority of wards (containing 4% of the population of Britain) the situation has improved, while in almost half of Britain it has worsened slightly. But in areas in which a fifth of the population live, more than one additional child in every ten now lives in a household without earners, and these households are increasingly concentrated in particular parts of some cities.

A more detailed national breakdown of these changes by the number of children and adults in the household is given in Figure 6.10. The statistics in this figure show another facet to the decline of the “traditional family”: the fall in the proportion of households consisting of two adults of which only one is in work. All other types of household are more numerous than they used to be and the fastest overall rise (of 1.63 times) has been experienced by single adult households in work. By numbers of children, the largest rise has been of households with no children which have increased proportionately by almost a fifth, and their share of all household types by almost 5%. These figures also show how, in absolute terms, the increases in households with one child or three or more children outstrip the decline (of 46 000) in the number of households with two children in Britain between 1981 and 1991. The biggest relative and absolute fall is seen to have occurred in households with one adult in work and two children, which have decreased in number by a third over ten years. The largest relative increase (of 2.7 times more households in ten years) has been in households with one child and only one adult, who is not in work; while the largest absolute increase of families with children has been of an additional 164 000 households which contain two children and in which at least two adults are earning a wage. Thus this single table reflects many of the changing employment opportunities, lifestyle choices, family structures and domestic constraints which affect bringing up children in Britain today.

6.10: Change in Households by Potential Earners and Number of Children in Britain 1981–1991

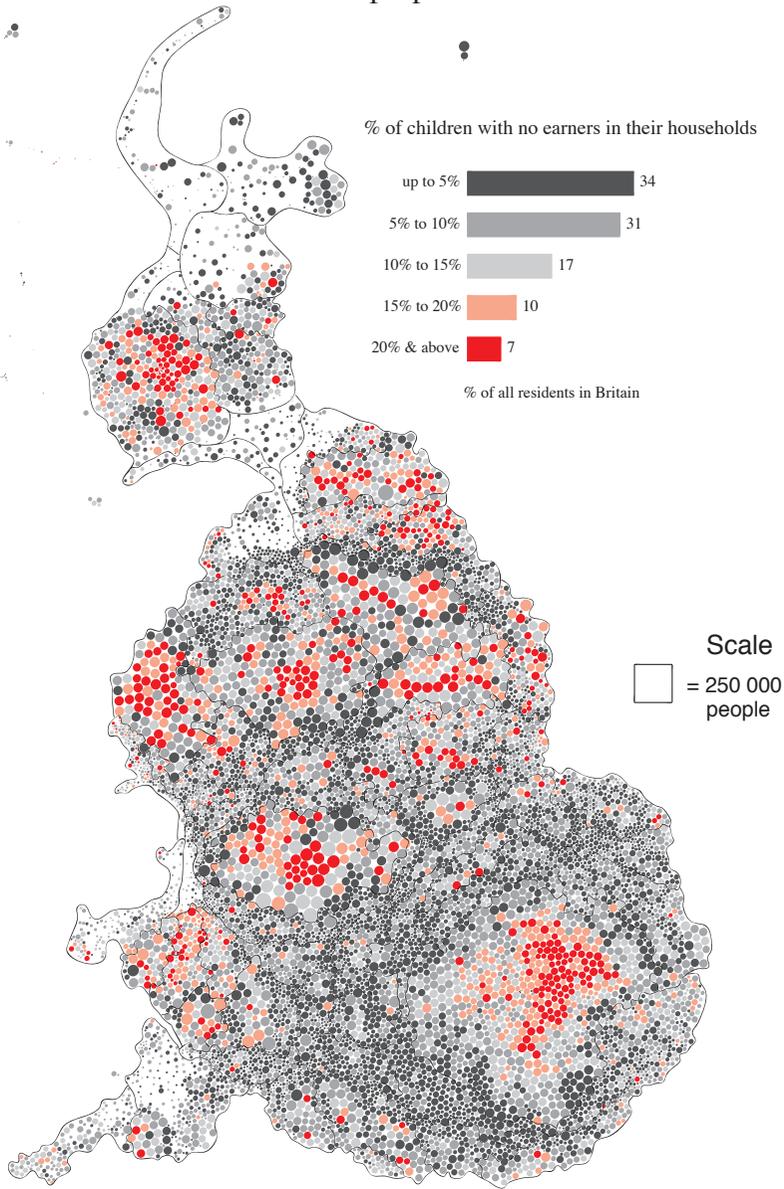
Levels	Total households		With no children		With one child		With two children		Three or more children	
	1981	1991	1981	1991	1981	1991	1981	1991	1981	1991
<b>1981 and 1991</b>										
All households ('000s)	19 491	21 897	12 929	15 323	2 728	2 757	2 717	2 672	1 117	1 146
One adult not in workforce	15%	19%	22%	23%	3%	8%	3%	7%	4%	10%
One adult in the workforce	9%	12%	11%	15%	4%	8%	3%	5%	2%	4%
Two+ adults not in workforce	11%	12%	16%	16%	1%	2%	1%	2%	1%	3%
Two+ adults, one in workforce	25%	17%	16%	12%	34%	23%	45%	31%	51%	41%
Two+ adults, two+ in workforce	40%	40%	35%	33%	57%	59%	49%	56%	41%	43%
<b>Change (absolute and relative) 1981 to 1991</b>										
All households ('000s)	2406	1.12	2394	1.19	29	1.00	-46	0.98	29	1.03
One adult not in workforce	1075	1.36	761	1.27	138	2.70	108	2.52	67	2.60
One adult in the workforce	1050	1.63	864	1.60	105	1.91	63	1.78	18	1.76
Two+ adults not in workforce	530	1.25	467	1.23	20	1.53	20	1.91	22	2.43
Two+ adults, one in workforce	-1061	0.78	-255	0.88	-296	0.68	-402	0.67	-108	0.81
Two+ adults, two+ in workforce	807	1.10	556	1.12	58	1.04	164	1.12	29	1.06

Figures shown in red are below the national average proportions

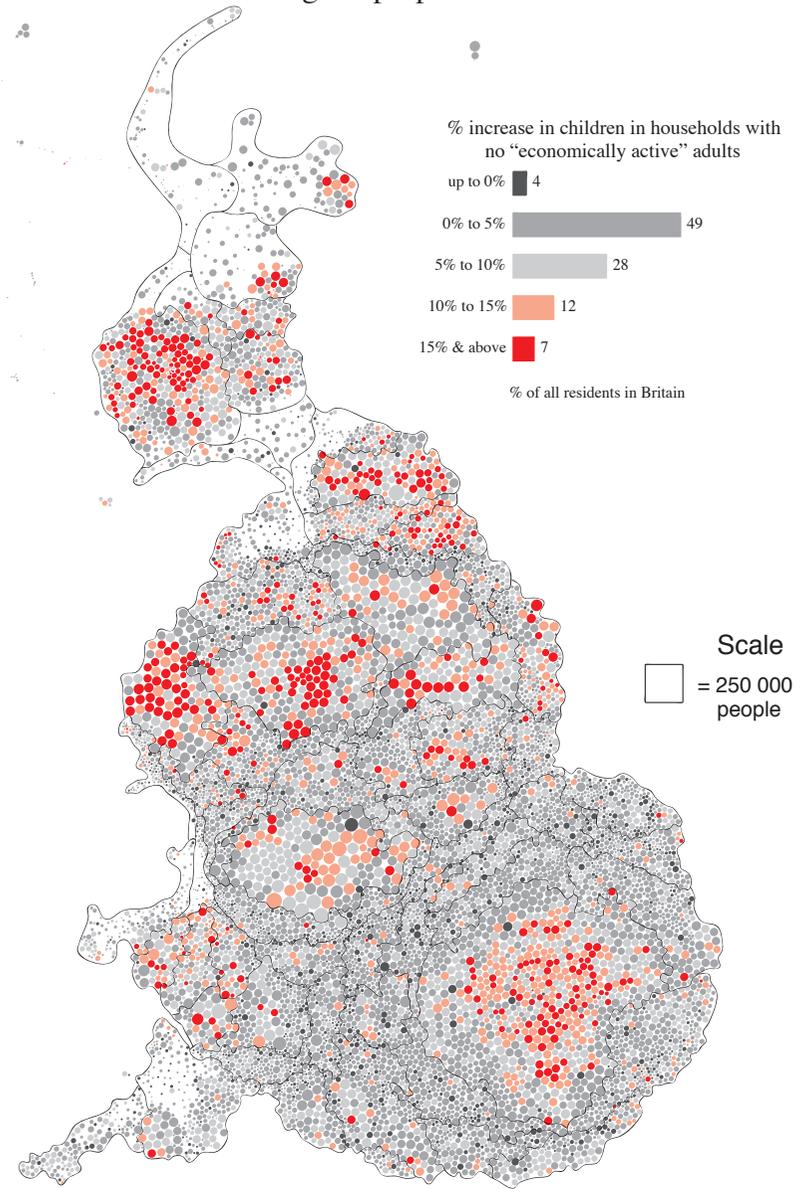
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### Children With No Earners 1991 proportion of children in households

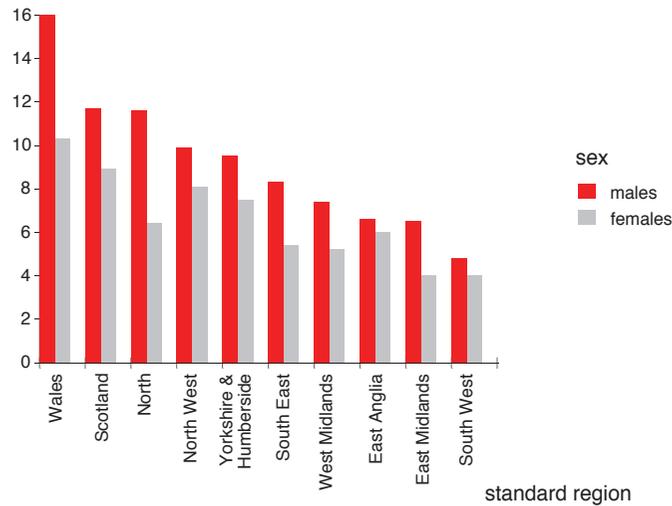


### Children With No Earners 1981–1991 change in proportion of children in households



**6.11: School Leavers with No Qualifications by Sex and Region in Britain 1991**

% of school leavers with no graded GCSE, SCE, "O" level or standard level results



Source: CSO, 1994, Social Trends 24, page 51, London: HMSO.

## School Leavers

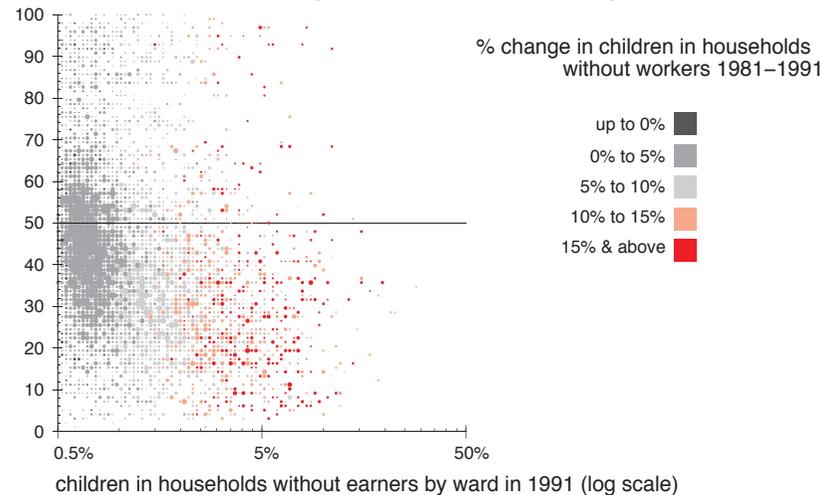
So far the concern of this chapter has been with families and, in particular, with the position of children in those families. As children grow older, other institutions grow in importance in their socialization, primarily schools.

Before children reach the statutory school leaving age, society puts them through a number of tests which categorize them and partially determine their choices later in life. How well a child performs in these tests is influenced by where they live and the school they attend. Thousands of parents pay for their children to attend private schools partly because of these differences in chances. Figure 6.11 shows how even at the regional level there can be a three-fold difference between a child's chances of not gaining any nationally recognized qualifications and, although girls perform better than boys in every region, regional location is more important than sex in influencing these life chances.

The school exam results of individual children are not available for research, but the government does publish results for the proportion of pupils in each school who attain certain grades and makes these statistics easily available for schools in England and Wales. Statistics for Scotland are more difficult to collate and the different examination system there means that they are not directly comparable with results from England and Wales, so they have been excluded from this analysis. Also excluded from the analysis are the results from special schools, although most private secondary schools are included. To analyse exam results, the pupils of each school were allocated to the ward in which their school lay (using the school's postcode). The first map drawn opposite shows the wards which contain secondary schools shaded according to the proportion of children who passed five or more GCSE examinations at grades A to C. This is the usual measure of success at this stage, and is also a requirement for many jobs. Of all school-leavers, 41% were awarded these grades in 1993. The map is correct but misleading, as each ward is not drawn in proportion to the number of pupils sitting examinations in the schools in that ward. The second map drawn opposite assumes that children attended their nearest school and, on this assumption, gives children's average chance in every ward of passing these examinations. Because most children actually do go to local schools this procedure should not produce an unrealistic picture. The result fills in a patchwork quilt of opportunity and constraint. Within each county there are clearly areas in which children are more likely to pass these tests and other wards where their chances are very low. One advantage of redistributing children to their likely home wards is that school leaver qualifications can then be compared with other social statistics. An example of the relationship between the financial welfare of children growing up in families without earners and exam results is illustrated by Figure 6.12. Children growing up in wards where more than one in twenty of them lived in families without earners are likely to go to schools from which few will pass many examinations.

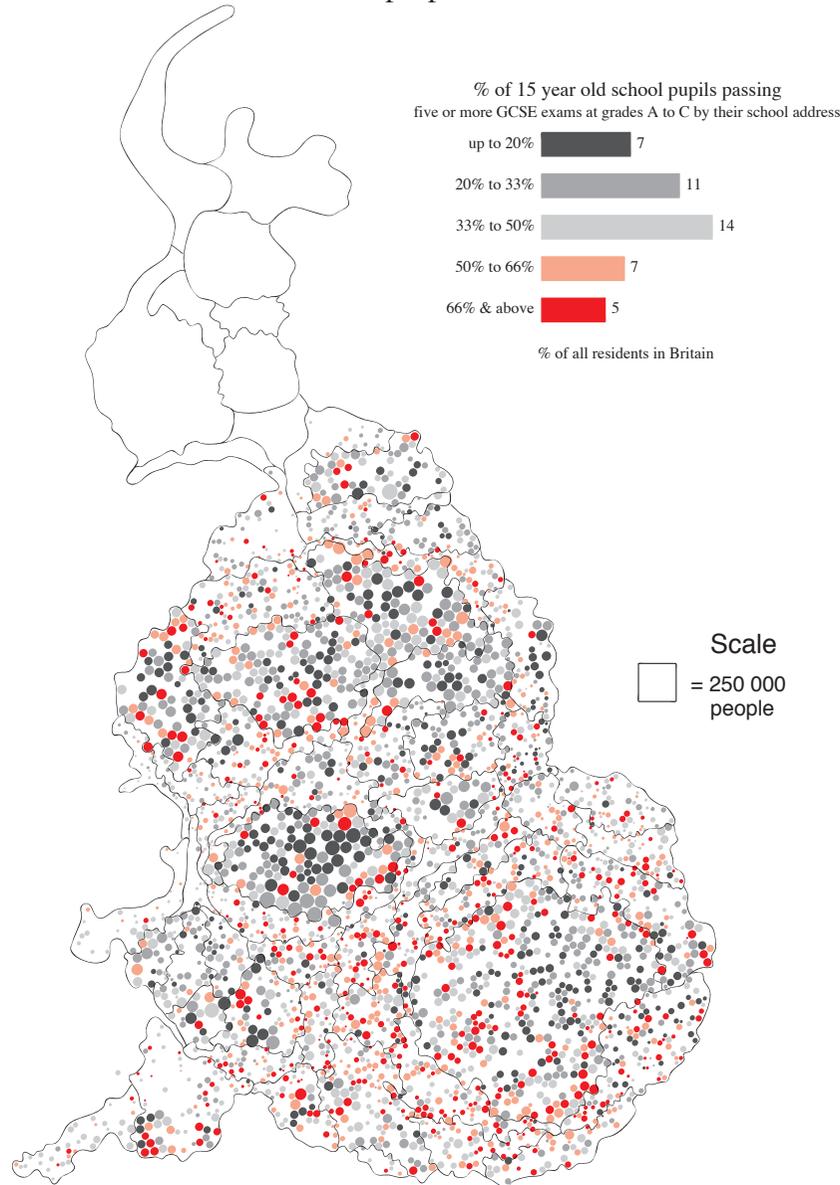
**6.12: School Leavers' Qualifications in 1993 by Children in Households Without Earners 1991 by Ward in England and Wales**

% of 15 year old children passing five or more GCSE exams at grades A to C in 1993



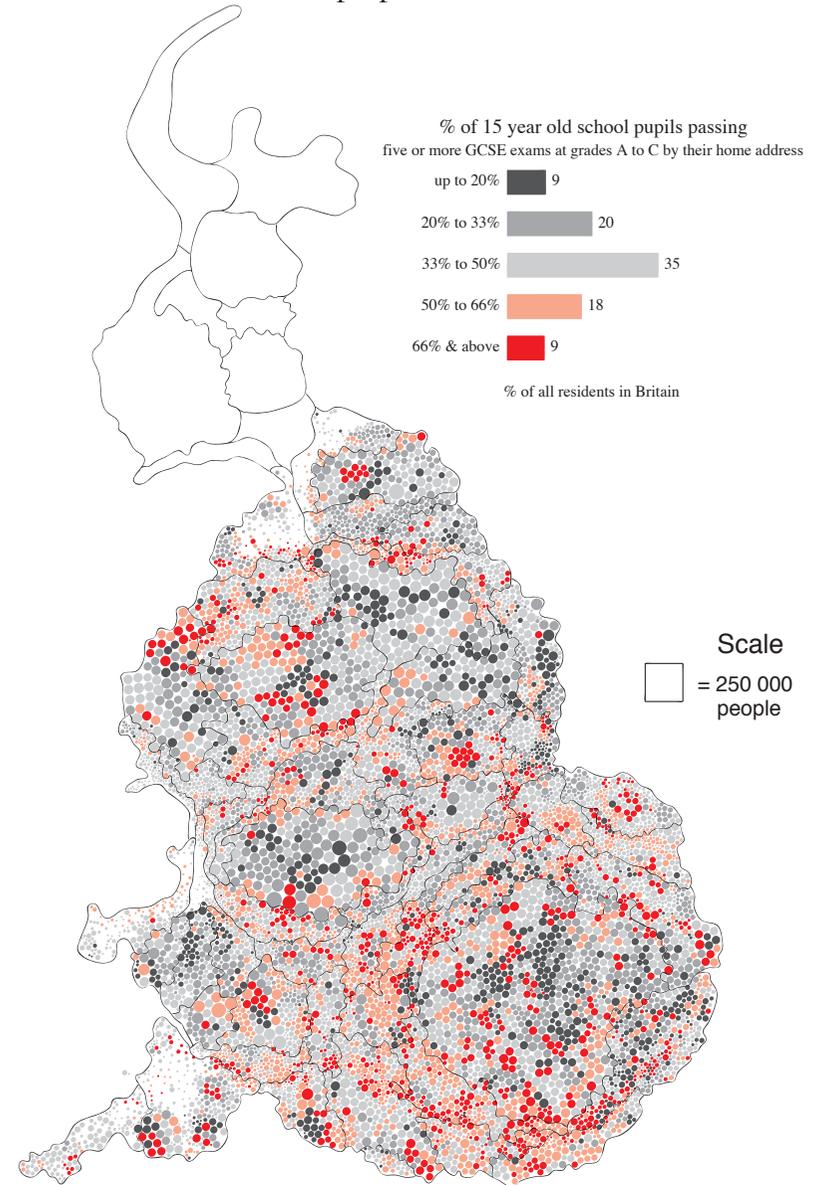
### School Exam Results 1993

proportion of ward school-leavers



### Pupil Exam Results 1993

proportion of ward school-leavers



6.13: Distribution of Graduates by Degree Subject and Family Type in Britain in 1991

Subject of highest degree level qualification	Not in a family degree level qualification	Not in a family (at usual address)	Cohabiting couple (no children)	Married couple (no children)	Lone parent family (with children)	Cohabiting couple (with children)	Married couple (with children)	Living with parents (or old children)
	rank (%)	rank (%)	rank (%)	rank (%)	rank (%)	rank (%)	rank (%)	rank (%)
Accountancy	32 (18%)	33 (3%)	3 (30%)	30 (1%)	32 (1%)	4 (35%)	9 (13%)	
Agriculture / Forestry / Veterinary	22 (25%)	22 (4%)	17 (23%)	17 (1%)	22 (1%)	15 (31%)	7 (14%)	
Architecture	15 (28%)	15 (5%)	10 (25%)	23 (1%)	29 (1%)	31 (27%)	11 (12%)	
Art and design	3 (33%)	1 (9%)	35 (15%)	3 (3%)	1 (2%)	34 (25%)	14 (12%)	
Art / Design / Music	1 (38%)	21 (5%)	26 (21%)	14 (2%)	14 (1%)	35 (23%)	29 (10%)	
Biological sciences	16 (28%)	2 (8%)	29 (19%)	21 (1%)	10 (1%)	11 (33%)	33 (10%)	
Chemical engineering	29 (21%)	20 (5%)	5 (29%)	32 (0%)	33 (1%)	6 (34%)	32 (10%)	
Chemistry	23 (25%)	23 (4%)	18 (23%)	25 (1%)	30 (1%)	8 (34%)	12 (12%)	
Civil engineering	33 (16%)	24 (4%)	11 (25%)	28 (1%)	11 (1%)	1 (38%)	3 (15%)	
Classical studies	2 (34%)	10 (6%)	27 (21%)	8 (2%)	19 (1%)	33 (26%)	31 (10%)	
Clinical (e.g. Medicine)	20 (25%)	34 (3%)	7 (26%)	20 (1%)	34 (1%)	2 (36%)	35 (7%)	
Combined social studies	4 (33%)	4 (7%)	34 (18%)	5 (3%)	9 (1%)	32 (27%)	22 (11%)	
Economics / Geography	10 (30%)	3 (7%)	32 (18%)	15 (2%)	24 (1%)	18 (31%)	26 (11%)	
Education	28 (22%)	35 (2%)	8 (26%)	4 (3%)	28 (1%)	5 (35%)	13 (12%)	
Electrical engineering	30 (21%)	19 (5%)	9 (26%)	29 (1%)	17 (1%)	19 (31%)	1 (16%)	
English	5 (33%)	11 (6%)	28 (20%)	10 (2%)	6 (1%)	26 (28%)	34 (9%)	
Environmental science	11 (29%)	14 (6%)	23 (22%)	12 (2%)	25 (1%)	27 (28%)	15 (12%)	
General / Other engineering	25 (24%)	16 (5%)	16 (23%)	33 (0%)	16 (1%)	17 (31%)	5 (14%)	
General arts	8 (31%)	31 (3%)	24 (22%)	11 (2%)	4 (2%)	28 (28%)	18 (12%)	
Government / Law	18 (27%)	12 (6%)	20 (22%)	18 (1%)	18 (1%)	13 (32%)	25 (11%)	
History / Archaeology	7 (32%)	18 (5%)	19 (22%)	19 (1%)	3 (2%)	30 (27%)	28 (10%)	
Language subjects	6 (32%)	17 (5%)	30 (19%)	6 (2%)	5 (1%)	24 (29%)	19 (12%)	
Management studies	27 (23%)	13 (6%)	15 (24%)	13 (2%)	15 (1%)	14 (31%)	8 (14%)	
Maths / Computing / Statistics	9 (31%)	6 (7%)	33 (18%)	22 (1%)	20 (1%)	21 (30%)	16 (12%)	
Mechanical engineering	34 (16%)	27 (4%)	1 (31%)	34 (0%)	23 (1%)	10 (34%)	4 (15%)	
Medical / Health	24 (24%)	28 (4%)	12 (24%)	9 (2%)	26 (1%)	9 (34%)	23 (11%)	
Mining / Metallurgy	35 (15%)	25 (4%)	4 (30%)	35 (0%)	27 (1%)	7 (34%)	2 (16%)	
Nursing	21 (25%)	30 (4%)	21 (22%)	1 (4%)	13 (1%)	12 (32%)	17 (12%)	
Pharmacy / Pharmacology	26 (24%)	32 (3%)	2 (30%)	31 (1%)	35 (0%)	16 (31%)	24 (11%)	
Physics	13 (28%)	26 (4%)	13 (24%)	27 (1%)	21 (1%)	20 (31%)	20 (11%)	
Psychology/ Sociology/ Anthropology	12 (29%)	5 (7%)	31 (18%)	2 (3%)	2 (2%)	22 (30%)	27 (11%)	
Surveying	31 (19%)	29 (4%)	6 (27%)	26 (1%)	31 (1%)	3 (35%)	10 (13%)	
Technology / Manufacture	19 (27%)	8 (6%)	25 (22%)	24 (1%)	7 (1%)	25 (29%)	6 (14%)	
Vocational studies (e.g. Librarianship)	17 (28%)	9 (6%)	14 (24%)	16 (1%)	12 (1%)	29 (28%)	21 (11%)	
West European studies	14 (28%)	7 (7%)	22 (22%)	7 (2%)	8 (1%)	23 (29%)	30 (10%)	

