

2 The Beveridge Report and the postwar reforms

In 1941, the government appointed Sir William Beveridge to head an inquiry into Social Insurance and Allied Services. The report of the inquiry was published in 1942 and formed the basis of decisions on post war legislation.¹

The evidence to the Beveridge inquiry

The evidence submitted to the Beveridge inquiry was prepared in a period of low unemployment. However, there was an awareness that this was due to the demands of war and an uneasiness about the future, once the war was over. Some organisations laid stress on the importance of planning for full employment. The National Council of Women of Great Britain, for example, called for:

A planned economy which will eliminate mass unemployment. The re-organisation of industry is properly outside the scope of this inquiry, but it is a sine qua non of social and economic security. It is felt that this point cannot be over emphasised; any social security plans for the future must, if they are to succeed at all, be based on a state of society in which there is possibility of work for all, and at an adequate wage.²

The proposals of Political and Economic Planning (PEP) were also based on the assumption of 'economic planning for something approximating to full employment'.³

An important factor influencing the shape of the recommendations made, was the knowledge of the successful 'rehabilitation' of Unemployment Insurance following its reorganisation under the UISC after 1935. Proposals for a contribution based insurance scheme for unemployment were common to all those who gave evidence on this

point and little or no doubt was expressed about the ability of this type of provision to operate efficiently. Indeed, some wanted to extend its coverage to include all working under contract of service. The Liberal Parliamentary Party also wanted to bring in groups such as shopkeepers, farmers, nurses and others not under contract of service.⁴ Others sought the greater inclusion of part time workers – the Fabian Society, for example.⁵

The questions then were, how long insurance cover should last, what should happen to the long term unemployed and on what conditions and at what level should benefit be paid. On the issue of the duration of benefit, the division of opinion was not entirely predictable. The TUC, the Liberal Parliamentary Party and the Fabian Society favoured a benefit of indefinite duration,⁶ while the National Labour Organisation, PEP and the National Council of Women proposed a six month duration for the insurance benefit, followed by means tested assistance payments.⁷

For the Fabian Society, an ‘insurance-cum-assistance type of scheme’ was outmoded. Its own proposals, it said were aimed:

at providing sufficient maintenance for those who temporarily or permanently lose their earning power – that is the simple service which a community owes to its members.⁸

But the citizen had a ‘profound reciprocal obligation’ to co-operate fully in the restoration of his earning power. Full cash maintenance would be provided by society but ‘only to the extent to which its members are willing to accept their corresponding social obligations’.⁹

The Fabians, therefore, sought a flat rate benefit of indefinite duration, at a level adequate to cover reasonable needs and without a means test. In addition the actual rent of the individual would be paid. ‘This would give the worker real security against the economic effect of these contingencies. He would know that his rent was covered and he would have enough to live on. He would also have the assurance that the resources of society would be directed to the restoration of his earning power’.¹⁰ Sanctions (unspecified) would have to be applied to the ‘slacker’ who refused to co-operate with placement or retraining services.

The National Labour Organisation, on the other hand, wanted to see the Insurance Fund operated as a ‘sound insurance scheme’. It appeared to assume that this required a limited duration of benefit and

the maintenance of an Assistance scheme. Payment of benefit should be conditional on attendance at a Ministry of Labour training centre and on being 'capable of undertaking and willing to undertake suitable work, and of taking reasonable steps to obtain employment'. Failing this a six weeks suspension from benefit would be imposed.¹¹

Generally there was a desire to provide at least a subsistence level of insurance benefit, which would not require means tested supplementation. The National Labour Organisation suggested that the present scale of benefit was only adequate 'on the assumption that wage-earners are able to make substantial savings while at work'.¹² This was not the case. Nevertheless, it had to be recognised that the level of benefit would have to be set in relation to the level of contribution which would be publicly acceptable. For others giving evidence, the object of limiting the benefit level was to maintain a margin between benefit and wages. The British Employers' Confederation emphasised this and so did the Shipping Federation and the Liverpool Steam Ship Owners' Association.¹³ The aim would be to provide the individual with a strong incentive to return to work as soon as he can, and at the same time discourage the dependence of the work shy and encourage thrift and self-reliance.