Subjects for which each family type is least and most common have their ranks printed in red

## Graduates

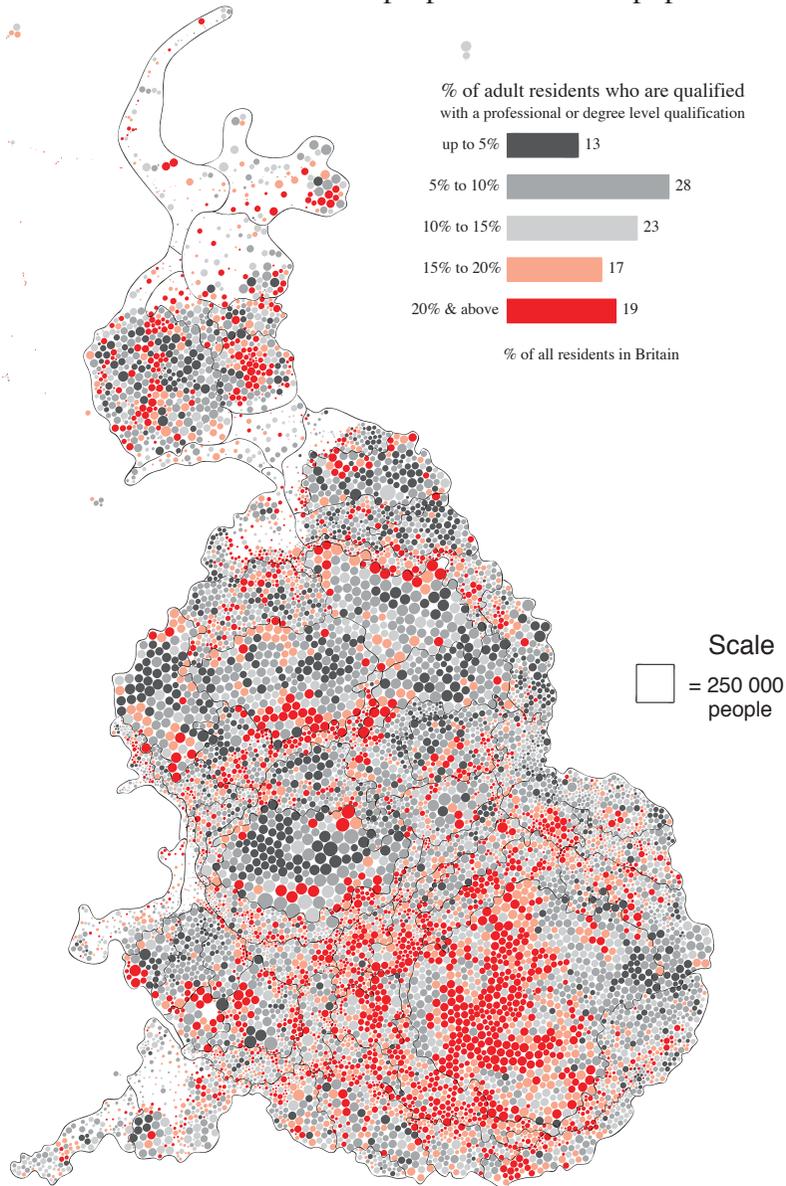
From school a minority of children gain sufficient qualifications to be able to choose to go to university, where almost everyone who enters is awarded a degree. The kind of degree which they gain has a strong influence on the kind of work they are likely to find later on in life (see page 190). However, gaining a degree of any kind separates graduates from other adults in terms of their opportunities in life. Most simply, graduates are able to make different choices over the places where they live as can be seen from the first map drawn opposite. *Graduates* are defined here as adults who have been awarded a degree level qualification or other professional qualification generally obtained in adulthood, such as a Higher National Diploma. From the map it can be seen that the places in which graduates tended to live in 1991 were a mix between the places where many of them lived as students (page 33) and the places where they were most likely to later obtain professional employment (page 77). These areas tend, however, to include the most affluent of places, reflecting how a degree has acted as a passport to wealth.

As higher proportions of young adults graduate from universities, the category of graduate becomes less exclusive. The second map opposite shows how the locations of graduates have changed over ten years. The increase in the numbers of students studying in London is reflected by an increase in graduates living there. Other university cities have seen an increase in graduates which reflects the high output of people with degree level qualifications from these places in recent years. Nationally, the number of graduates living in Britain rose from under four million in 1981 to over five and a half million by 1991. Despite this rise many parts of the country have seen a fall, or almost no rise, in the proportion of their populations who have these qualifications. Graduates, whilst growing in absolute numbers, have become more concentrated geographically.

The type of qualification a graduate has can be used to infer more than just his or her relative likelihood of holding particular jobs. Figure 6.13, for example, shows the probability of a graduate living in each of the seven family types which were defined at the start of this chapter. Thus an accountancy graduate is most likely to be married and living with young children and is very unlikely to be in a cohabiting couple household. Alternatively, graduates of architecture are most likely not to be living in families, but if they are, then they are roughly twice as likely to be cohabiting as are accountants. Obviously the different age and sex profiles of each group of graduates explains part of these differences, but by no means all. The figure also shows how each subject ranks among the 35 in terms of the chances of alumni in that subject living in each family type. Art and design graduates are thus most likely to be cohabiting (with or without children), nursing graduates are most likely to be lone parents, civil engineering graduates are most likely to be married with children whilst graduates of electrical engineering are most likely to be living with their parents or with their grown-up children.

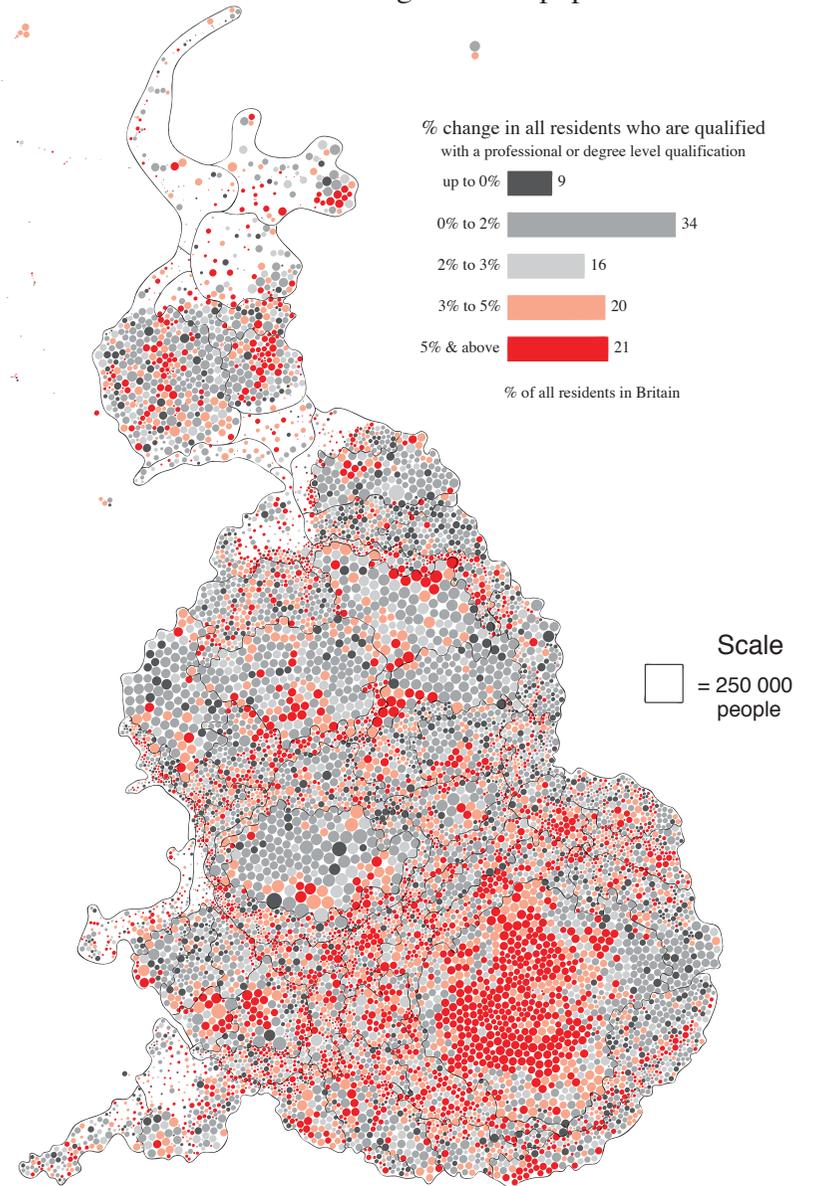
## Graduates 1991

proportion of ward populations



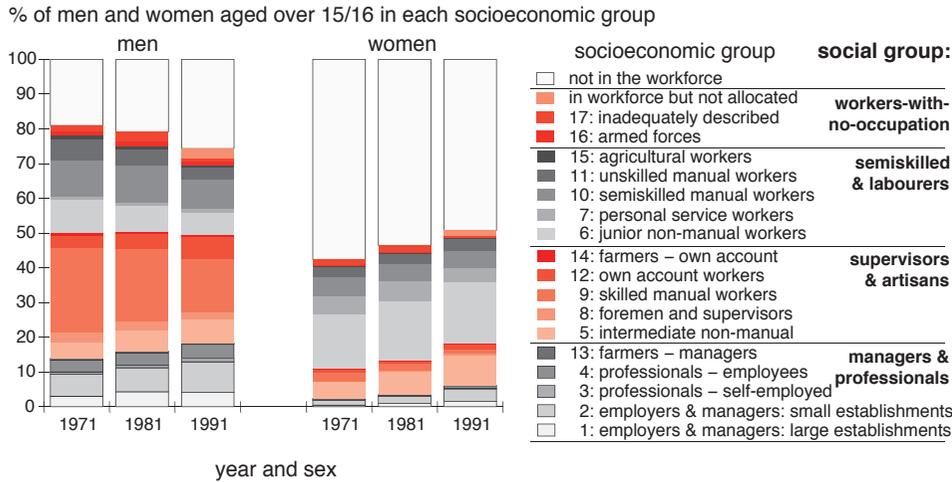
## Graduates 1981–1991

change in ward populations



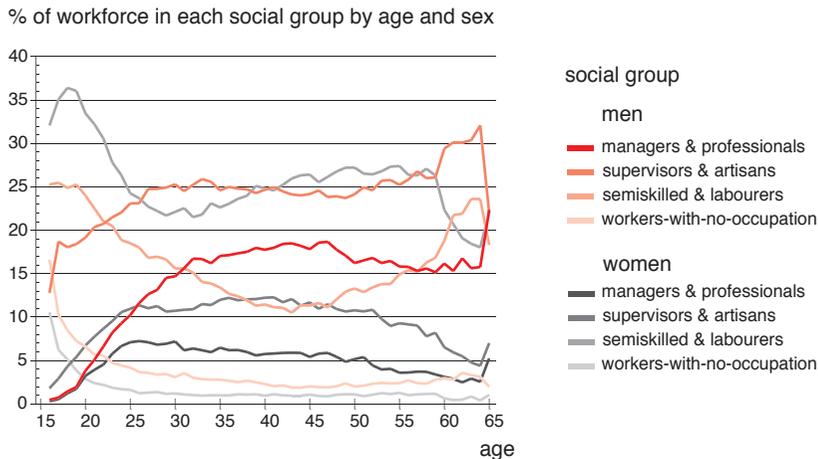
MAGENTA

6.14: Proportion of Adults by Sex in each Socioeconomic Group in Britain 1971–1981–1991



BLACK

6.15: Workforce by Age, Sex and Social Group in Britain 1991



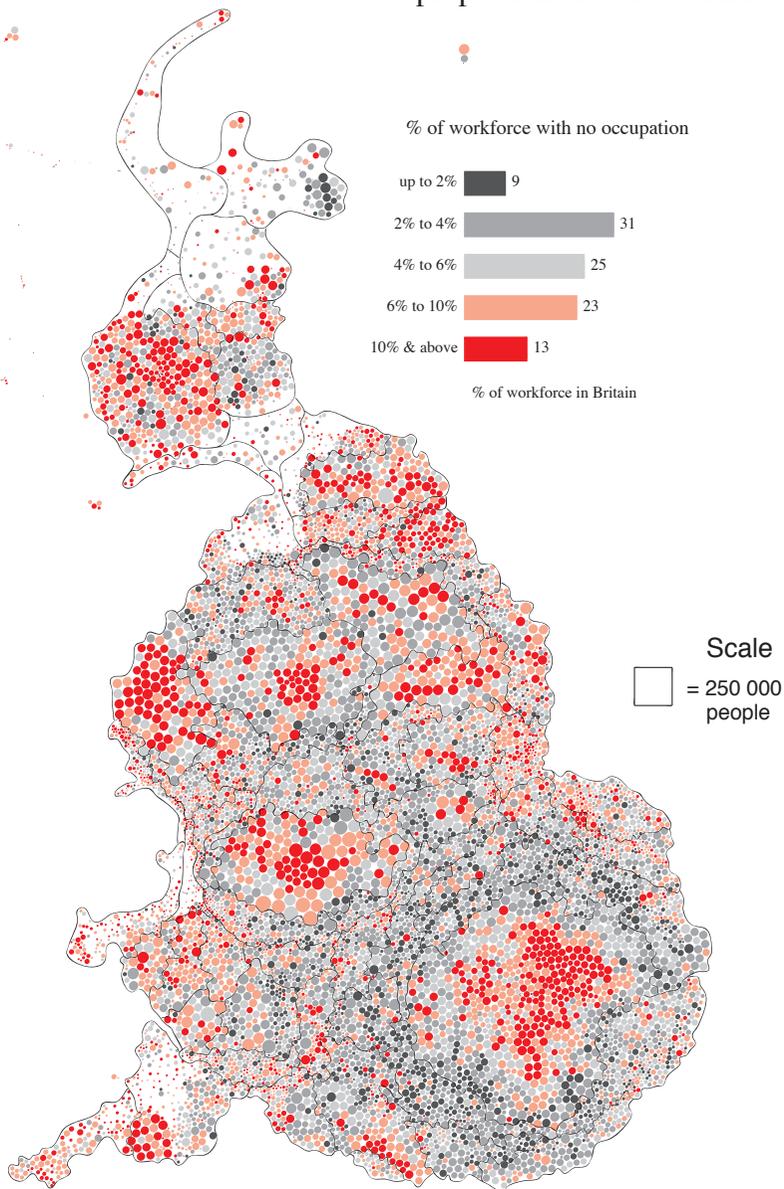
### Workers-with-no-Occupation

Having left school or college, young adults who look for work enter a labour market in which their efforts are rewarded unequally depending on the kind of job they do. From this their status in society is largely derived. The categorization of people into different social classes based on their occupations has been a significant component of the census since 1911, and a detailed socioeconomic group classification has subsequently been developed which, since 1971, has categorized people into seventeen groups based on the “social and economic status” of their occupations and ignoring short term unemployment. Figure 6.14 shows how the number of adults in these groups has changed over time for both men and women. Over twenty years the basic social structure changes slowly, so the most common socioeconomic group for men has remained skilled manual workers (group nine), whereas women are still most likely to be junior non-manual workers (group six) if they are in work. For adults in the workforce, the 17 socioeconomic groups have been amalgamated into four social groups, the constitution of which is also shown in Figure 6.14. Here we are concerned with the miscellaneous group “workers-with-no-occupation” composed, in 1991, of just under a million and a half adults: 14% in the armed forces, 18% with inadequately described or unstated occupations and 68% who had never worked (or not worked for ten years) and wished to work and so could not be assigned a specific occupation. These three groups are combined by default, but their members do also share many things in common. Studies have found, for example, that former members of the armed forces and people who have never worked have similar high chances of ending up sleeping rough (JRF 1993).

The geographical distribution of workers-with-no-occupation is shown opposite. Not surprisingly it reflects the distribution of long term unemployment (page 91), although towns and villages with large army, navy or airforce bases also stand out in counties like North Yorkshire, Hampshire and Norfolk. In 1981 4.8% of the workforce were assigned to this social group, and by 1991 this proportion had risen to 5.7%, but the rise was far from evenly spread across the country. The second map opposite shows how the changes which took place in the 1980s reinforced this picture of growing urban/rural divides. This growth was also concentrated amongst younger people, especially men, while for both sexes the numbers of people within this group who were in the armed forces fell. Figure 6.15 contrasts the age and sex profiles for each of the four social groups which are discussed in detail here and in the following pages. Workers-with-no-occupation are predominantly aged under 25 and men are roughly twice as likely to be in this group as are women. Most women in work are in semiskilled & labouring occupations, and this is true regardless of their age. Men, however, by the age of 23 are more likely to be supervisors & artisans than to be semiskilled & labourers and by the age of 31 more men are professionals & managers than fall within the semiskilled & labourer category.

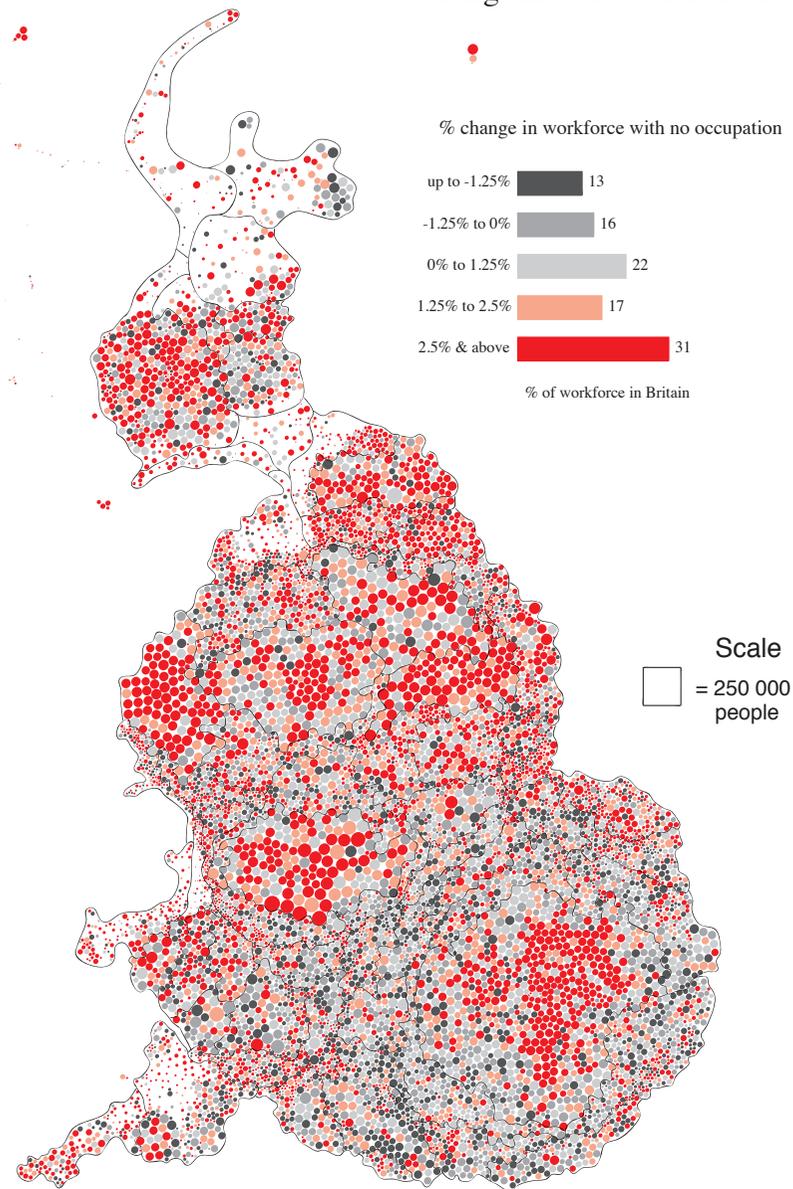
## Workers-With-No-Occupation 1991

proportion of ward workforces

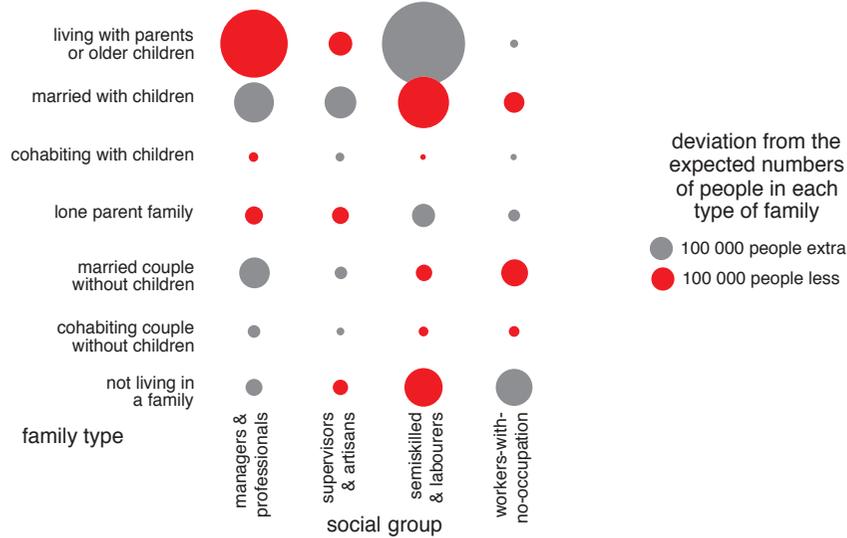


## Workers-With-No-Occupation 1981-1991

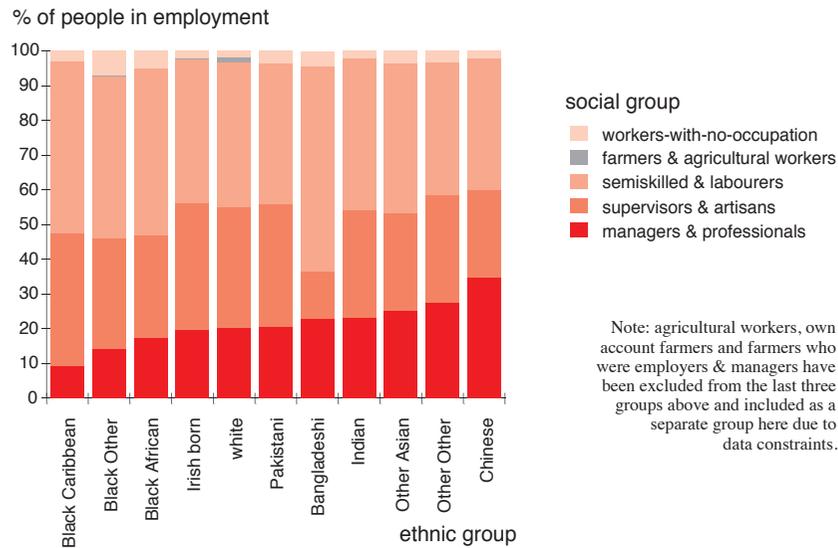
change in ward workforces



**6.16: Distribution of the Workforce Across Social Groups and Family Types in Britain 1991**  
circles show the absolute difference between the observed number of economically active residents in each family type and the number which could be expected if all social groups had similar family compositions