Proposals for training for the unemployed were quite common – either as a means of dealing with the 'work shy' or more positively to combat the demoralisation of long periods out of work and to help the individual to find employment. The TUC also proposed a scheme of transfer allowances (for lodgings, removals, etc.) to make it possible for people to move when an industry closed down,¹⁴ and the National Council of Women wanted to see the use of Assistance payments, over and above maintenance 'for any form of assistance which might be considered to have a constructive aim'.¹⁵

The views of Beveridge

Beveridge had a long history of involvement in the issue of unemployment and the development of social insurance dating back to the early years of the century¹⁶ and more recently as chairman of the Unemployment Insurance Statutory Committee (UISC). His biographer (Jose Harris) suggests that it was his period at the UISC which convinced him of the popularity of the contributory principle among working people and taught him to understand the impact of unemployment on individuals and families.¹⁷

Beveridge's proposal was for a scheme of social insurance against all forms of interruption and destruction of earning power and for certain special expenditure. The principal cash payments, including those for unemployment, would be without means test and would be 'paid from a Social Insurance Fund built up by contributions from the insured persons, from their employers, if any, and from the State'.¹⁸ It would be compulsory for all employed as well as self-employed persons to pay contributions to the Fund. Beveridge argued that:

benefit in return for contributions, rather than free allowances from the State is what the people of Britain desire. This desire is shown both by the established popularity of compulsory insurance, and by the phenomenal growth of voluntary insurance ... It is shown in another way by the strength of popular objection to any kind of means test.¹⁹

The reaction against means testing was not surprising – it was part of the legacy of the bitter depression years and the detestation of the Household Means Test, even though this had been modified in 1941. What was perhaps unexpected, in light of the way Beveridge had run the UISC, was the proposal that, not only for old age and sickness or disability, but also for unemployment, benefits should be paid 'as long as the need lasts'.²⁰

The proposal stemmed directly from Beveridge's view of social insurance. There were, he said, important distinctions between social insurance and voluntary insurance. The latter had to adjust premiums to risks, 'since without this individuals would not of their own free will insure'. This adjustment was not essential in a compulsory State scheme. Further, in voluntary insurance, a fund had to be built up so that contributions paid in early life provided for the increasing risks of later life. Reserves had to be accumulated against individual liabilities. The State, on the other hand:

with its power of compelling successive generations of citizens to become insured and its power of taxation is not under the necessity of accumulating reserves for actuarial risks.²¹

It might choose to adjust premiums to risks or to build up reserves, but that was a matter of policy, not of necessity. Moreover, the new scheme would be based, not on the cover of selected groups as in the past – manual workers and low paid non-manual workers – and on permitting those with low risks to opt out. Instead all social risks would be pooled. Industries with low unemployment risks would

share equally with those having high unemployment risks, acknowledging that the volume of unemployment in a particular industry was not to any effective extent within its control. 'All industries depend on one another and those which are fortunate in being regular should share the cost of unemployment in those which are less regular'. Equally each individual 'should stand in on the same terms; none should claim to pay less because he is healthier or has more regular employment'. 'Social Insurance' would imply both 'that it is compulsory and that men stand together with their fellows'.²²

At the same time, it was important that it was recognised that the benefits paid would come from a fund to which the recipients had contributed and to which they might be required to make larger contributions if the fund proved inadequate. If part of the cost of unemployment was borne separately by the State, in order to keep contribution rates down, it would have two adverse effects. The insured person might feel that income from idleness, however caused, could come from a bottomless purse, and government might feel that, by paying dole, it could avoid the major responsibility of seeing that unemployment was reduced to a minimum. He went on:

The place for direct expenditure and organisation by the State is in maintaining the employment of labour and other productive resources of the country ... not in patching an incomplete scheme of insurance.²³

There were some provisos attached to these proposals. The self-employed would not be covered for the risk of unemployment since there was no way of ascertaining whether or not the individual was working. However, for this group, a training benefit, subject to the condition that training took place, and paid for a limited period at the same time rate as Unemployment Benefit, could be made available.²⁴

Training was also a feature of the proposals for the longer term unemployed. The new benefit was to continue indefinitely, and without reduction or means testing as long as unemployment lasted. But this did present some dangers:

Most men who have once gained the habit of work would rather work – in ways to which they are used – than be idle ... But getting work ... may involve a change of habits, doing something that is unfamiliar or leaving one's friends or making a painful effort of some other kind. The danger of providing benefits which are both adequate in amount and indefinite in duration, is that men as

Victims or Villains?

creatures who adapt themselves to circumstances, may settle down to them.²⁵

It was necessary, therefore, to enforce the citizen's obligation to seek and accept all reasonable opportunities to work and to cooperate in measures 'designed to save him from habituation to idleness'. Those who were in receipt of unemployment benefit could not be allowed to hold out indefinitely for work of the type they were used to or in their present place of residence, if there was work which they could do, at the standard wage for that work. In addition those unemployed for a certain period:

should be required, as a condition of continued benefit to attend a work or training centre, such attendance being designed as a means of preventing habituation to idleness and as a means of improving capacity for earnings.²⁶

This would also serve as a 'way of unmasking the relatively few persons ... who have perhaps some concealed means of earning which they are combining with the appearance of unemployment' – but this was 'an altogether minor reason for the proposal'.

The period after which attendance at a centre would be required could vary from person to person and be longer when unemployment was high than in times of good employment. On average, six months might be a suitable period to pay benefit without conditions. Failure to comply with conditions would attract a penalty.

The third proviso – and this was presented as one of the assumptions on which the whole social security plan was based – was that governments would seek to maintain employment and prevent mass unemployment. This did not imply the abolition of all unemployment – indeed the plan was framed on the basis of 8.8 per cent unemployment – but 'it should be possible to make unemployment of any individual for more than 26 weeks continuously a rare thing in normal times'.²⁷

The ending of mass and prolonged unemployment was essential for a number of reasons. The imposition of a training condition would be impractical if the unemployed were numbered by the million. The test of unemployment through the offer of work broke down in mass unemployment and would make necessary the elaboration of conditions which should be avoided in a satisfactory scheme. Further, even adequate benefits were no substitute for a reasonable chance of productive employment. Finally, although it was within the power of

the community to bear the cost of the plan for social security being put forward, the cost would be heavy and if 'waste' was added, the cost could become unsupportable:

Unemployment, both through increasing expenditure on benefit and through reducing the income to bear those costs, is the worst form of waste.²⁸

Beveridge's proposals for benefits under the scheme varied by age and sex. The treatment of married women and young people will be discussed in subsequent chapters. Here the proposals for adult males and single women will be outlined. The basic principle to be applied was that:

The rates of benefit or pension provided by social insurance should be such as to secure for all normal cases an income adequate for subsistence.²⁹

The benefit would be paid free of means test and therefore could form a base upon which savings or other voluntary provision could build. On the other hand, where there were abnormal needs, a means tested assistance programme – to be called National Assistance – would be available to supplement the benefit. It was intended that this should be an exceptional arrangement, meeting the additional needs of a small minority of the unemployed.

The benefit rate would be set on the basis that it had to cover food, clothing, fuel, light and household sundries at a minimum level for a man and dependent wife, and the report set out some criteria for producing a benefit suitable for the cost of living in 1938 which would then be uprated by the degree of inflation from 1938 to the year it was introduced. There were, however, two other matters which had to be considered.

The first was dependency additions for children. Here the question of the relationship of benefits to wages entered into the discussion and particularly as it concerned low wage earners. A subsistence level adult male benefit was not likely to reach former wage levels or prospective wages, even for the relatively low paid and even where an addition for a dependent wife was given. However, once additions for children were given, especially if there were several children involved, an overlap between benefits and wages could occur. The issue of the treatment of the low paid is a subject in its own right, and will be dealt with in a separate chapter, but here it may be noted that Beveridge argued for the payment of Family Allowances to those

in work and out of work alike.³⁰ These were to be paid at subsistence level for the second and subsequent children in all families and, for the unemployed, an extra allowance at the same rate would be paid for the first child. The assumption was that a man in work could earn enough to support himself, his wife and one child, while those out of work needed subsistence rates for the whole family.