**6.17: Residents in Employment by Social and Ethnic Group in Britain 1991**



### Semiskilled & Labourers

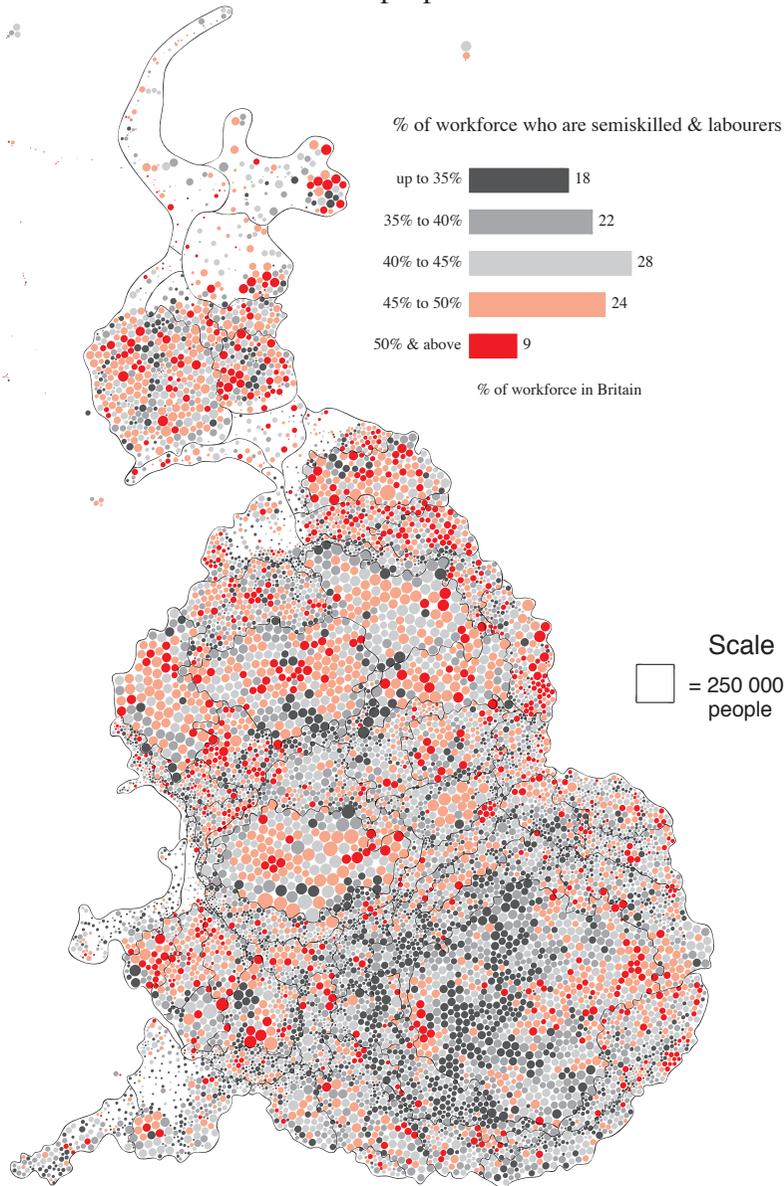
The largest of the four social groups studied here have occupations classed as “semiskilled & labouring” and included 48% of the workforce in 1971, 45% in 1981 and 41% in 1991. Most women in this group are employed in junior clerical or secretarial jobs whilst most men are employed as semiskilled or unskilled manual workers. What all the people in this group have in common is that they are the most lowly paid of employees and are also in jobs where they are likely to have little control over their work. Over time the proportion of this group made up of women has increased from 54% in 1971 to 62% by 1991.

The geographical distribution of workers in these occupations is shown opposite. In 1991 three quarters of the population of Britain lived in wards where between a third and a half of the workforce were semiskilled & labourers. Their work is obviously required everywhere, so that areas where there are relatively few people in this social group are often abutted by areas with over-average proportions: Richmond and Hounslow for example. However, the second map drawn opposite shows how this situation may be changing. Over three quarters of the population of Britain live in wards which have experienced falls in the size of this group since 1981, and a fifth of the population have seen falls of over 8%. Predominantly London but also Birmingham, Liverpool, Manchester and Glasgow have sustained the bulk of this decline. If this map is compared with the map of change in workers-with-no-occupation (page 185) it becomes evident that where there has been the greatest decrease in the proportion of workers who were semiskilled or labourers there have also been the largest increases in workers-with-no-occupation. One hypothesis for this change is that, as they grew up during the 1980s, many of the children of people in this social group were unable to find any work which, because of where they lived, would have probably been in semiskilled & labouring occupations. But, to explain all of the aggregate decline which has occurred in the number of workers in this social group, others of those children and some of the workers in this group must now be in higher status occupations.

Social groups can be caricatured in many ways. Figure 6.16 shows how workers in semiskilled & labouring occupations are much more likely to be looking after elderly parents or not leaving home when they reach adulthood (as opposed to managers & professionals). Members of different ethnic groups also have very different social group profiles as Figure 6.17 shows. These are partly influenced by their differing age and sex distributions and the geographical locations of each group (see page 44). Also, within each group there are differences which should be remembered when considering other aspects such as family type. For instance, Bangladeshi workers are more likely to be professionals & managers than are Pakistanis or whites, but are also more likely to be semiskilled & labourers than are the members of any other ethnic group.

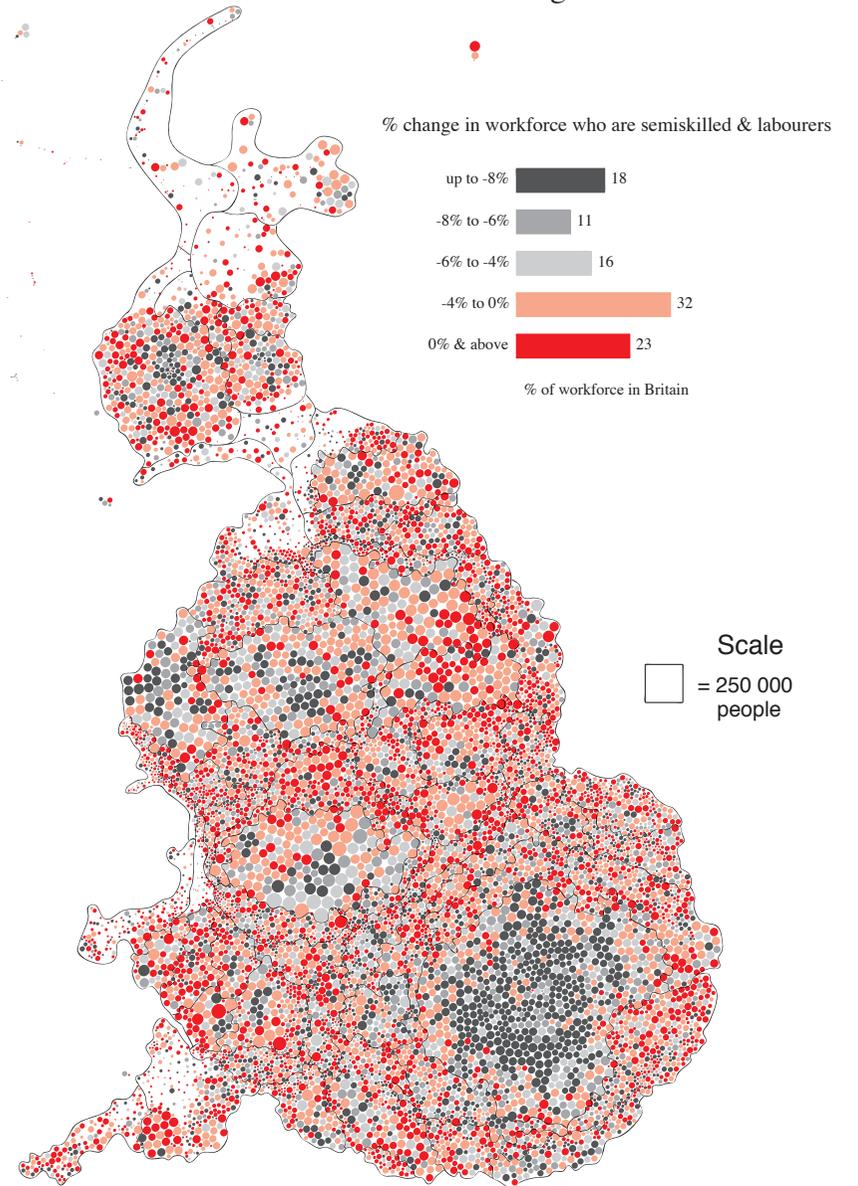
## Semiskilled & Labourers 1991

proportion of ward workforces



## Semiskilled & Labourers 1981-1991

change in ward workforces



6.18: Some Characteristics of Households by Socioeconomic Group in Britain 1991, 1981–1991

Socioeconomic group of the head of the household (with examples of occupations in brackets)	Distribution of socioeconomic groups between households		Characteristics of the households which these groups head					
	Share 1991	Changes 1981–1991	Proportion of children in household 1991 (1981–1991)	Proportion of adults not in the workforce 1991 (1981–1991)	Proportion of adults not in the workforce 1991 (1981–1991)	Proportion of adults not in the workforce 1991 (1981–1991)	Heads a household with no car 1991 (1981–1991)	
Total households with residents	21.44 million	(10.0%)	22.0%	(-2.7%)	37.2%	(0.3%)	33.1%	(-6.3%)
1 Employers and managers in large establishments	3.9%	(-0.8%)	26.8%	(-0.5%)	15.0%	(-13.0%)	5.6%	(-5.0%)
2 Employers and managers in small establishments	8.0%	(0.1%)	27.1%	(-0.1%)	14.4%	(-16.8%)	6.2%	(-5.1%)
3 Professional workers (architect) self-employed	0.9%	(0.1%)	31.1%	(-0.0%)	19.5%	(-14.5%)	2.0%	(-2.2%)
4 Professional workers (solicitor) - employees	3.2%	(-0.3%)	26.4%	(-2.7%)	15.3%	(-13.6%)	6.0%	(-2.7%)
5.1 Ancillary workers and artists (teacher, nurse)	6.8%	(0.6%)	25.4%	(-0.3%)	11.5%	(-14.1%)	12.6%	(-7.7%)
5.2 Foremen and supervisors - non-manual (clerk)	0.5%	(-0.3%)	24.1%	(-0.2%)	10.9%	(-17.9%)	15.1%	(-8.7%)
6 Junior non-manual workers (check-out operator)	7.1%	(-2.5%)	23.4%	(1.4%)	9.8%	(-19.1%)	23.4%	(-11.2%)
7 Personal service workers (chef, waiter/ress)	1.4%	(-0.5%)	28.4%	(4.4%)	9.9%	(-14.1%)	45.8%	(-20.5%)
8 Foremen and supervisors - manual (storekeeper)	1.8%	(-1.5%)	24.9%	(0.4%)	13.8%	(-16.2%)	12.4%	(-13.6%)
9 Skilled manual workers (builder, baker, driver)	10.3%	(-8.0%)	26.1%	(-1.6%)	14.2%	(-14.4%)	17.2%	(-15.8%)
10 Semi-skilled manual workers (care assistant)	6.5%	(-4.5%)	24.4%	(0.9%)	13.9%	(-17.7%)	30.8%	(-18.2%)
11 Unskilled manual workers (road sweeper)	2.6%	(-1.9%)	24.6%	(0.9%)	14.1%	(-18.9%)	47.6%	(-18.5%)
12 Self-employed non-professionals without employees	5.1%	(1.0%)	27.6%	(-3.2%)	16.0%	(-11.7%)	7.3%	(-6.6%)
13 Farmers - employers and managers (who own/rent)	0.3%	(-0.3%)	25.0%	(1.0%)	19.8%	(-19.4%)	1.6%	(-4.6%)
14 Farmers - own account (has only family employees)	0.3%	(-0.2%)	22.3%	(0.0%)	20.5%	(-20.9%)	2.5%	(-6.9%)
15 Agricultural workers (forester, fishing worker)	0.4%	(-0.4%)	23.9%	(-0.3%)	16.5%	(-19.0%)	13.7%	(-15.8%)
16 Members of armed forces (all ranks & occupations)	0.6%	(-0.1%)	34.4%	(-1.8%)	16.8%	(-14.0%)	8.8%	(-11.2%)
17 Inadequately described; plus people having no occupation	1.9%	(0.5%)	28.3%	(-3.0%)	19.1%	(-2.8%)	56.7%	(-1.3%)
Economically inactive (e.g. retired, looking after home)	38.3%	(19.0%)	12.3%	(-2.5%)	85.0%	(5.4%)	57.8%	(-17.7%)

Note: change estimates are slightly biased as the 1981 census tables allocated 1.2 million households headed by someone who was retired to the socioeconomic group to which their last occupation was assigned. These people and their households were excluded from the socioeconomic group classifications in the 1991 census tables and placed, instead, in the economically inactive group, thus inflating the increase reported for that group and having a smaller but significant effect on the magnitudes of the other changes reported.

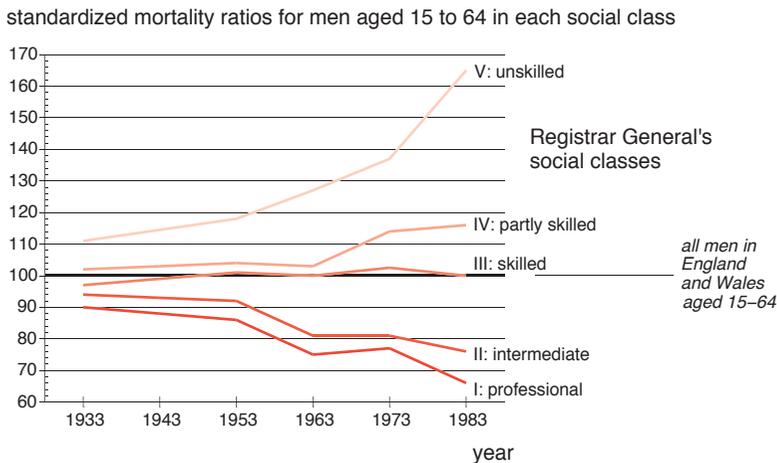
## Supervisors & Artisans

Supervisors & artisans include workers in occupations ranging from foremen to own account farmers and thus represent a middle income group who have more control over their work than do those who are paid less. This second largest social group has also been decreasing in size in recent decades, although more slowly than has the group comprising labourers & semiskilled workers. In 1971 supervisors & artisans made up 35.4% of the workforce. This fell to 34.6% in 1981 and 33.8% by 1991. The proportion of this group who were women rose from two out of ten in 1971 to three out of ten in 1991. Geographically there is also little variation in this group, with the key to the map opposite showing that three quarters of the population live in wards where between 30% and 40% of all workers are in this group. Supervisors & artisans are least likely to be found in the centres of cities or in the Home Counties west of London, but are clearly found around concentrations of industries requiring their labour — the pottery wards in Staffordshire for instance. The very gradual decline in the size of this group has been reflected in a speckled pattern of change over the 1980s shown in the second map opposite. The majority of the wards in which this group is growing are in the south of the country, whilst former mining areas have experienced the most dramatic falls.

Just as social groups are unevenly spread among different family types and ethnic groups (see page 186), almost all other aspects of life in Britain reveal strong divides in the experiences of these people and their households. Previous chapters have explored how different groups travel (Figure 3.16), work (Figures 3.19 and 3.28), are housed (Figures 4.19 and 4.22) and suffer from illness (Figure 5.2). Some more differences are shown in Figure 6.18 which concentrates on households rather than individuals and also looks at how these differences have been changing during the last decade. The figure shows that most socioeconomic groups have been declining in terms of the number who head households. The only increases have been in households headed by a person with no occupation, someone who is self-employed, an ancillary worker (such as a technician) or the manager of a small establishment. The biggest increase has been in the number of households headed by a person not in the workforce (although the available data exaggerates this rise — see note). The figure also shows the proportions (and changes in the proportions) of households without access to a car, household members who are children and adult household members who are not in the workforce.

One perennial research concern with social groups has been the divergence in their life chances over time, most clearly illustrated by the relative changes in mortality rates shown in Figure 6.19. Unfortunately, the social groups on which this figure is based use the old Registrar General's social class codings and are known to be increasingly unreliable over time. This figure cannot be updated with confidence until information from the Longitudinal Study is released from the 1991 census (Goldblatt and Fox 1988).

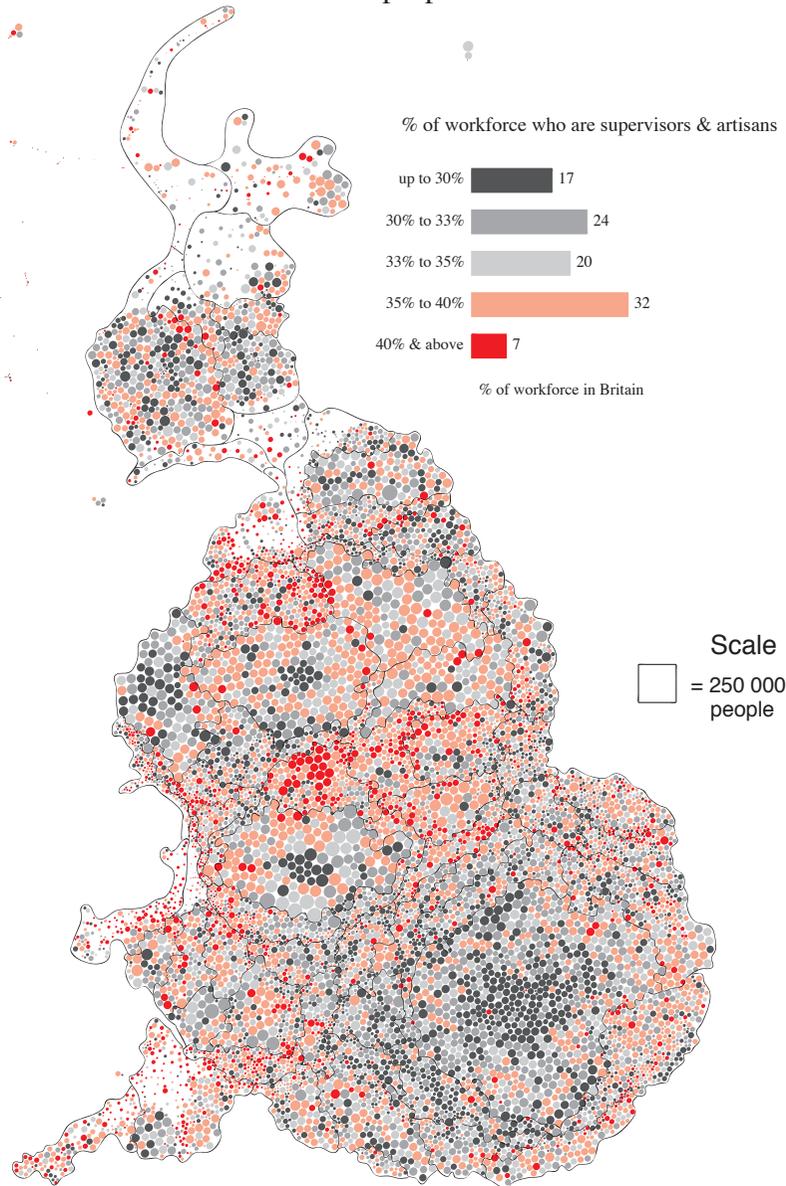
6.19: Mortality of Men by Social Class in England and Wales 1930–1983



Source: Blaxter, 1991, p.72

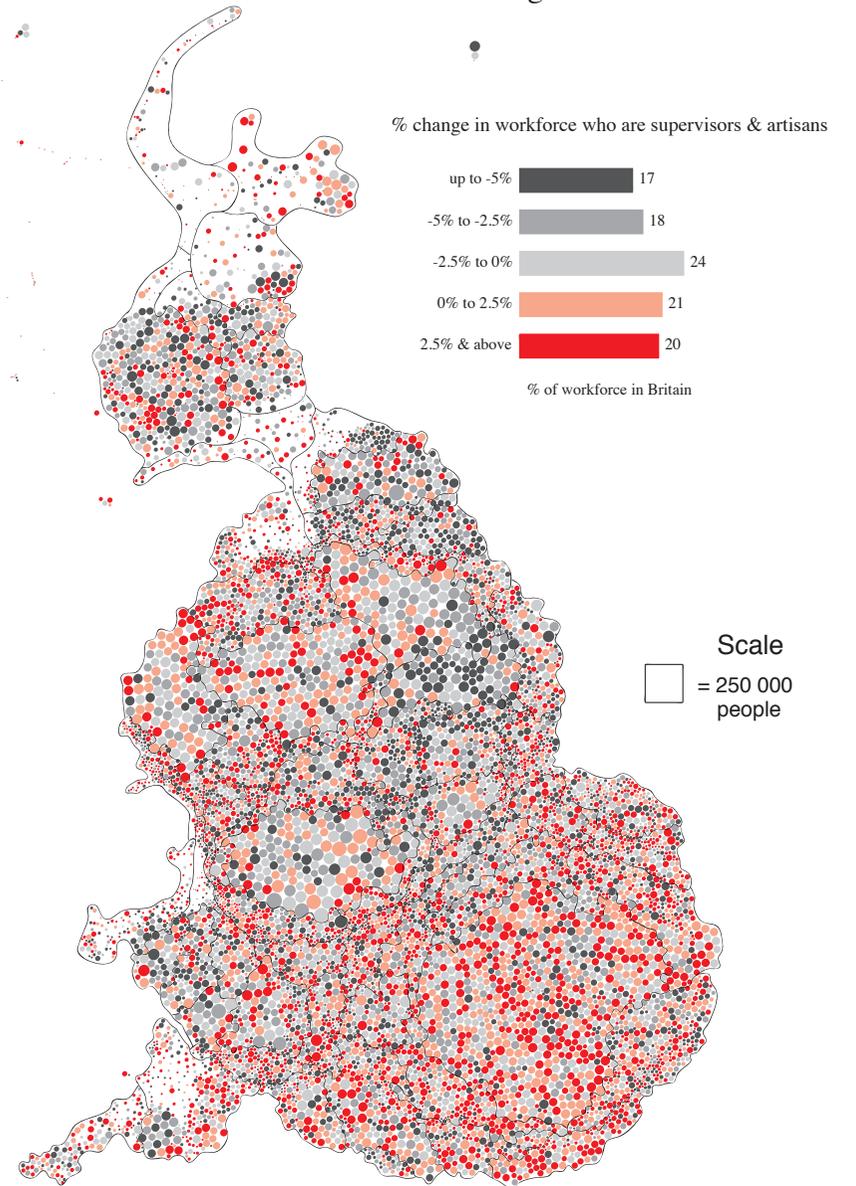
## Supervisors & Artisans 1991

proportion of ward workforces

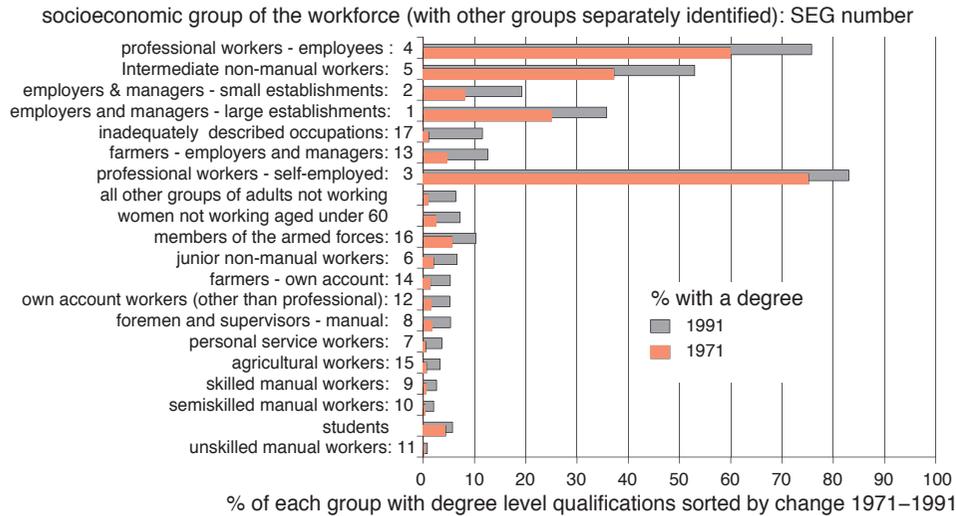


## Supervisors & Artisans 1981-1991

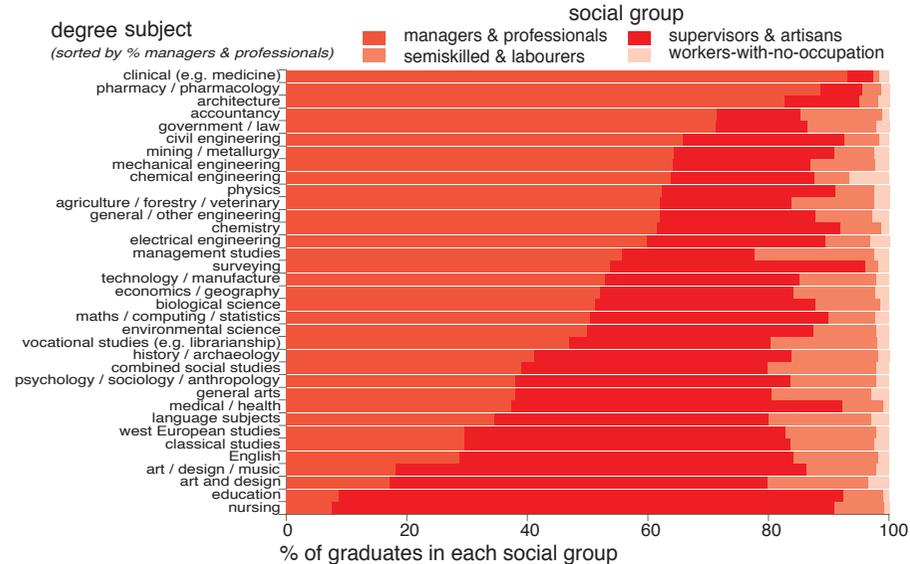
change in ward workforces



6.20: Residents in Socioeconomic Groups by Degree Qualification in Britain 1971, 1991



6.21: Social Group of Graduates by Subject of Degree in Britain 1991

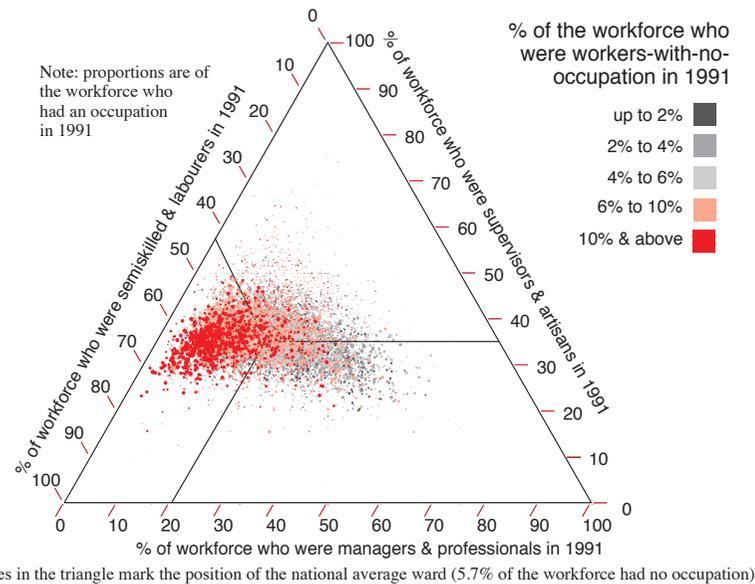


## Managers & Professionals

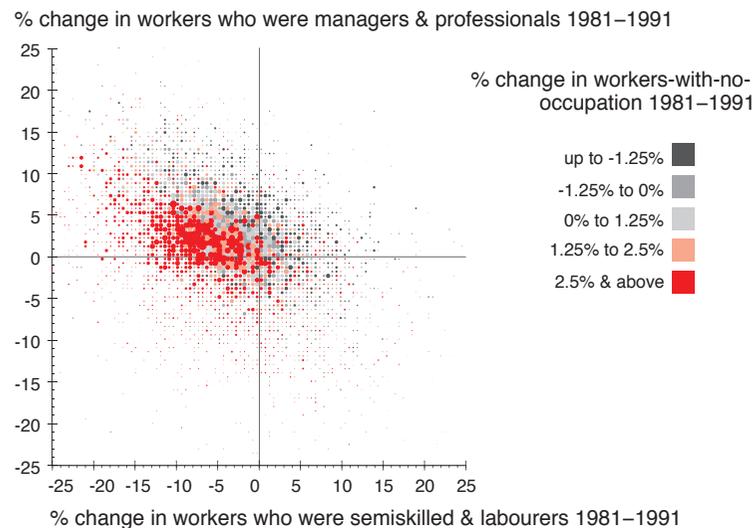
Of the four social groups which are studied individually in this atlas, the group with the highest status has been growing most quickly — managers & professionals. In 1971 only one worker in eight was included in this group; by 1981 this proportion had risen to one worker in seven, and by 1991 one worker in five was a manager and/or professional. Although this rapid rise may be partly due to the re-labelling of jobs over time it is unlikely that cosmetic changes account for most of the increase. A rise in women's participation from 16% to 27% of this group between 1971 and 1991 has fuelled part of the growth. Geographically this group is the most unevenly distributed section of society, with a quarter of the population of Britain living in areas where either less than one in ten, or more than one in three, of all workers in their ward are managers & professionals. The first map drawn opposite reveals the distinctive belt of affluent wards which runs down through central London and around the Home Counties as well as the ribbons of higher status workers that are found clustered in smaller colonies further north. The second map shows how this pattern is being reinforced by the social changes which took place during the 1980s. In some parts of London, Manchester and a few other major cities the beginnings of gentrification can be seen, as areas with formerly low proportions of workers in this group have experienced rapid rises in their numbers.

The passport for most to enter this social group is a university degree, and this is increasingly a necessity, as Figure 6.20 demonstrates. The largest increases in the proportions of workers with a degree by 1991 have been predominantly in those socioeconomic groups which already had the highest proportions in 1971. Most of these groups are in the high status managers & professionals social group mapped here and, whilst for every socioeconomic group the proportion of workers holding a degree has increased, this increase has been slowest for members of the least well paid group: semiskilled & labourers. Conversely, many members of the lowest status social group (of workers-with-no-occupation) now have degrees and this group experienced the fifth largest increase in graduates over the twenty year period! The implications of this finding are that although a degree may be increasingly necessary to secure membership of the highest status social group, it no longer guarantees exclusion from the lowest status group. However, the type of degree an individual has is important in determining his/her likely social group, as is demonstrated by Figure 6.21 which shows how graduates with clinical degrees (medicine or dentistry) are most likely to be in the highest status group, whilst workers with nursing qualifications are least likely to be in this group. In 1991 it was chemical engineers who were most likely to have no occupation, management studies graduates who were most likely to be in semiskilled & labouring occupations, and workers with their highest qualification in education who were most likely to be supervisors & artisans (which, by the official classification, includes teaching).

6.22: Distribution of Workers by Social Group in Britain 1991 by Ward



6.23: Change in Semiskilled Workers by Change in Managers in Britain 1981–1991 by Ward



## Social Groups

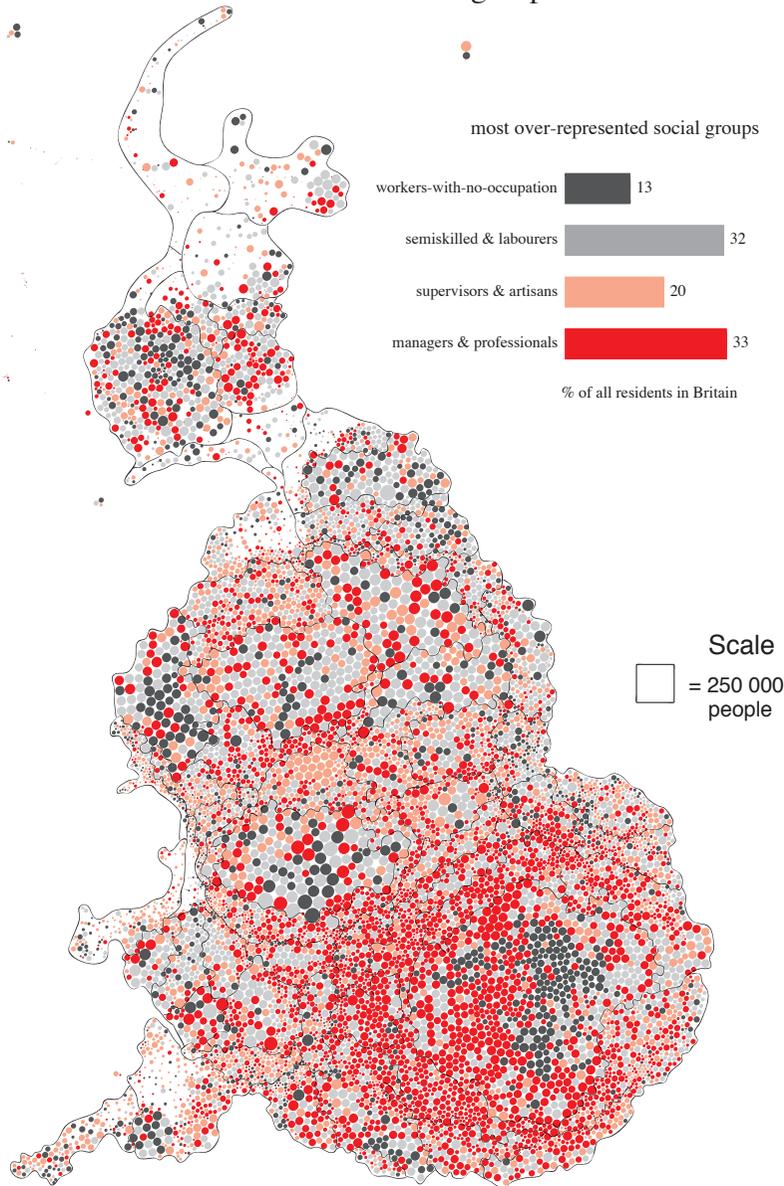
Having looked at each of the four social groups individually, the aggregate pattern of social status through occupation in Britain is now examined and a guide to how that pattern might be changing is also given. The first map opposite categorizes each ward by one of the four social groups according to which group is most over-represented in that ward as compared with the national average (workers-with-no-occupation: 6%, semiskilled & labourers: 41%, supervisors & artisans: 34%, managers & professionals: 20%). Because managers & professionals have the most diverse geographical spread they categorize the highest proportion of wards by population, dominating the south east of the country. The second largest group are the semiskilled & labourers. These wards intersperse with the areas of highest professional & managerial employment, dominating the north of the country where they appear to form the background of the picture, whereas in the south these wards are in the foreground. Wards with high numbers of supervisors & artisans are most abundant in the midlands, whilst 13% of the population live in wards where the greatest absolute excess is in workers-with-no-occupation.

The relationship of these four social groups within wards is shown in Figure 6.22 in which each of the ten thousand wards are placed in the triangle according to the proportions of their workforce in each of the three social groups with occupations, the ward being coloured according to the proportion of its workforce with no occupation. The figure demonstrates that managers & professionals are less likely to live in wards with a high proportion of workers who are semiskilled & labourers, but all wards are mixed and many very much so. Social segregation is more apparent across smaller areas.

The second map drawn opposite shows how the geography of social status in Britain changed over the 1980s. To draw the map, each ward was categorized according to the most over-represented social group in 1981 as well as in 1991. Each social group was then given a number ranging from one for the lowest status group to four for the highest, for each of the two censuses. The map plots the difference between these two numbers. Thus 60% of the population in Britain live in wards in which the same social group has been most over-represented at both censuses. A fifth of the population have dropped in status by one category and a tenth have risen by one category. The remaining 10% of the population have experienced more dramatic changes, of which the clearest cluster is of a large group of wards in south west London which has jumped up two or more categories in one decade. The within-ward variations behind some of these changes are shown in Figure 6.23 which concentrates on the inter-relationship between the top and the largest social group. Increases in the number of managers & professionals in wards have been matched by falls in the number of semiskilled & labourers, and by growth in the bottom social group due to the increase in the numbers of people in the workforce who have never had an occupation or have been out of work for over ten years.

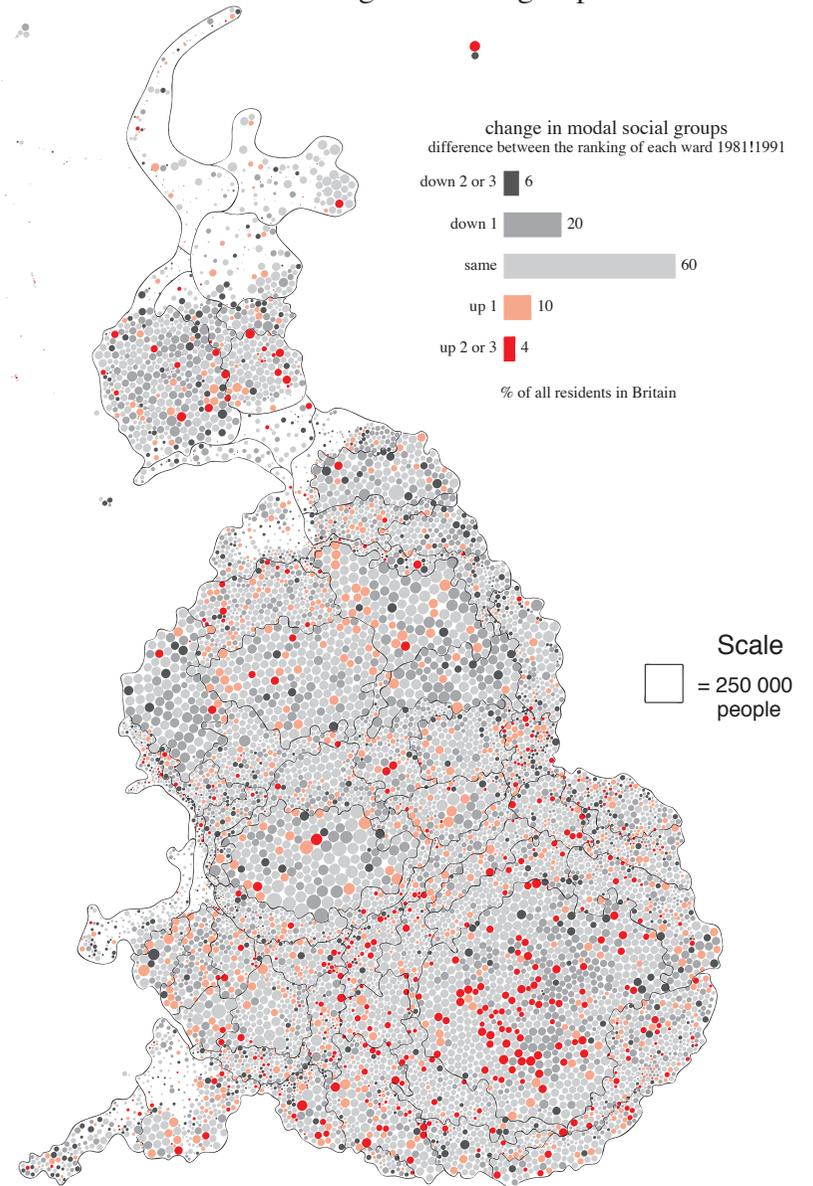
## Social Groups 1991

modal groups of ward workforce

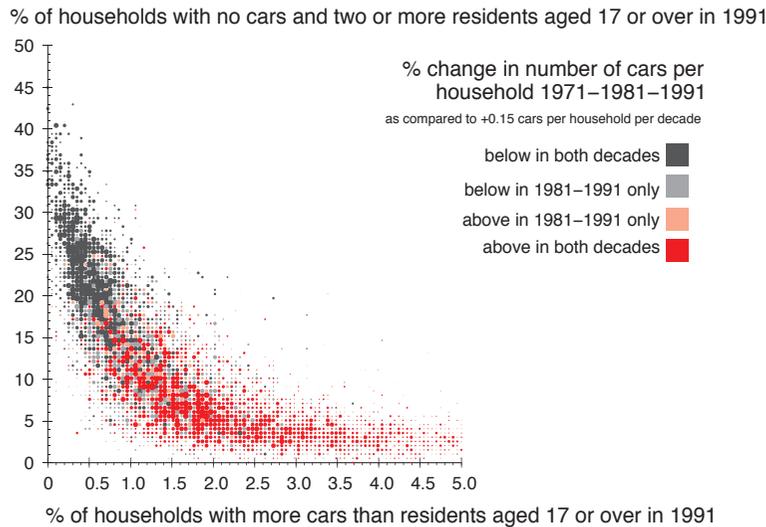


## Social Groups 1981–1991

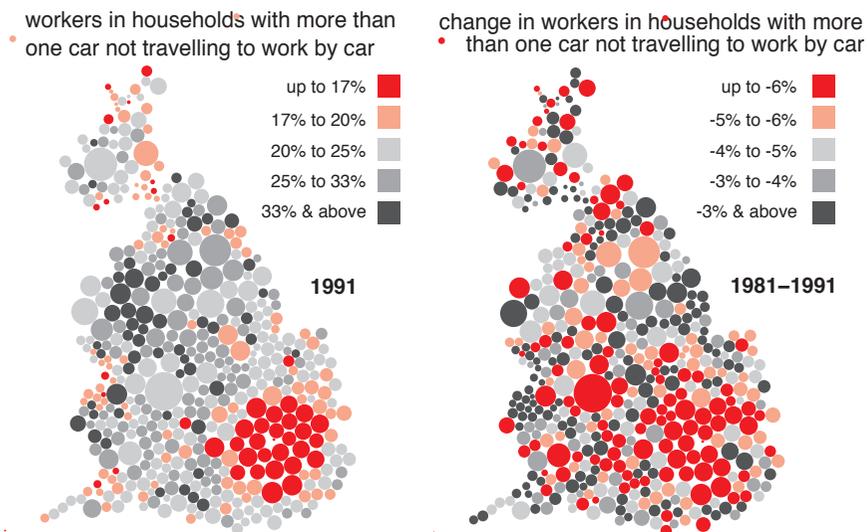
change in modal groups of ward workforce



6.24: Households With Surplus Cars by Households with No Cars in Britain 1991 by Ward



6.25: Adults With Cars Not Using Them to Travel to Work 1991, 1981-1991



## Car Availability

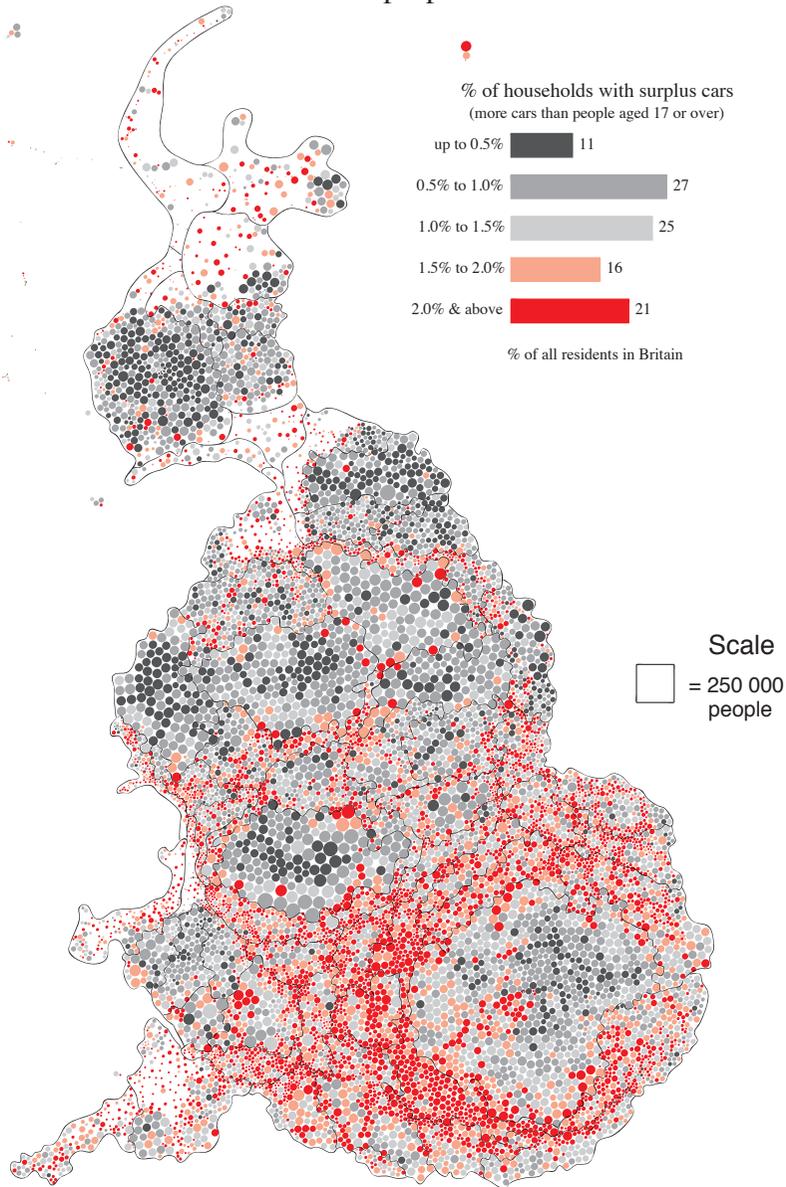
The socioeconomic status of occupations is only one facet of social division in Britain. There can be great differences between the social status of two people doing the same kind of job, while people who do not work can hold any level in the hierarchy. Many aspects of social status (including inherited position, accent and access to exclusive education) are difficult to quantify. If status were only measured from answers to the census, then some members of the royal family might be recorded in the lowest social group because they have no classifiable occupation, live in subsidised accommodation and are largely reliant on the state for their income! The next few pages look at one alternative indicator of social status — *wealth*: those assets a person owns which can be bought or sold (Royal Commission on the Distribution of Income and Wealth 1980: 20). Suitable available data for this atlas relate to cars, property and shares.