The second item of concern was rent.³¹ As seen some of those giving evidence to Beveridge recommended a subsistence benefit plus actual rent. Beveridge acknowledged the sense of this, especially as the Unemployment Assistance Board had met the cost of rent and those who would not in future qualify for an insurance benefit, but would receive means tested National Assistance, could also expect to have their rent paid. The problem for Beveridge was that his plan was based on flat rate contributions which would earn a flat rate benefit, while rent varied from one part of the country to another and from person to person in a way which was not always related to the size of family. Individual assessments would introduce significant administrative complications to the scheme, and regional rates could not allow for the wide differences within regions or between families. On the other hand, rent was not an item on which immediate economies could be made – as they could for clothing for example – and the level of rent was not always within the control of the individual.

The solution adopted was acknowledged to be less than satisfactory. This was to include a flat rate sum in the benefit as an allowance for rent and to rely on the plans for post-war improvement in housing provision to even out rents. In addition, if more choice was made available, it would enable the unemployed to adapt their housing costs to their circumstances.

Underpinning all these arrangements would be a safety net in the form of means tested National Assistance. This, as seen earlier, would deal with abnormal needs, which would include high rent where necessary.

Government and Parliamentary reaction

In 1944 the government published a White Paper setting out its response to the Beveridge Report.³² It accepted the broad sweep of the Beveridge Plan, that is for a social insurance scheme to cover sickness, widowhood, old age and unemployment. Participation would be compulsory for the whole working population who would pay flat rate contributions and, in return, could claim flat rate benefits.

Beveridge's view that the self-employed would have to be excluded from unemployment benefit – though not from other parts of the social insurance scheme – was also accepted.

On unemployment, the parting of the ways between the Beveridge Report and the government came on the question of the duration of benefit. The White Paper rejected an indefinite benefit for unemployment and offered only a maximum of 30 weeks, subject to the giving of additional days' rights 'where the contributor has a good record of employment in recent years'.³³ Claimants who exhausted their insurance rights could requalify by the payment of further contributions. The reason given for the limited duration was not that the long term unemployed could not be accommodated in the insurance scheme, but that an indefinite benefit was open to abuse. Beveridge's proposal to cover this point – the imposition of a training condition – was rejected. The White Paper said that the government agreed that:

training schemes are of the utmost importance in preventing unemployment and in securing fluidity of labour, and that claimants unreasonably refusing to undergo a course of training should be disqualified from receiving benefit. They are satisfied, however, that the requirement to undergo training after a certain period of unemployment would not constitute an effective safeguard against possible abuse of benefit.³⁴

The recommendation (by Beveridge), of a training allowance was taken up. If an unemployed person, including the self-employed and widows, undertook a course of approved training, an allowance, at a higher rate than unemployment benefit, could be paid. This allowance would be quite separate from Unemployment Benefit. It would be paid, not from the social insurance fund, but by the Ministry of Labour.

The second major difference between the Beveridge plan and the White Paper proposals was in the rates to be paid. From the beginning the government had disliked the idea of subsistence rates and it had indicated its likely rejection of them in the House as early as February 1943.³⁵ The objections were twofold. First the government regarded the concept of subsistence rates as payments adapted to individual needs and conditions – as had been the practice in Unemployment Assistance. Social insurance rates had to deal in averages and should provide equal benefits for equal contributions. Moreover, to align benefits with subsistence would imply the variation of rates in

accordance with the cost of living and even if minor variations were ignored, this was seen as impracticable.

The second objection was more fundamental. The White Paper said:

Benefits must be paid for, and a high level of benefit must mean a high level of contribution. The Government therefore conclude that the right objective is a rate of benefit which provides a reasonable insurance against want and at the same time takes account of the maximum contribution which the great body of contributors can properly be asked to bear. There still remains the individual's opportunity to achieve for himself in sickness, old age and other conditions of difficulty a standard of comfort and amenity which it is no part of a compulsory scheme of social insurance to provide. And in reserve there must remain a scheme of National Assistance designed to fill the inevitable gaps left by insurance and to supplement it where an examination of individual needs shows that supplement is necessary.³⁶

This rejection of subsistence level applied not only to the main adult benefit, but also to the proposed new Family Allowances. Nevertheless, the proposal by Beveridge that only the first child of the unemployed would receive a dependency addition in Unemployment Benefit, while the remainder were supported by the Family Allowance, would be maintained.