How many cars a household has access to is the clearest census measure of wealth but, because many people need cars (to do their work or because they live in areas without public transport), it is not a particularly good surrogate. However, households who have access to more cars and vans than there are people aged 17 or over living in the household may well be relatively wealthy. The first map drawn opposite shows where these households with “surplus” cars are most and least likely to live. The second map shows the locations of households with two or more adults who had no access to a car in 1991. Although these “deficit” households do not live in completely different places from households with surplus cars, the inverse relationship is strong, as Figure 6.24 demonstrates. Very few wards contain an unusual number of both wealthy and poor households using these two measures of car availability. The figure also shows that the differences which do exist have been increasing in magnitude over time. Car availability has been growing most slowly in those areas where there are the most households which have no access to a car and faster where there are often more cars than drivers.

Another way in which cars may be classed as surplus to requirement is if a household has access to more than one car, but someone in that household does not use a car to get to work. Figure 6.25 shows that these households are located predominantly in London, where there are extensive alternative means of travelling to work and where road congestion is most serious (page 81). Towns such as Oxford and Cambridge are also included in the top shading category (as are some rural areas where farmers are often classified as walking to work). The second map in Figure 6.25 shows how this situation has changed since 1981. Then, of the six million workers who lived in households with more than one car, 27% travelled to work by some other means. By 1991, ten million workers lived in households with more than one car, but only 23% travelled to work by some other means. Car use increased most rapidly in cities such as Bristol, Birmingham and London. Over time, car ownership has become less of a luxury.

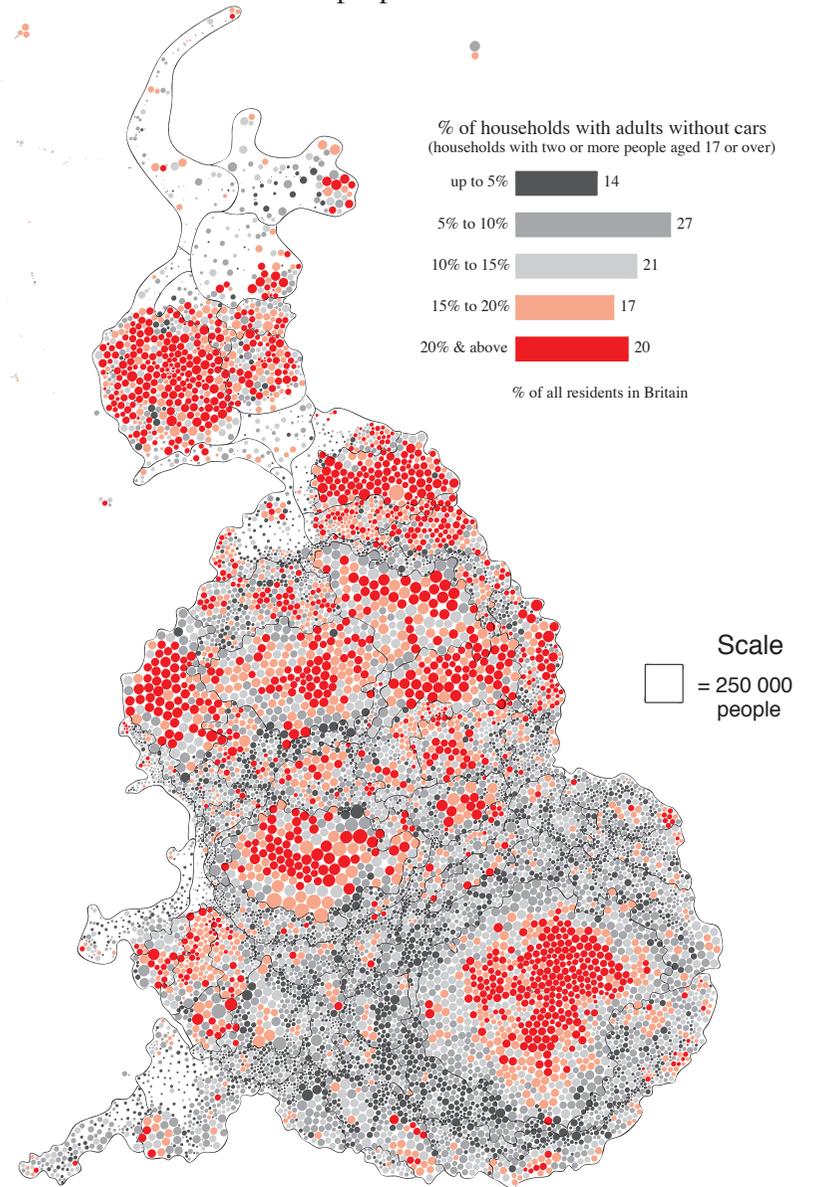
## Surplus of Cars 1991

proportion of ward households

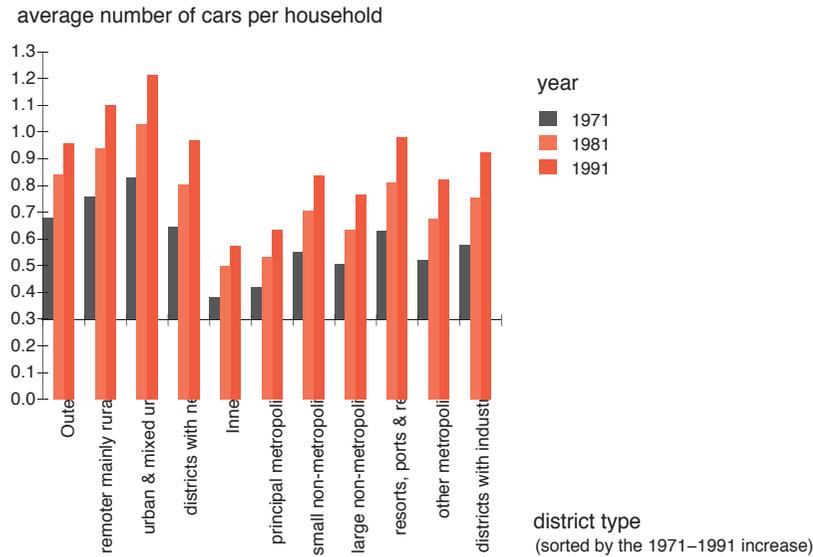


## Deficit of Cars 1991

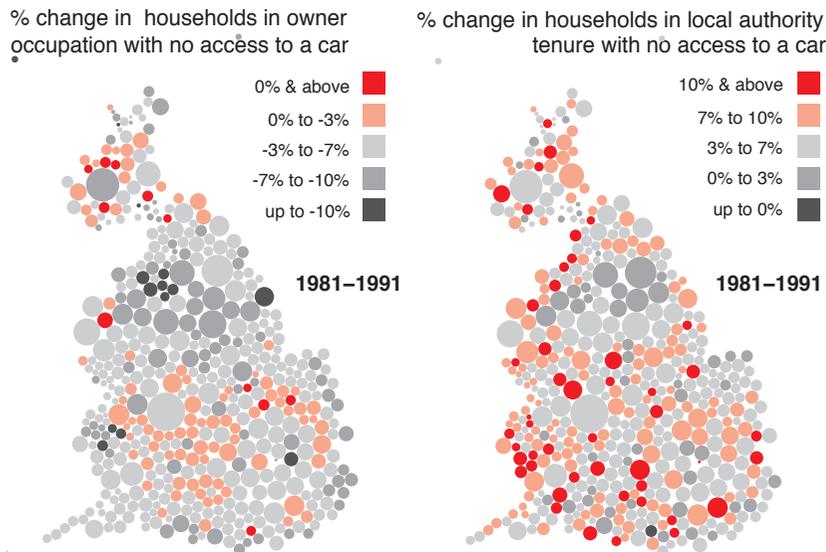
proportion of ward households



6.26: Availability of Cars to Households by District Type 1971, 1981, 1991



6.27: Change in Households with No Access to a Car by Tenure 1981–1991



### Changes in Car Availability

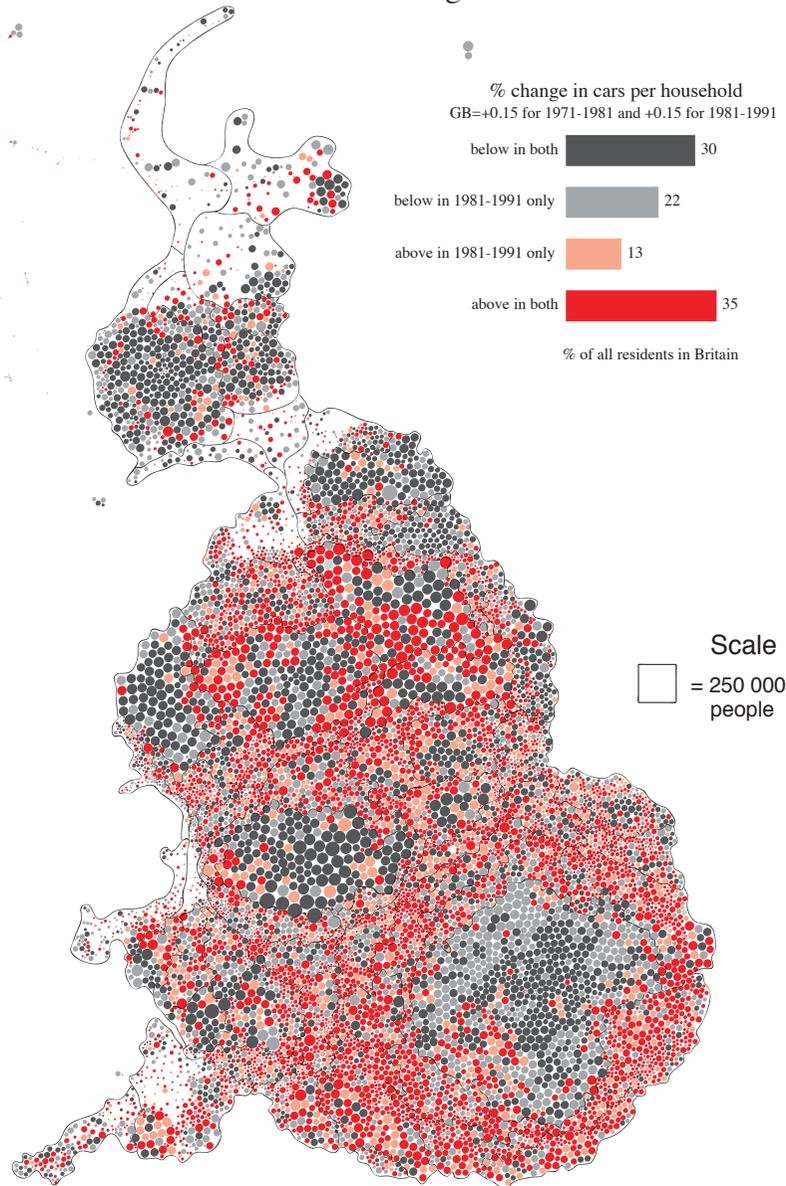
In Britain as a whole there are now almost as many cars as households (97 cars for every 100 households) while in 1981 there were four cars for every five households and in 1971 there were only two cars for every three households. However, this availability and its increase has not been evenly spread across the country. The variation is illustrated by Figure 6.26. The differences are due to different levels of need for a car in different areas, the proportion of households that can afford any car, and the extent of wealth which allows many households to have more than one vehicle. Between 1971 and 1991 average numbers of cars per household have increased most in those areas which had most cars to begin with. These changes reflect the build-up of wealth in different parts of the country and so the maps drawn here show change — to reflect this accumulation.

The first map examines average numbers of cars per household. Two thirds of the population are split between wards with consistently low or consistently high increases over the past two decades and there is a clear geographical pattern to this polarization. However, the map also shows that the rise in car ownership slowed in many suburbs during the 1980s. This map should be compared with that of change in car use (page 83).

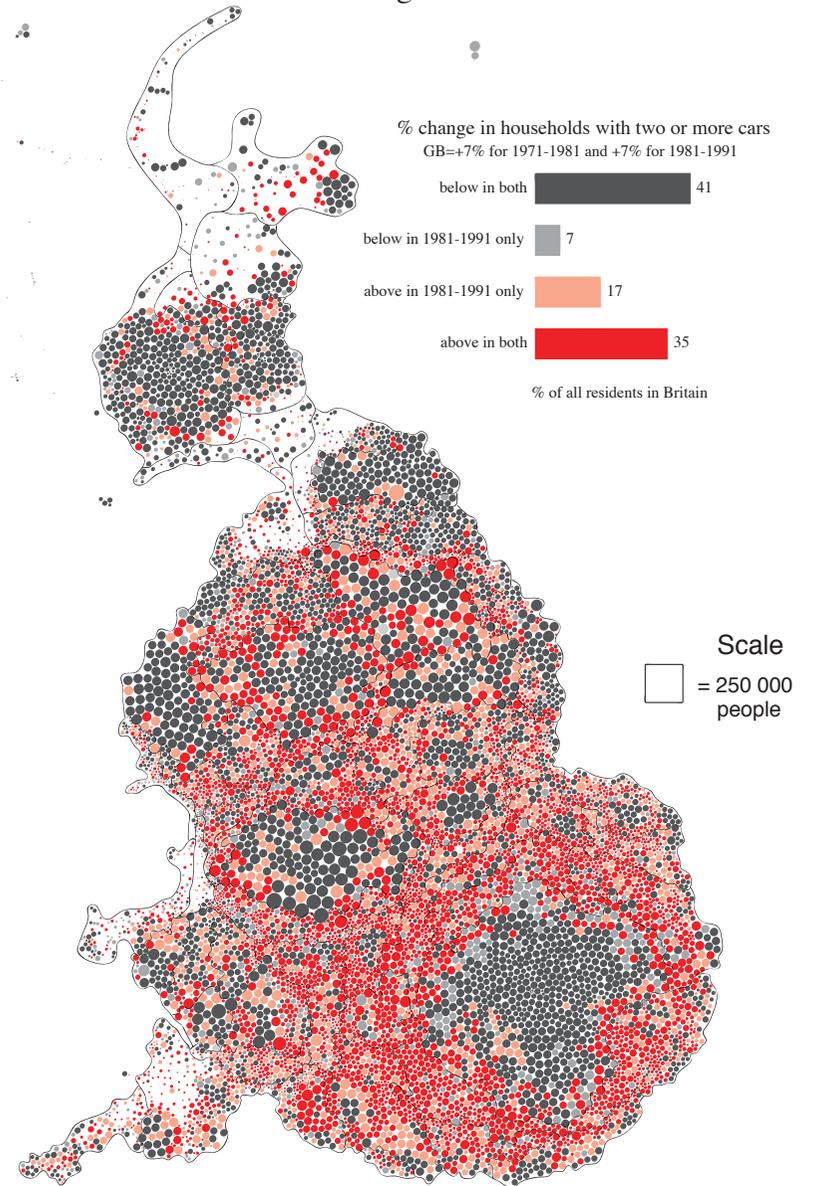
The second map looks at households with two or more cars. In 1971 9% of households had two or more cars, rising to 16% in 1981 and 23% in 1991. But, by this measure, three quarters of the population were split between wards with consistently low or consistently high increases over the past two decades. An even starker contrast between the increasingly affluent and the relatively poor halves of Britain is seen to be growing. There are half as many households in the middle two categories than would be the case if the changes over time were not related. Similarly, the geographical clustering of areas is unlikely to be due to chance. For example, the cluster in south west London of recent over-average growth may signify gentrification.

Changes in the proportion of households which have no access to a car can also be drawn. These changes can be shown for subsets of the population, and in Figure 6.27 the geographies of the 1980s decline in car availability amongst local authority tenants and the increase in car availability amongst owner occupiers in Britain are shown side by side. In 1981 24% of owner occupiers and 62% of local authority tenant households had no access to a car. By 1991 these proportions had altered to 19% and 68% respectively, suggesting that those households who exercised their right to buy were more likely to be car owners. However, as the figure shows, the areas where the growth in car ownership amongst owner occupiers has been strongest are very similar to those areas where the decline in ownership amongst local authority tenants has been weakest, suggesting that these changes are not explained mainly by tenure transfer but by changes in the average wealth of whole districts and of tenure groups. For instance, ownership declined for both groups in Knowsley, Harlow and Crawley, and increased for both groups in Chichester.

### Total Cars 1971–1981–1991 change for ward households

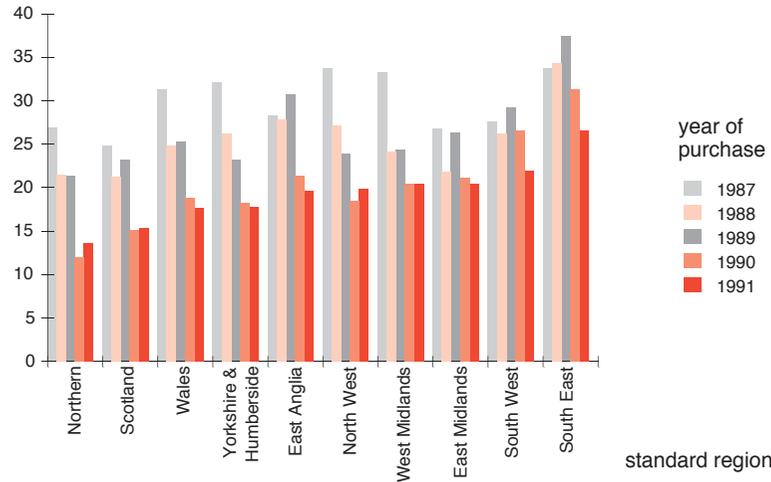


### Two Cars 1971–1981–1991 change in ward households



6.28: Equity Held in Housing by Region and Year of Purchase in Britain by 1993

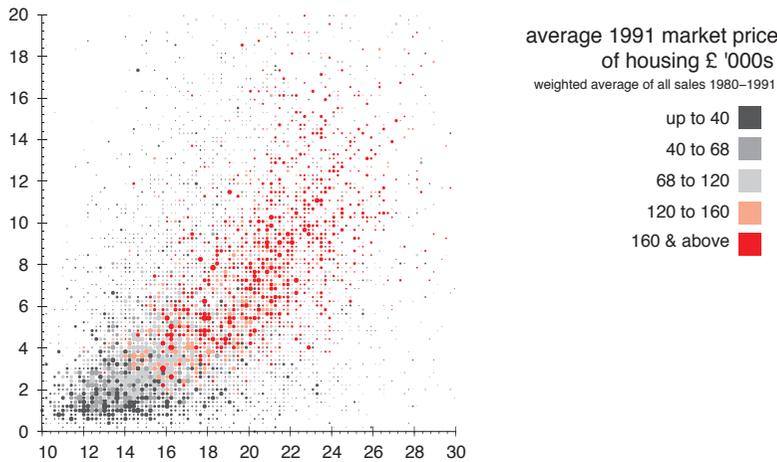
£ '000s average equity of house buyers who bought 1988–1991 with positive equity in 1993



Source: unadjusted unpublished Building Society Mortgage Records

6.29: First-time Buyers' Deposit by Average Borrowers' Income at 1991 Prices by Ward in Britain

£ '000s average first-time buyers' deposit towards property purchase at 1991 prices



£ '000s average of all home buyers' annual household incomes in that ward

## Housing Equity

The second type of wealth which is considered here is that held in the form of housing. House prices and home-owner debt have already been addressed in this atlas (in Chapter 4) and the geography of negative equity has been drawn using data from a building society. Here the same data are employed to map positive equity in housing — showing where the wealth held in “bricks and mortar” is concentrated net of mortgage commitments. It is important to note that these estimates exclude the even greater wealth of people who own outright the property they live in, or other property they own.

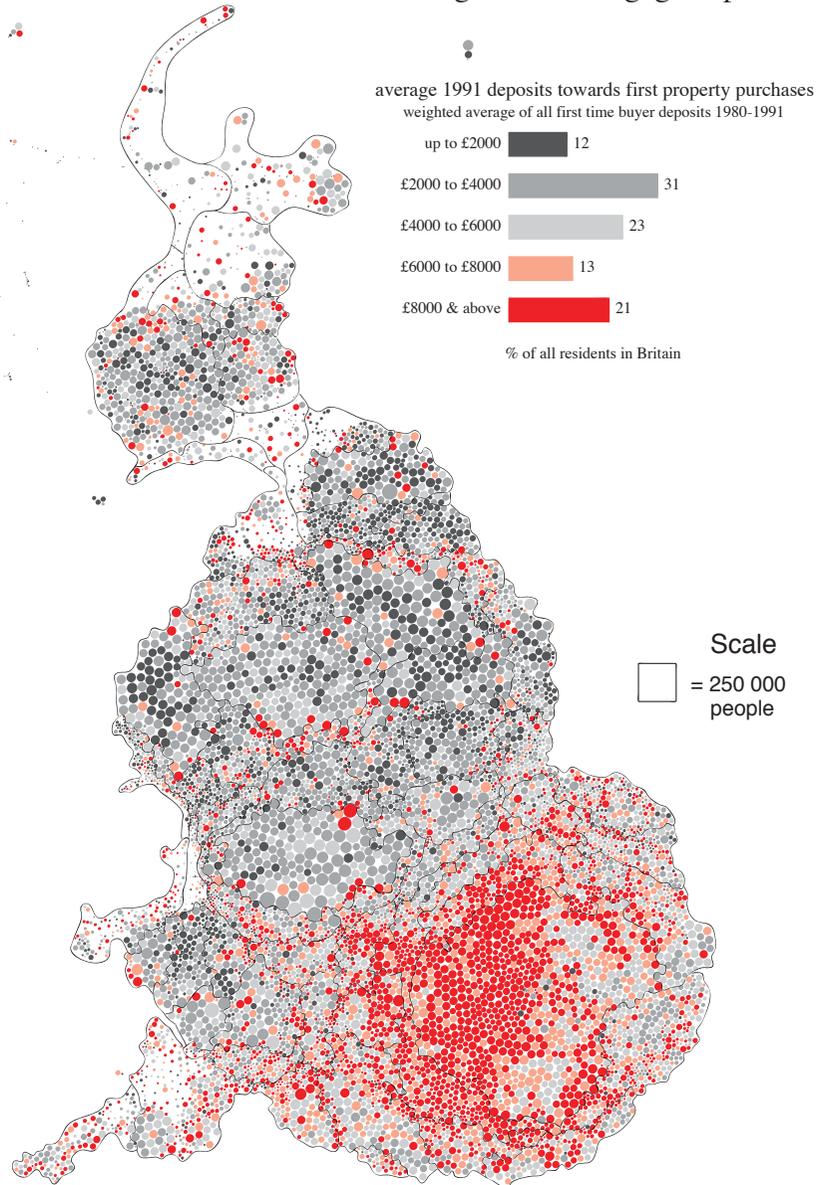
Positive housing equity is strongly related to the deposit which buyers were able to place towards the purchase of property for which they also borrowed money. Second time buyers built up the majority of this money from the positive equity in their previous property, but first time buyers have to raise it from savings or gifts, and thus the initial deposit which home buyers are able to put down in different areas gives a better indication of wealth in those areas. The first map opposite shows how these deposits varied from averaging under two thousand pounds inside northern cities to over eight thousand pounds in west London. Part of the reason for higher deposits in the south is that they may have been required from building societies as prices are higher in the south and buyers are only permitted to borrow a certain multiple of their income. Nevertheless the map gives an impression of where people are somehow able to raise these sums of money. Figure 4.24 showed how these deposits have changed since 1981 by region.

The second map drawn opposite is of the average positive equity in 1993 held by all borrowers who took out a mortgage between 1988 and 1991 with the building society. These dates are chosen so that the map is comparable with that of negative equity shown on page 129. Despite the large house price falls which have occurred in recent years, one person in four still lives in a ward where the average borrower has over thirty thousand pounds worth of wealth tied up in his or her home. Traditionally, buyers who have held their property for the longest would be expected to have most positive equity, as housing inflation increased their wealth, but as Figure 6.28 illustrates this relationship has become less regular in those regions experiencing erratic price changes.

The building society data set can also be used to estimate borrowers' incomes as is described on page 204. The geographical relationship between all borrowers' incomes, the average deposits of first time buyers in an area and the average price of housing in that area are shown in Figure 6.29. All three variables are strongly positively related, as would be expected, although there are some areas where borrowers have relatively high incomes but low deposits, or relatively low incomes but high deposits — and house prices in these areas tend to be lower. Thus housing wealth cannot be seen in isolation from other forms of wealth as savings or inheritance are needed to buy housing. Housing equity can also be used to raise loans to purchase other assets — such as cars.

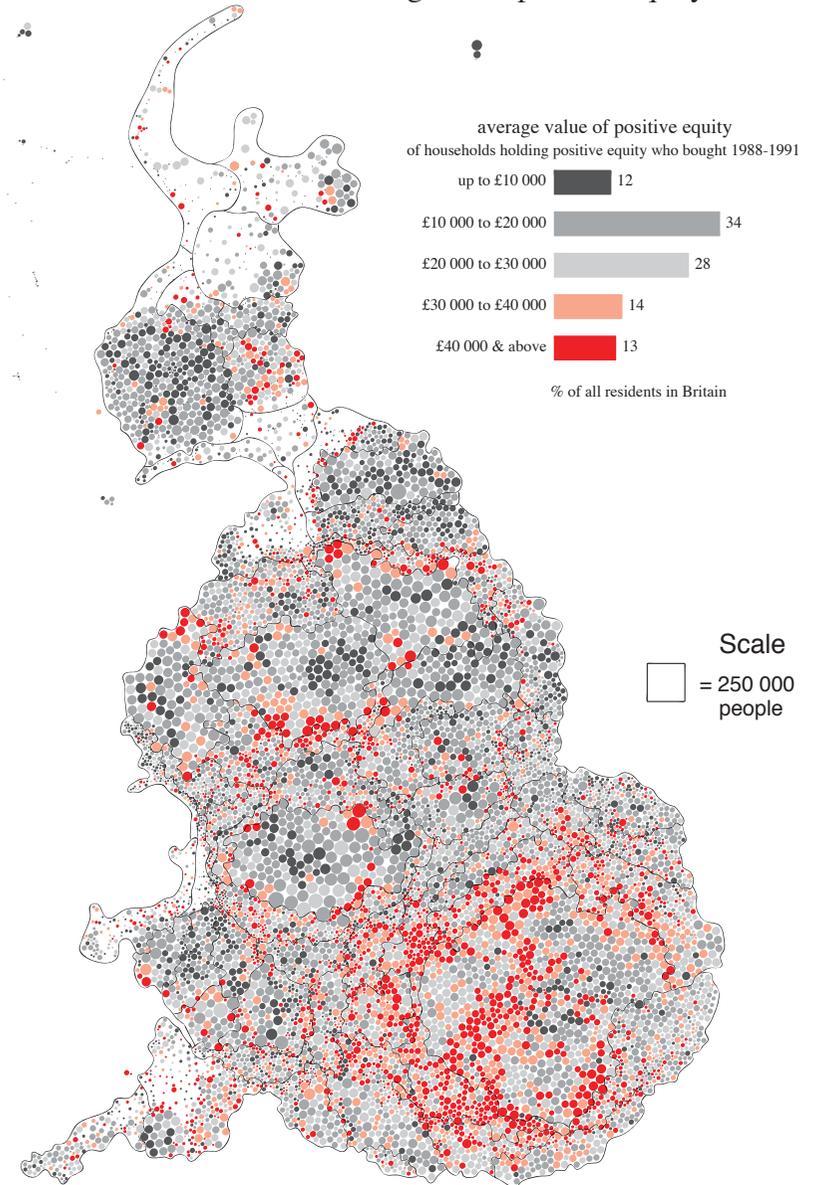
## Initial Deposits 1991

average ward mortgage deposits

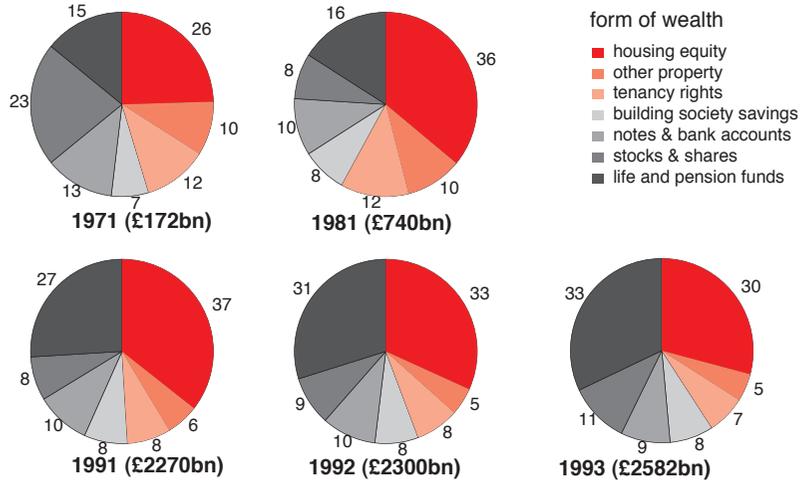


## Positive Equity 1993

average ward positive equity



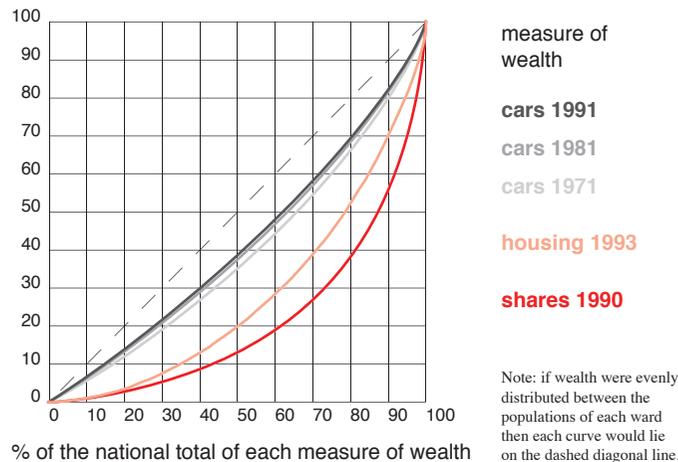
**6.30: Composition of the Net Wealth of the UK Personal Sector 1971–1993**  
the proportion of all wealth held by individuals in each form at each year (and total value at contemporary prices)



Source: CSO, 1995, Social Trends 25, table 5.22 and CSO, 1994, Social Trends 24, table 5.22, London: HMSO.

**6.31: Different Forms of Wealth in Britain — Gini Curves**

% residents living in wards ordered by wealth (10% = richest tenth)



## Share Ownership

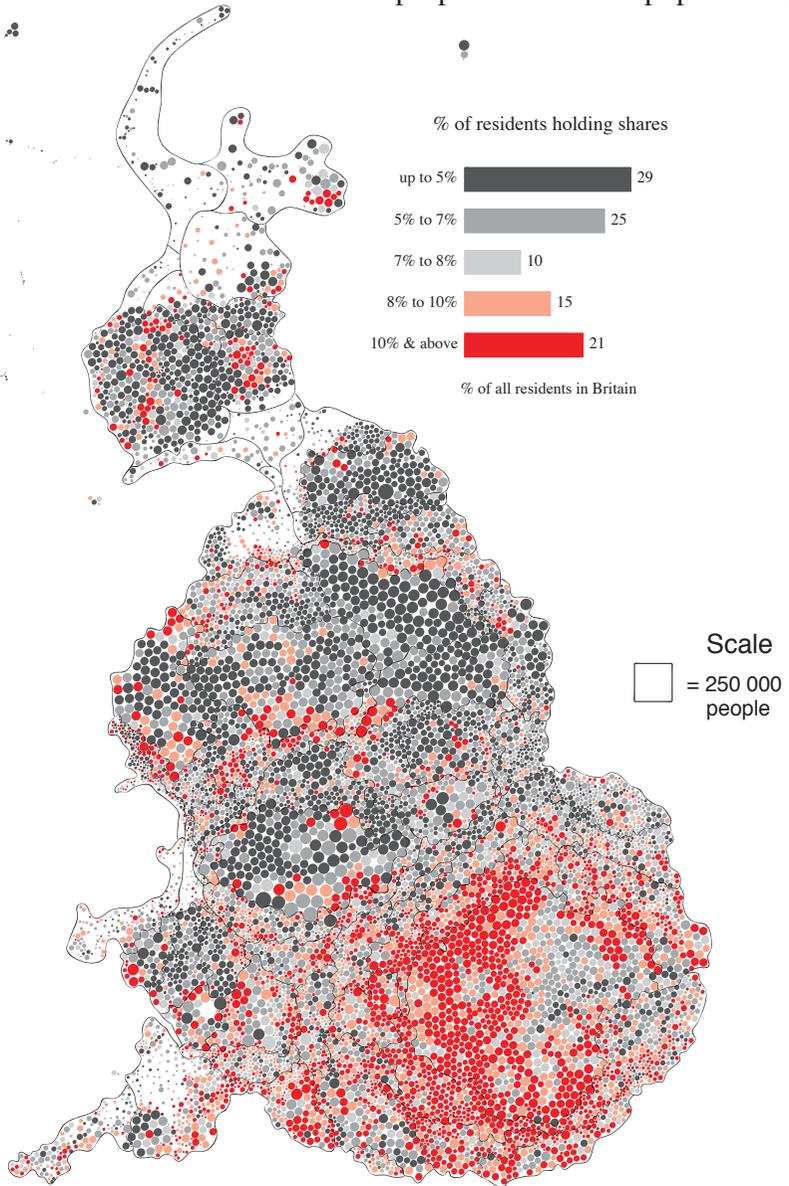
At the time of the 1991 census over a third of all personal wealth was held in the form of housing, whilst only a twentieth was held in other assets such as cars (see Figure 6.30). The second largest repository of wealth was in life and pension funds (although it is arguable how marketable this wealth is) and the third was savings mainly held in bank and building society accounts. The fourth largest store of personal wealth in Britain was in *stocks and shares* — money invested in government bonds or in the ownership of companies which entitles the owners to fixed interest or to a share of the profits respectively. The gains from share ownership can be high, by 1993 shares had become the third largest store of personal wealth, as much of the wealth stored in housing disappeared. Although in recent years individuals have invested very much more in life and pension funds which are less volatile. In 1971 share ownership was the second largest store of personal wealth in Britain. The recession of the early 1970s caused substantial falls in share prices. Share ownership is thus a gamble in which the rewards can, and usually are, high, but through which large sums of money can also be lost.

In 1990 shareholding peaked at around 11 million people following privatization of the electricity companies. Data, collected by a consultancy company, from a large sample of individual shareholders has been used here to give an indication as to how this form of wealth is distributed amongst the population of Britain. The first map opposite shows the proportion of the population that was found to be holding shares in each ward. The proportion is highest and lowest where this would be expected. The second map shows the average value of the shares held by each shareholder in the sample in each ward. Again the pattern is as expected although it is interesting to find such large differences between the wealth of shareholders living in different areas even after ignoring the different proportions holding shares. The shading categories used in this map were chosen to contain equal numbers of shareholders. Thus 28% of the population live in areas containing the least wealthy 20% of shareholders who, between them, own on average less than £2387 of shares valued at 1990 prices.

One way in which the inequality between areas due to the distribution of different forms of wealth can be measured is through drawing a Gini curve (as described on page 8). The five Gini curves drawn in Figure 6.31 show the degree of geographical concentration of wealth in terms of share ownership in 1990, housing equity in 1993 and car ownership in 1971, 1981 and 1991. Thus the richest fifth of ward populations holds over 60% of the share wealth of the country, 50% of the housing equity of the country, but less than a third of the cars in the country, and inequality in car ownership measured in this way has been decreasing over time. But the very slow movement of the car curve shows how slowly this form of inequality has been changing. This curve is, of course, based on the availability of cars as measured by the census, not on their value.

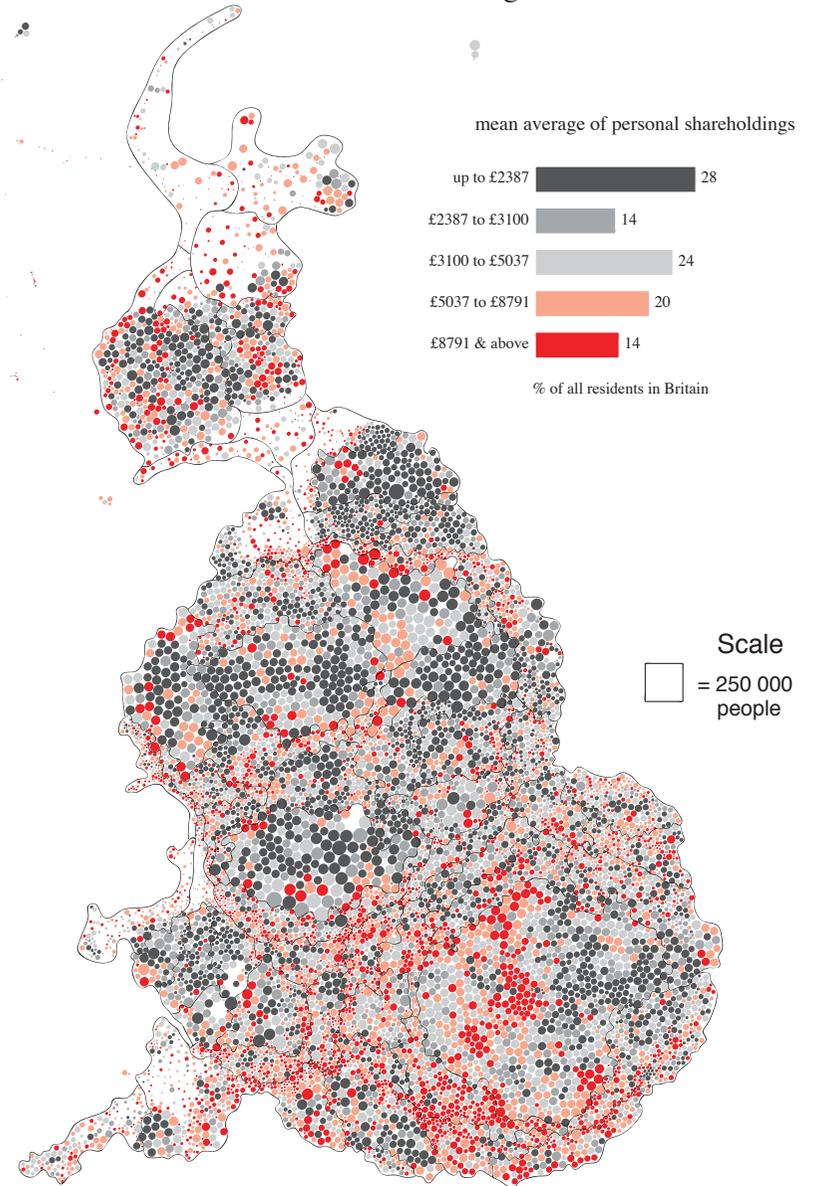
## Residents Holding Shares in 1990

proportion of ward populations

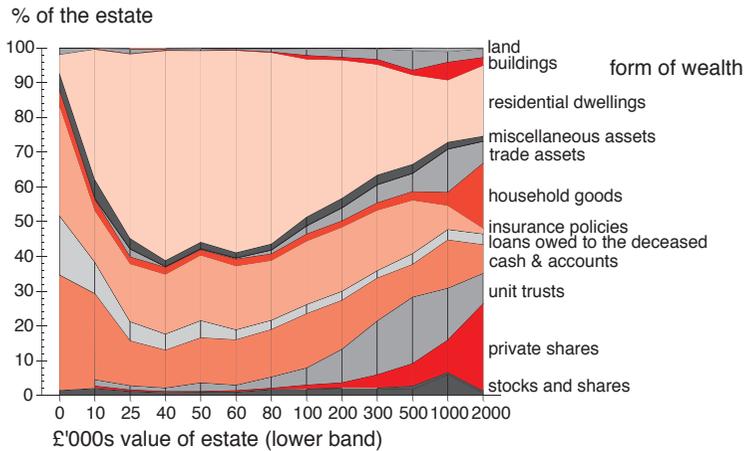


## Mean Value of Shareholdings 1990

average for ward shareholders



6.32: Composition of Wealth by Amount of Wealth held by UK Adults 1991



Source: Inland Revenue, 1993, Inland Revenue Statistics, Table 13.3, London: HMSO.

Note: the form of wealth is known only for adults whose estate would require a grant of representation before it could be administered.

6.33: Absolute Value of the Personal Wealth of Adults in the UK 1976–1991



Source: Inland Revenue, 1993, Inland Revenue Statistics, table 13.3, London: HMSO.

## Extreme Wealth

What differentiates share ownership from other forms of wealth most clearly is that it has traditionally been the preserve of the very rich to hold substantial proportions of their wealth in this form. Figure 6.32 demonstrates this by showing how millionaires hold the highest proportion of their wealth in publicly quoted shares, whilst multi-millionaires hold the largest single portion of their wealth as shares in private companies. Interestingly, even for millionaires, the bulk of most people's wealth is held in residential property — which accounts for the majority of the wealth of those who are “worth” between £25 000 and £100 000. These estimates are based on the value of wealth notified to the Inland Revenue when people die and so are not truly representative of the poor, many of whom die with negligible wealth or with debts.

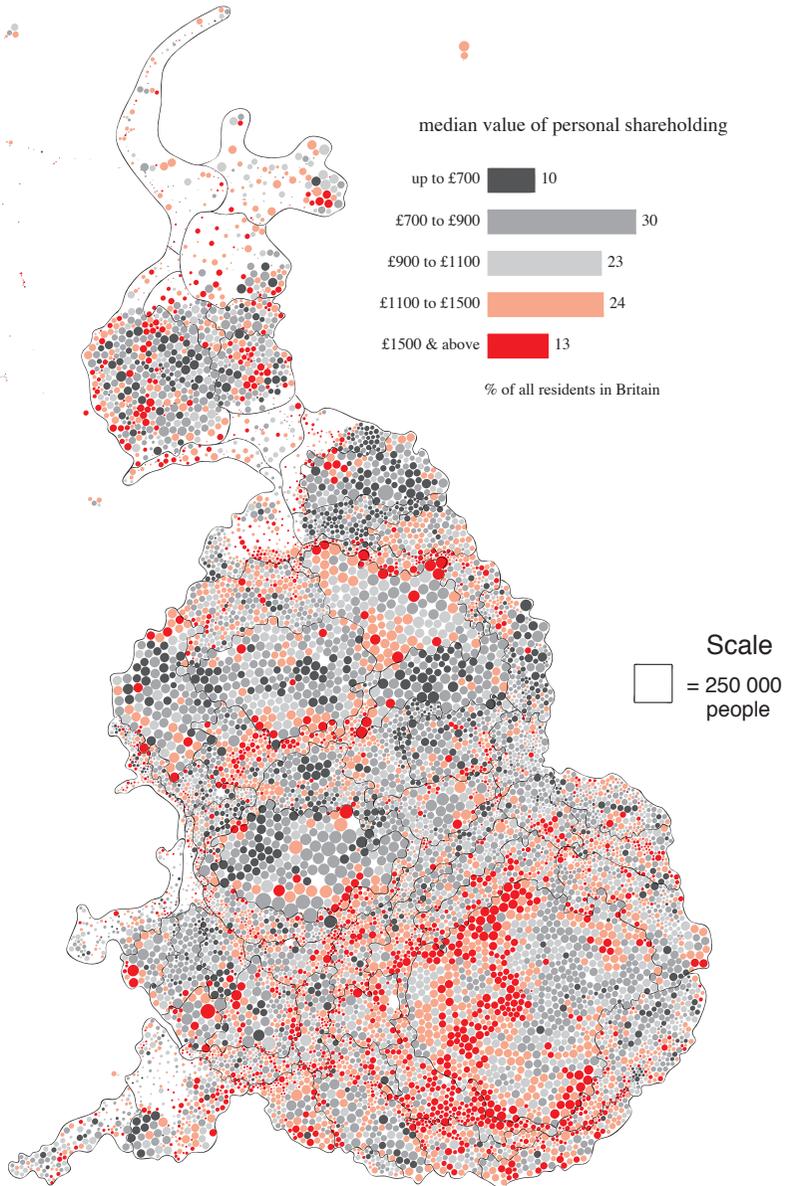
A robust measure of average share wealth in a ward is to take the median wealth of all shareholders in that ward. This has been done in the first map opposite. Median values of wealth tend to be lower than mean values as share wealth is unevenly distributed amongst shareholders, but the geographical distribution of median share wealth is similar to that for the mean which was shown on the previous page. The main noticeable discrepancy is that there is a clear contrast between the inner cities of the south and the north of England by this measure. Shareholders in the poorer parts of the north tend, taking the median measure, to hold only a few hundred pounds worth of shares.