The debate in the House of Commons on the proposals for the unemployed in the White Paper, and the subsequent discussion of the legislation to bring the new scheme into effect, returned frequently to the three issues of the role of training, the duration of benefit and the benefit rates. In presenting the White Paper to the House, Sir William Jowitt (the Minister of Social Insurance Designate) put a more acceptable gloss on the rejection of the training condition as a means of enabling an indefinite benefit duration. He suggested that training was so important that it should not be discredited by making it an instrument of control of benefit abuse.³⁷ This had a certain appeal to the House. James Griffiths, Labour MP for Llanelly who was to be the Minister responsible for introducing the later legislation, said, for example:

I cordially share the view expressed by more than one speaker that the provision of training to fit a man for other work, when there is no real prospect of getting work in his own occupation, ought to be removed from any idea of a sanction and from the old association of the idea of giving them unemployment benefit and

putting them on the basis of driving them into these centres. Training ought to be offered to a man as an opportunity of starting a fresh life, rather than as a penalty for his having been in unfortunate circumstances.³⁸

However, this did not mean that there was such common agreement on the duration of benefit. Sir William Jowitt pressed the government's view in 1944. He suggested that 'everybody who has studied the matter must realise that it is dangerous to have a benefit which is unlimited in point of time, unless it is strictly controlled by some check'.³⁹ It was true that the vast majority would prefer work to wages, however generous the benefits, but 'there has always been, and I suppose there always will be, a small minority who are apt to bring discredit on the scheme and earn the resentment of their fellows'.⁴⁰ If training was rejected as a sanction, then, to deal with this minority, a limit had to be placed on duration. The period offered would cover the needs of the great majority and National Assistance would be available for the remainder. It was quite true, he added, 'that national assistance is subject to a means test, but, at any rate, it is not the household means test which caused such heart burning in years gone by'.⁴¹

James Griffiths, on the other hand, objected to the division of the unemployed into two classes 'those who get benefit as a right and those who get it as a kind of charity'.⁴² He went on:

The worse thing we can do to an unemployed man is to heap indignity upon indignity, because the loss of work in itself is a bad thing. I have seen fine, brave men reduced by continuous, enforced unemployment to a state in which they feel they are forgotten, unwanted, thrown on the scrap heap, and to say to them at the end of 30 weeks 'your benefit stops and you go on assistance' is not the way to build the kind of Britain we want. I hope consideration will be given to this problem and that the government will reconsider these points of the continuity of benefit, and of the responsibility of funding employment being placed squarely where it ought to be placed – upon the government. We cannot place it upon the man.⁴³

Unemployment benefit, he concluded, ought to be a right, conditional only upon the acceptance of work when it is provided.

Two years later, as Minister in the new Labour Government, Griffiths presented the National Insurance Bill to the House. Embodied in the Bill was a 30 week limit on the duration of unemployment benefit, together with the same provisions as those in

the White Paper for additional days and for the payment of further contributions to attain a restored right of benefit. This change of view on benefit duration was not, apparently, based on the likelihood of abuse. Griffiths' reasons were threefold.

First, the government had adopted a commitment to try to ensure full employment. This, together with the fact that the high employment of the war years had given most workers a potential right to claim additional days, suggested that the period provided would be adequate. Second, the Minister recalled the effect of large scale unemployment on the unemployment fund after 1920. In the new scheme, the National Insurance Fund had to meet the needs, not only of the unemployed, but also the sick, widows and the aged. 'If, by some disaster mass unemployment, lasting for a long time, should come to us',⁴⁴ the financial implications would spread far beyond the unemployed.

Third, and following directly from this, the government had concluded that only short term unemployment ought to be borne by the Insurance Fund. 'We believe', the Minister said, 'that the responsibility for long term unemployment should be undertaken by the State as a direct responsibility'.⁴⁵ It was not suggested, however, that this would be through means tested provision. Indeed the Minister asserted his desire to avoid means testing the unemployed. Instead, for a period of five years, those living in areas of high unemployment could, on expiry of their benefits rights, apply to a local tribunal for an extension of benefit. If this was granted, the cost would be met directly from the Treasury and not from the Insurance Fund. The period of five years was set in order to allow for post-war industrial reconstruction.