The second map drawn opposite shows a much less robust measures of wealth — the maximum value of the shares held by the richest shareholder in the sample in each ward in Britain. By this estimate, 7% of the population live in wards where at least one person is a millionaire shareholder, whilst 8% of the population live in wards in which nobody owned as much as £25 000 of shares in 1990. The geographical distribution which this variable shows is recognizable, as the pattern of prosperity and relative poverty which can be traced back to the concentrations of positive housing equity, to the areas with surplus car ownership, to the residential locations of managers & professionals, through to the destinations of university graduates, to the areas where school children can expect to pass exams, and right back to the locations of children who live with adults who earn. There is thus a geography to wealth, which starts with the many places where children do not rely on social security benefits and which narrows down to the locations of the homes of millionaires, but which reflects a single pattern of where the poor and rich in 1990s Britain live.

It would be wrong to see this pattern as unchanging, but change is very slow. Figure 6.33 shows how people appear to become more wealthy over time estimated from the money they leave when they die, but this rise is largely due to inflation. In 1991 a third of the population was “worth” less than £5000, whilst one person in fourteen was worth more than £100 000. There is little equality in wealth in Britain today.

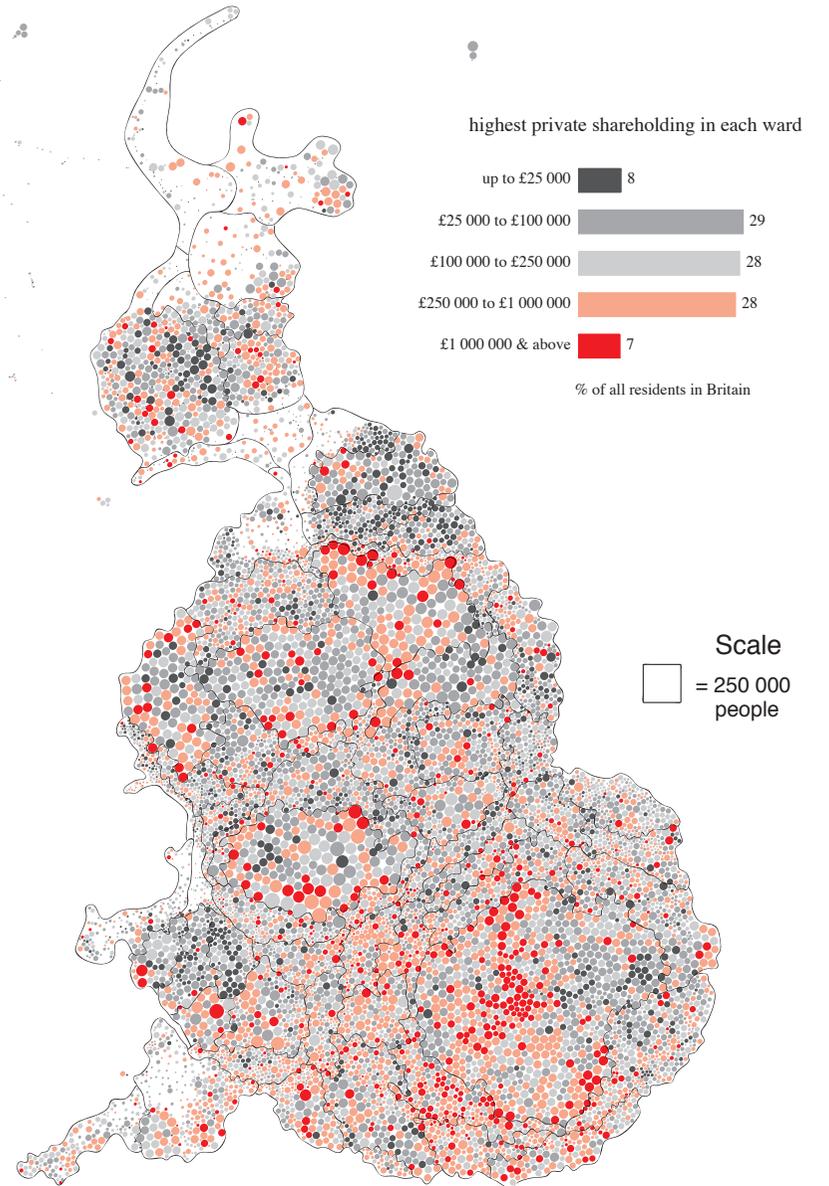
## Median Value of Shareholdings 1990

median for ward shareholders



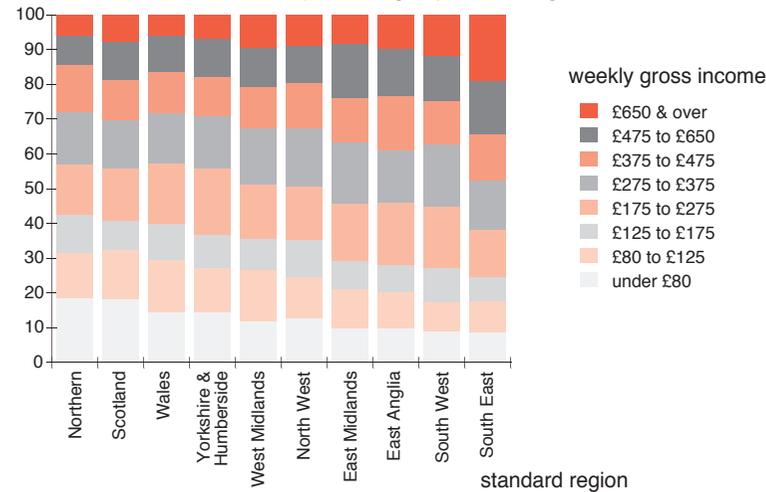
## Largest Shareholdings 1990

maximum for ward shareholders



**6.34: Distribution of Income for Households by Region in Britain 1991**

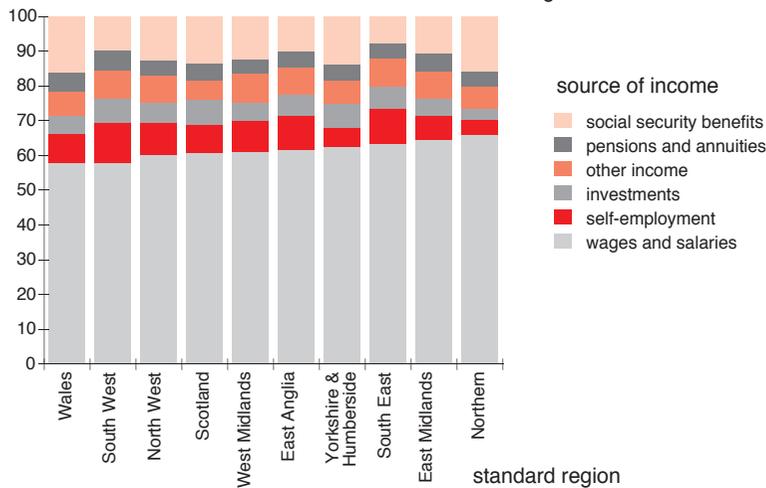
% of households in each weekly income group in each region



Source: CSO, 1993, Regional Trends 28, table 8.2, London: HMSO.

**6.35: Composition of Income for Households by Region in Britain 1991**

% of income from each source for households in each region



Source: CSO, 1993, Regional Trends 28, table 8.1, London: HMSO.

## Household Income

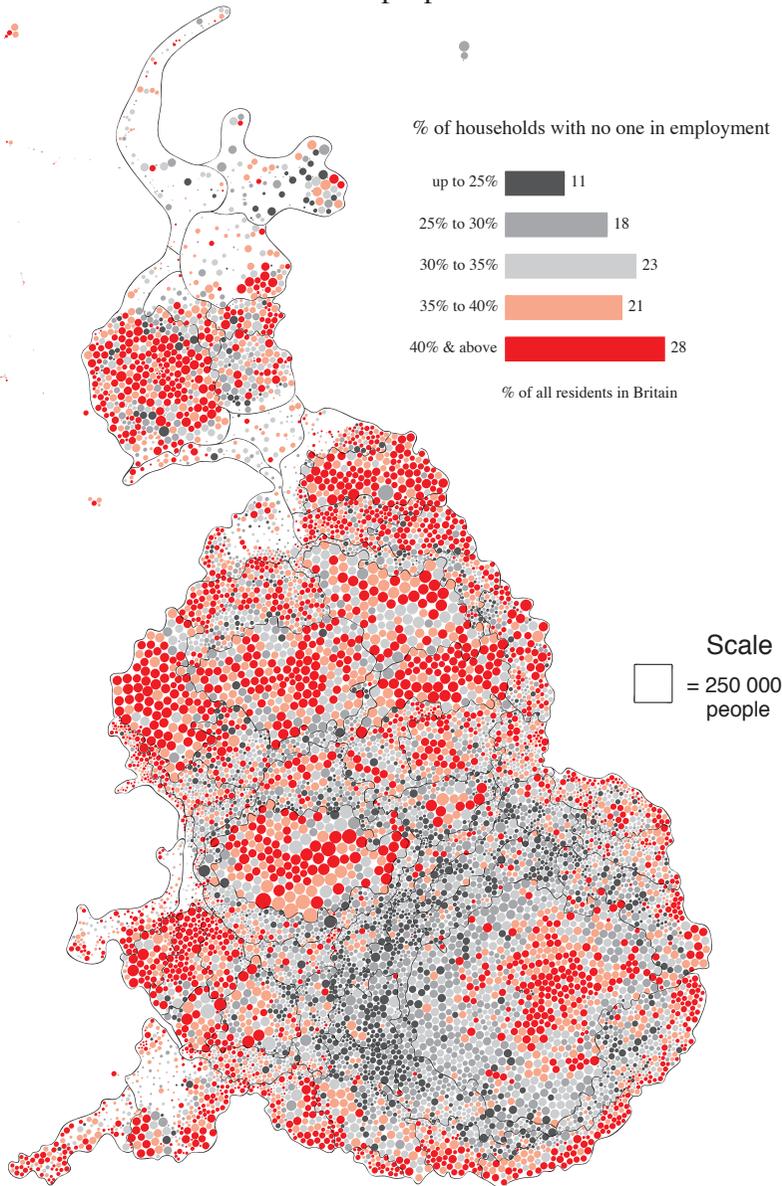
For the majority of people who do not have recourse to substantial wealth, what matters most for their standard of living and social standing is income. However, in more than one household in three no one earns a salary or wage. People in these households will be largely reliant on pensions, unemployment benefit or various social security benefits. The geographical distribution of households without earners is shown in the first map drawn opposite. Over 40% of all households in Tyne and Wear, Merseyside, South Yorkshire and Wales have no earners, while in most of the South East fewer than a quarter of all households are in this position. The differences between the regional profiles of all earners are shown in Figure 6.34, in which the regions are sorted according to the proportion of households receiving less than £125 per week to live on. Some areas, such as Scotland, contain disproportionate numbers of people on both very high and very low incomes, while regions such as Yorkshire & Humberside have a slightly more equitable income distribution.

Unfortunately, official data, even on estimates of average incomes, are not available below the county level, but the far map opposite shows ward level estimates of average incomes. These are the average incomes of people who applied to take out a mortgage with the building society from which house price and housing wealth data have already been analysed (see pages 124 and 198). To estimate ward level average incomes, the incomes of all borrowers from 1980 to 1989 have been pooled, with salaries adjusted to 1989 levels. It is important to remember that these are just the incomes of a subset of the population who can afford to buy homes but are not so affluent that they can buy them outright (or prefer to borrow from a bank). The average incomes of these borrowers are not dissimilar to the average household incomes quoted in official statistics for all households, while the wage inflation which these borrowers have experienced has again been similar to that seen for all households. What the map shows most clearly is the effect of “London weighting” on average salaries in the capital and the high proportion of two earner households who live there, which together raises the average gross household income in most parts of London for borrowers to above £20 000 per annum. Patterns of wealth and poverty can be seen in the distribution of income over the rest of the country but it is the situation within London which is most dramatic. Note the contrast there between those households with no earners shown in the near map and the incomes of those who are earning shown by the far map.

Although wages and salaries are the most important component of household income, other factors matter. Figure 6.35 shows how wages make up a smaller proportion of all income in Wales and a higher proportion in the Northern Region, even though social security benefits are very significant in both areas. Other income comes from self-employment, letting property, investments and retirement pensions.

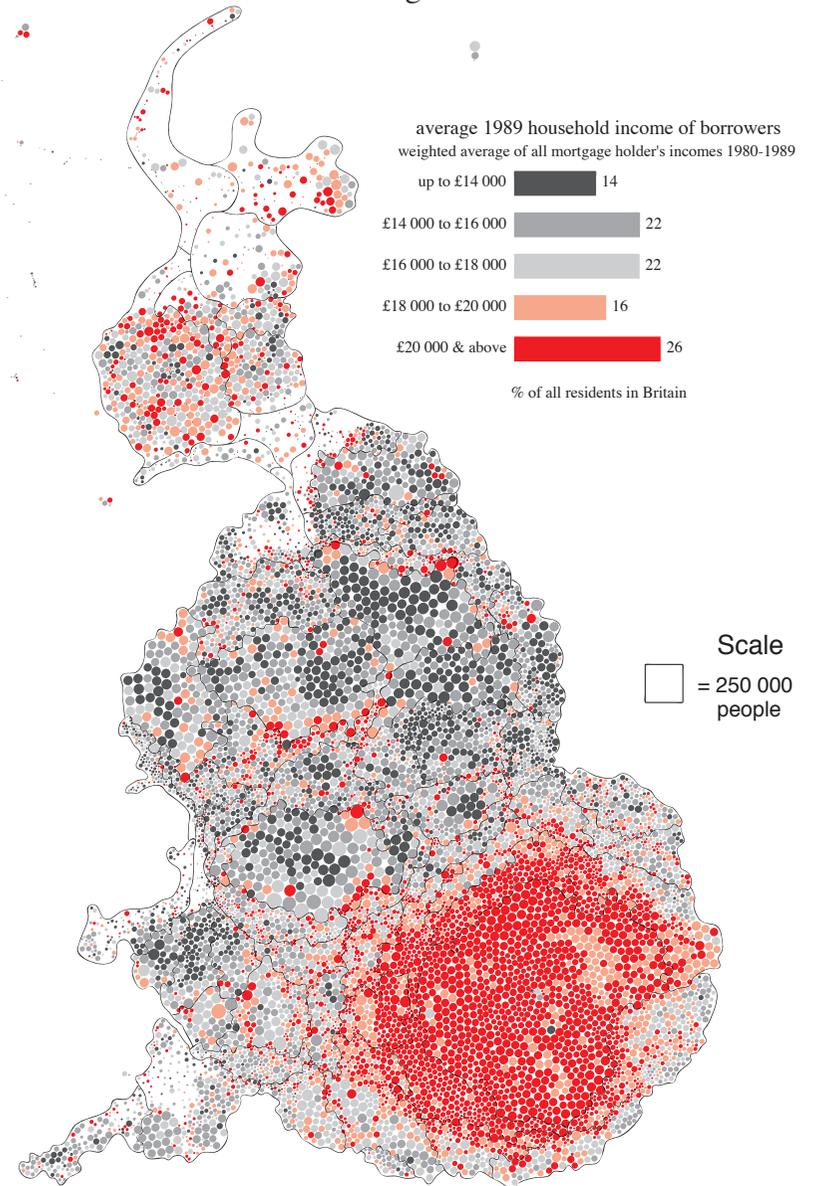
## Households With No Earners 1991

proportion of ward households



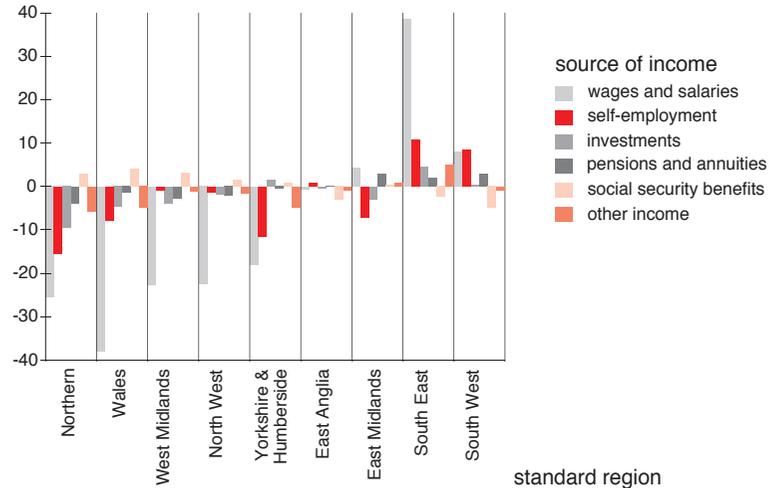
## Earning Households' Income 1989

average income of households



**6.36: Change in the Composition of Average Weekly Income for Households by Region in England and Wales 1981–1991**

£s change in income from each source: deviation from national average increase



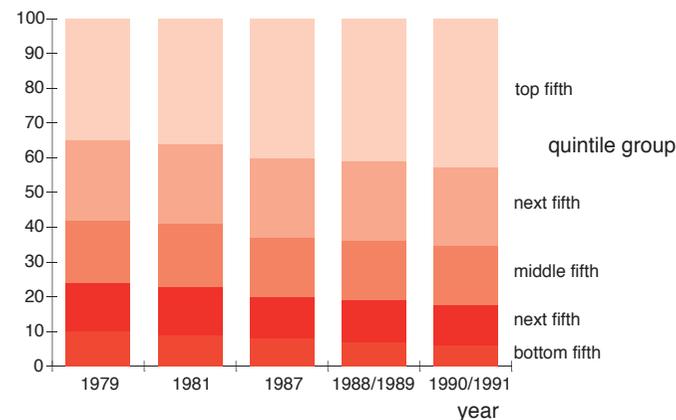
Source: CSO, 1993, Regional Trends 28, table 8.1, London: HMSO.

### Income Change

Through analysing the mortgage applications of buyers in each district in each year from 1980 to 1989 a partial picture of the geography of wage inflation in Britain can be drawn. That picture is shown in the nine maps opposite which depict the average increases between the incomes reported by borrowers in one calendar year and the next. Again it is important to remember that the maps are based on the experiences of a sample of home buyers but, again, at a regional level these statistics appear to follow closely official estimates derived from the Family Expenditure Survey (which is not a large enough sample from which to produce estimates for smaller areas). The patterns these maps contain are complex and it is worth comparing the geography of wage inflation which they reveal with the geography of house price inflation, which increases in salaries often precede (page 127). In the first period shown here the economy was still in recession and average salaries rose very slowly, falling in real terms in many places. Between 1981 and 1982 a recovery began, particularly in the south of England (which was reflected a year later by house price increases there). In the subsequent year whole swathes of districts in the Home Counties, East Anglia and elsewhere experienced wage inflation of over 12%, which spread to areas further north during the 1983–1984 period, but which was confined to the London area for the following two years. These years also saw wages rise so slowly in Wales, the North and Scotland that in real terms they were falling. However, by 1988 the wage inflation of the South East was spreading across the country. Then, by 1989, average wages in central London stopped rising for the first year in a decade.

**6.37: Share of Income Among Residents in the UK 1979–1991**

% of income (net housing costs) of quintile groups of individuals



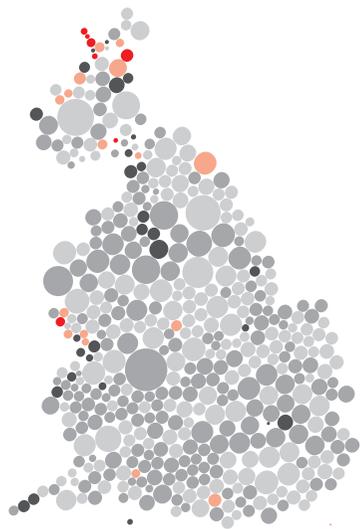
Source: CSO, 1995, Social Trends 25, table 5.19 and CSO, 1994, Social Trends 24, table 5.20, London: HMSO.

Figure 6.36 shows, using official statistics, how these changes altered the composition of household income in different areas. In comparison to the national average change, households in the South East of England were taking home £40 more a week in their pay packet at the end of the decade than they did at the beginning, whilst the average household in Wales was almost £40 a week worse off. In Wales, the Northern Region, the North West and the West Midlands only income from social security benefits rose above the national average rate during the 1980s. In Yorkshire & Humberside income from investments also rose, while in East Anglia income from self-employment rose as well as social security benefits. Wages rose above the national average increase only in the East Midlands, the South East and the South West (the only regions in which there were also above average increases in income from pensions and annuities).

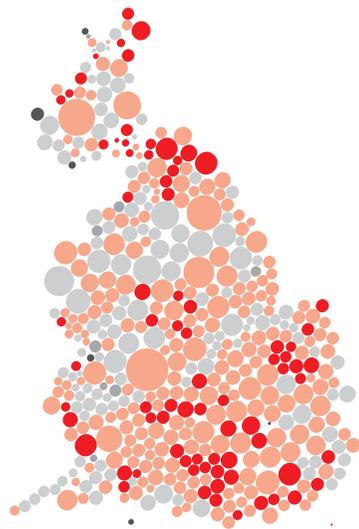
The changing geographical and social distribution of income has had accumulative effects over the years. Figure 6.37 shows that, for each period for which estimates of income have been made since 1979, the share of income of the poorest quintile of households (net housing costs) has fallen, whilst the net income of the richest fifth of households has risen, now to more than seven times the income of the poorest fifth in society. Ten years ago the rich each gained “only” three and a half times more.

# Income of Earning Households 1980–1989

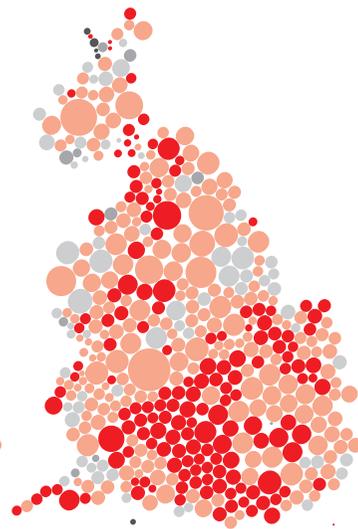
change in average income of households by district



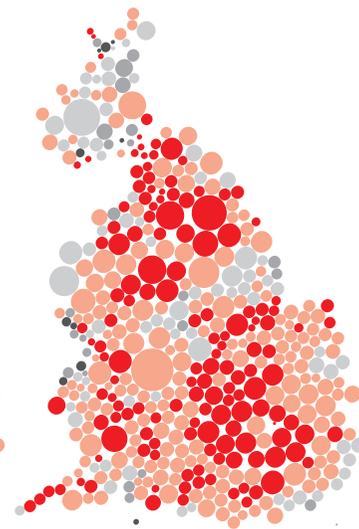
1980 to 1981



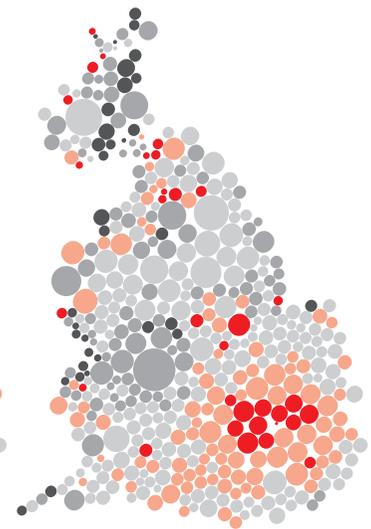
1981 to 1982



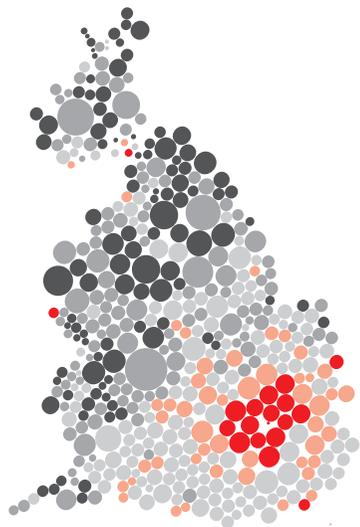
1982 to 1983



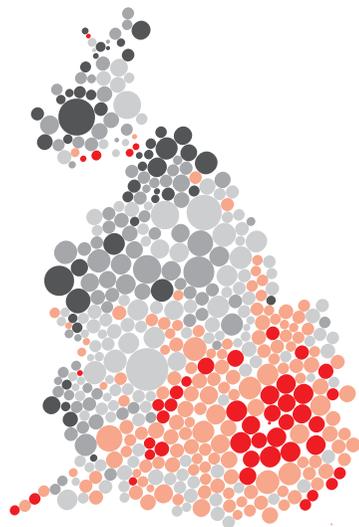
1983 to 1984



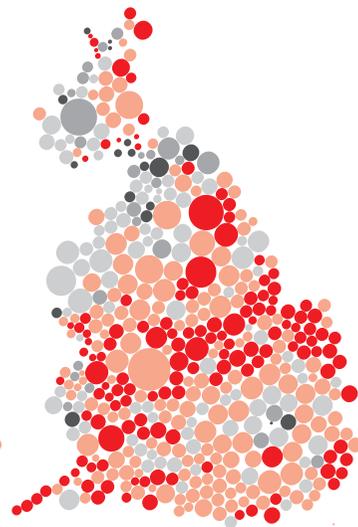
1984 to 1985



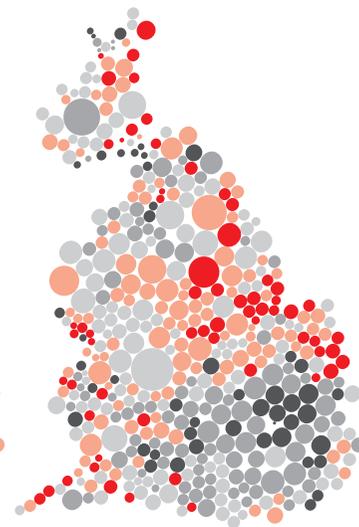
1985 to 1986



1986 to 1987



1987 to 1988



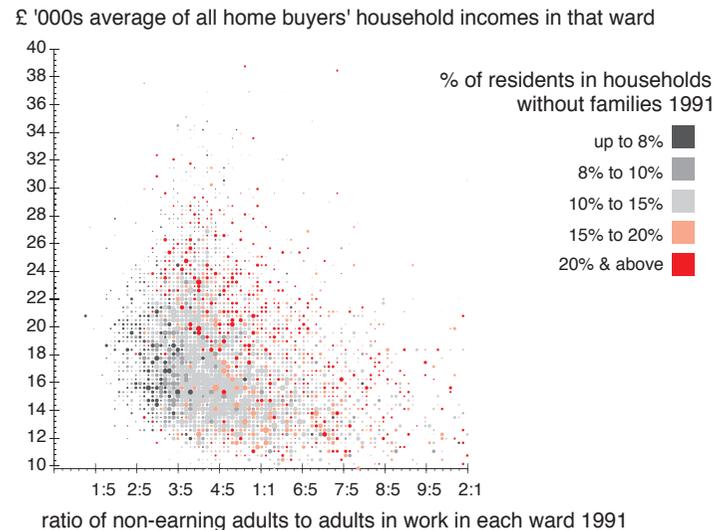
1988 to 1989

Scale  
□ = 1 000 000  
people

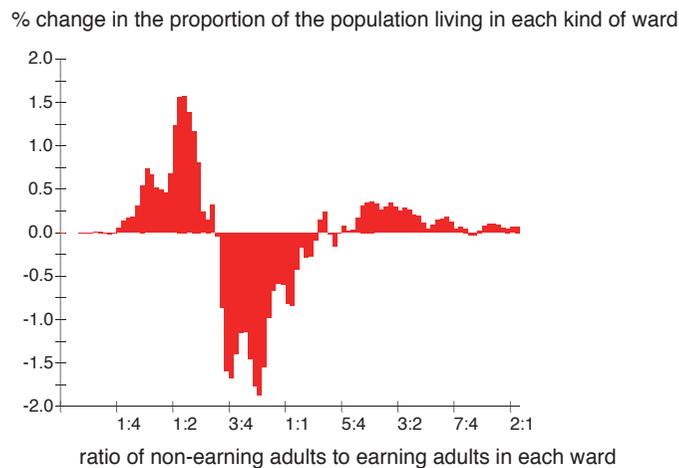
% annual change in average income  
of households with mortgages

- up to 3%
- 3% to 6%
- 6% to 9%
- 9% to 12%
- 12% & above

6.38: Dependency Ratio by Average Borrower's Income at 1991 Prices in Britain by Ward



6.39: Distribution of Adults In and Out of Work in Britain by Ward 1981–1991



## Dependency

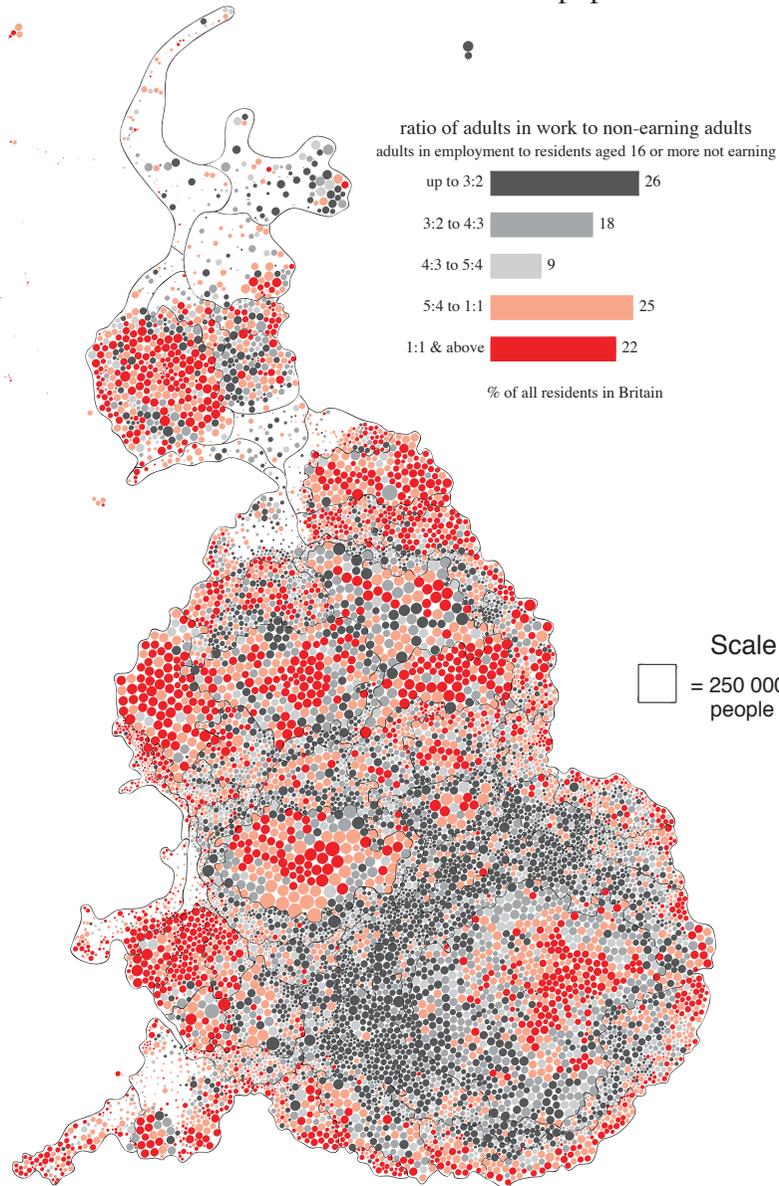
If the rich and the poor lived in similar places then some of the problems caused by income polarization might be dissipated. Local demand for goods and services would increase as the incomes of the better-off rose, and so employment in these areas would rise. More importantly, perhaps, it would be more difficult for each group to misjudge the other. However, in many ways the rich and poor increasingly live apart in British society. There is little unemployment around the homes of the rich and increasingly numbers of people without work live in the neighbourhoods of the poor. One of the simplest means of illustrating this is to divide all adults into two groups depending on whether or not they are earning and then to compare the ratio of these two groups to one another across different places. This statistic is termed the *dependency ratio* and in Britain in 1991 there were five adults in work for every four adults not in work. However, in the highest earning quarter of the country there were more than three adults in work for every two not in work, whilst in most of the wards in the lowest earning quarter there were more adults not in work than in work. The first map drawn opposite shows the detailed geography of dependency in Britain in 1991. This picture would show even greater contrasts if children were added (see page 179 to gauge the effect).

Figure 6.38 shows how the dependency ratio is related to the average home buyers' incomes. In those areas where fewer adults work these incomes tend to be low, although the relationship shown here is not rigid. The figure also shows how these two variables are related to the first distribution to be shown in this chapter — the proportion of people who are in families in each ward. Areas where average incomes are high or where few adults are in work tend to have a high proportion of their residents living outside families, whereas wards where a high proportion of residents are in families tend to be areas where a high proportion of adults are in work, but they earn relatively low wages. Incomes, family structure and dependency are strongly interrelated.

The far map opposite shows changes in the dependency ratio. Nationally, adult dependency has decreased by 1.3% since 1981 as more adults are in work now than were ten years ago. However, almost half the population now live in wards where the dependency ratio has increased, and it has increased by over 10% for a fifth of the population, mostly the fifth for which it was already high. A fifth of the population has experienced falls of 10% or more in the dependency ratio in these ten years, often when they lived in areas with relatively low ratios to begin with. Figure 6.39 illustrates more precisely how this polarization of the population has occurred, by showing which categories of wards, according to their dependency ratios, have become more or less numerous in Britain. This figure shows increases in the number of people living in wards classified to be in the extremes, and falls in the numbers of people living in wards with dependency ratios which lie near the national average.

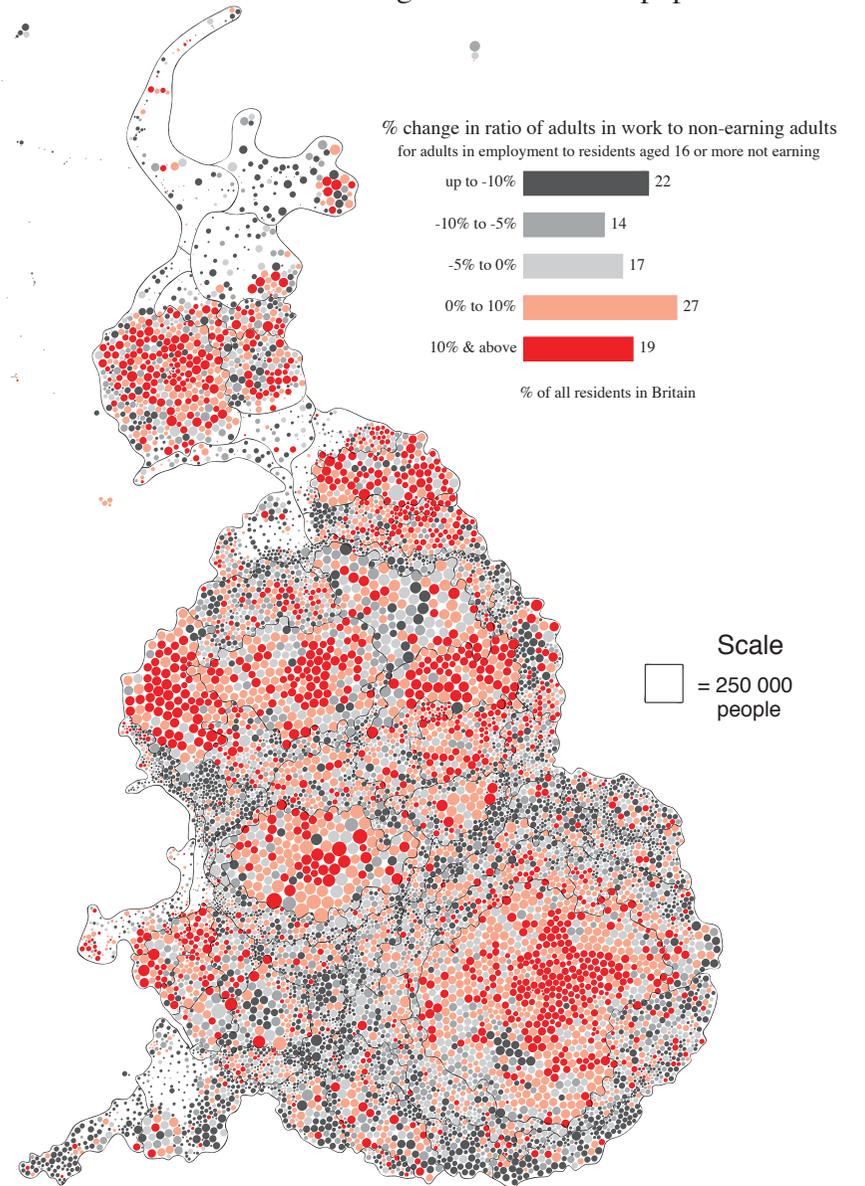
## Dependency Ratio 1991

ratio of ward populations



## Dependency Ratio 1981-1991

change in ratio of ward populations



## Conclusion: Family and Society

### Home and School

In the year of the last census, 780 000 babies were born in Britain (Figure 2.2). The kinds of families and homes into which those babies were born depended, to an extent, on the places where they were born (page 174, Figure 6.4). A geographical division has grown between the areas where parents are almost certainly married, and still together, and those places where a substantial minority of children are growing up in households with only one parent (page 175). Similarly, the number of siblings with which a child is likely to be growing up is associated with geographical location. Children in city centres are many times more likely to be growing up in large families as compared to children in more rural areas (page 177). They are also many times more likely to be living in households in which no adult is earning, just as their more affluent counterparts are now more likely to have both their parents in work (page 179). The type of family which declined most rapidly over the 1980s was the “traditional family”, consisting of two adults, one of whom was in work, and two children (Figure 6.10).

The year in which this atlas is published will also be the year in which most of the children born just before the last census first go to school. It is also the year in which the babies enumerated in 1981, the children who grew up through the social changes shown here, take their first formal school examinations. Whether they receive any results at all is largely a product of where they grow up (Figure 6.11), as are the results of those who do achieve — which are strongly influenced by the school they attend (page 181). The school they attend depends, of course, largely on where their parents live which, in turn, depends on their income (page 125). Thus the qualifications which the class of '95 are awarded this year will closely reflect the economic circumstances of the families into which they were born. This process is self-perpetuating as many of the children who achieve go on to university (page 32) from where most of them proceed into well remunerated work (Figure 6.21) and then live in much the same areas as those places from where their parents came. Slowly, however, this pattern is changing (page 183); for as the babies of 1971 start to have children of their own they face choices and constraints which are very different from their parents. They are less likely to be married, and more likely to be working if they are female (Figure 2.11). For the young, and for young men in particular, unemployment is increasingly likely (Figure 3.23), while problems of housing deter many young people from settling in particular areas (page 132).

### Class and Status

Almost by definition, society expects adults of “working age” to be employed. This is particularly true for men, less than 1% of whom said they were not working for a reason

other than unemployment, education, retirement or sickness in 1991; this compares with almost a quarter of all women of working age (most of whom would have been looking after children). For those who have it, paid work provides more than financial reward and something to do; it confers social status. This is reflected through the incomes which different people are paid. Four aggregations of socioeconomic groups by different levels of status have been used in this chapter to show the geographical dimension to the class division of Britain. The young are most likely to have no occupation (Figure 6.15), particularly in London which has seen the largest fall in people in semiskilled & labouring occupations (page 187). Supervisors & artisans are most likely to be married (Figure 6.16) and to live in the north. Managers & professionals are the social group which grew most rapidly over the 1980s (Figure 6.14) and which has experienced most of the benefits of university expansion since 1971 (Figure 6.20). Peoples' social group is a relatively good predictor of issues such as where they are most likely to live and how they get to work (Figures 3.13, 3.14), and is an even better correlate of whether they own their home (Figure 4.22), will be ill, unemployed or lack basic amenities (Figure 5.2). There is obviously more to social status in Britain than can be shown by the types of jobs people do. Cultural and ethnic divisions (page 60) as well the differences in opportunity between the sexes and between different groups of pensioners can be just as important as occupation. Nevertheless, occupational class status increasingly divides the elderly by dependence on occupational pensions, and determines the opportunities of different groups of women in work. Geographically, class differences underlie most patterns.

### Mapping Mixing: Colour Print G

One further advantage of basing social classifications upon occupations is that the census provides detailed breakdowns of people in these groups for very small areas. It is thus possible to collate the information needed to map the degree to which different groups are mixed in each ward in Britain. With four social groups, it is difficult to reduce the complex pattern of social segregation to a single statistic simple enough to be used to colour each ward. One statistic which can be used is a measure of whether the number of people in each social group is higher or lower than the national average proportion. With four social groups this results in 14 permutations (not  $2^4$  as all groups cannot be simultaneously over- or under-represented). Each social group can be assigned a colour and mixes of these colours have been used to shade Colour Print G to show the type of social mixing in each ward. A paint-box of four colours — light-red, yellow, light-blue and black — are used to shade the 28% of wards in which only one social group is over-represented. A mix of two of these colours, shows where two of the social groups are over represented, for instance, light-orange for the 16% of the population living in wards with above average proportions of people working as supervisors & artisans or as

semiskilled & labourers. In total, 59% of the population live in wards in which two groups are over-represented, and hence in which the other two social groups are under-represented. The remaining 13% of the population live in wards in which three social groups are over-represented and just one is under-represented. Most of these wards are shaded dark orange (light-red mixed with yellow and black), the under-represented group being managers & professionals. Thus the geographical pattern to social structure can be shown in a way which conveys a great deal more information than could be achieved by showing simply the most over-represented group (page 193). A fourteen-fold classification can show the direction in which a ward is out of line, but not the extent (Figure 6.22). However, the Colour Print does show that workers with no occupation or with semiskilled & labouring jobs are typically concentrated in cities, although they merge with managers & professionals in London. The latter group are most over-represented in the Home Counties, but here too are found many light-red wards where high numbers of people in semiskilled & labouring occupations live, often to service the blue majority. Wards coloured light-orange (dominated by the largest two social groups) are found mainly in the north and Wales, but are also numerous around the southern coast and clustered in east London. Between these groups lie the largest remaining mix of people in wards coloured light-green, in which the most affluent two social groups dominate. This Colour Print shows a spatial pattern that is more complex than the distributions of wealth and health shown in Colour Prints E and F. There is a more subtle structure to the geography of class than is seen in single attributes of the population, even when these are closely related to class. This may well be because where the less affluent are in a minority, they benefit from the advantages of the wealthy and so, for example, enjoy better health than do people in similar occupations in other parts of the country. Within each social group relative affluence will also vary geographically.

### Income and Wealth

The geography of wealth, whether measured in terms of cars (page 195), housing equity (page 199) or shares (page 201) shows a simpler geographical pattern to that of the mixing of social groups. Wealth is amassed over generations and so even slight differences between areas become exacerbated over time (page 197). Thus a relatively simple geographical spread of wealth can emerge from a complex mix of people. Similarly, as so much wealth is tied up in fixed assets such as property (Figure 6.30), the geographical distribution of wealth cannot change at all quickly, although the housing market crash has reduced the proportion of wealth held in the form of housing from 37% in 1991 down to 30% in 1993, to the detriment of the more affluent in society (CSO 1995: 96). Conversely, patterns of income can change more quickly than can the distribution of social groups, as differences between the salaries and wages widen for

different occupations (page 207). By the end of the last decade the rise of incomes in the South East of England, and the increase in the number of families relying on social security benefits across the country (Figure 6.36), had widened income differentials considerably (Figure 6.37). It is important to realise that this separation was not reflected by a dramatic spatial polarization between social groups, which in many ways became less segregated during the 1980s (page 193). Increased employment volatility (Figure 3.23) has led to both increased income differentials and increased mobility between income groups (DSS 1994). For instance, although most households experienced little change in their income levels between 1991 and 1992, at the extremes a quarter of households in the bottom decile (of individuals by income) in 1991 rose by two deciles or more by 1992, while one in seven households in the top decile fell by more than one decile in the same period (CSO 1995: 95). The social change which is followed most closely by changes in the distribution of incomes is the ratio of adults in and out of work (Figure 6.39). In 1990s Britain being in work at all has become more important than the kind of work people do, in terms of their social well being and for the prospects of their families, and for the communities in which they live.

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