There was little opposition to these proposals. The House, no doubt, was conscious that it was embarking on a huge scheme, the financial consequences of which were not clear in the period of post-war economic uncertainty. It was satisfied with, or willing to be convinced by, the Minister's argument.

The question of benefit rates was naturally raised in the House in the White Paper debate in 1944. Enlarging on the points made in the White Paper, Sir William Jowitt said:

There has been a good deal of criticism and interest in our refusal to adopt what is called a subsistence level. I emphasise again that our scheme is a scheme of social insurance which involves premiums which we hope all should be able to pay, in return for

which benefit are to be received which we hope will at least take the edge off the mishaps of life. It is not and does not pretend to be a scheme of social security.⁴⁶

Conservative and Liberal Members were inclined to accept this and be reassured that need would be met through supplementation by the National Assistance Board.⁴⁷ Griffiths, for Labour, on the other hand, argued that if the insurance scheme was to ensure freedom from want, subsistence scales were essential. He sought to establish a 'principle of a national minimum, laying it down that every person in this country is entitled to a minimum below which no one ought to fall'.⁴⁸ If government set out to ensure economic stability, then the prices would not fluctuate greatly and this objection to the subsistence principle need not arise.

When Griffiths introduced the National Insurance Bill in 1946, he referred back to the 1944 debate and suggested it had raised three questions on the issue of a subsistence rate:

First, is it practicable, and, if so, is it desirable to peg the benefits to a definite cost of living, with automatic adjustments up and down; secondly, is it possible to fix a general level of benefits that will adequately cover the variations in personal needs, and, thirdly, is it possible to cover the variations in rent in a scheme based upon flat rate contributions and benefits?⁴⁹

He went on to say that the government felt it would not be possible to have frequent adjustments to the rates, that varying needs could not be met in an insurance scheme and that varying rents could not be covered either. However, it was considered important that the initial rates were at a level 'which can be justified broadly in relation to the present cost of living' and that definite arrangements should be made to review the rates at periodic intervals. The new rates proposed would meet the first condition and provision was made for 5 yearly review by the Minister, which must be reported to the House. He called the new rates 'the beginning of the establishment of the principle of a National Minimum Standard'.⁵⁰ In spite of this, it was acknowledged later in the debate that benefit rates were being held lower than would seem desirable, in order to moderate the contribution rates.⁵¹

The legislation providing for Family Allowances had been passed at the final stage of the last Parliament in 1945. This had implemented the White Paper's proposal not to set subsistence rates for Family Allowances. In spite of this, the decision to pay a child dependency addition to Unemployment Benefit only for the first child was

maintained in the 1946 Act. The rates established for the unemployed, therefore, had three weaknesses. They were at a low basic level, they could not meet the cost of rent above the average levels provided for and they could not meet the cost of children. Provided unemployment was brief, and followed a period of good wages, this need not be a serious problem, but in frequent or longer unemployment, difficulties for the recipient could be expected.

In 1948, the National Assistance Bill was placed before the House. In its first clause it, reassuringly, abolished the Poor Law. A new National Assistance Board was to replace both the Assistance Board and local Public Assistance. The shift in responsibility for the unemployed from local to national government, begun in 1911 and continued in 1934 with the creation of the UAB, was now complete. The new Board would be an expansion of the Assistance Board, which had established a reasonably good reputation during the disruptive war years. Its task was described as 'residual'.⁵² The main responsibility for supporting those without income would be undertaken through National Insurance, but 'there must always stand behind the existing social services a national scheme to assist people in peculiar and special circumstances'.⁵³ There would be, the Minister of Health (Aneurin Bevan) added, a number of people not eligible for insurance benefit, including some not eligible for unemployment benefit, and problems of the 'fire, flood and Act of God' variety would have to be dealt with. The Board would also take over duties related to the aged in institutions and to homeless vagrants. The workhouse would be abolished, and for the vagrants, there would be resettlement programmes and assistance to obtain employment.

The House clearly enjoyed the task of ending the Poor Law and abolishing the workhouse. In discussing the Bill, however, the main focus was on how it would improve the well-being of the elderly. Comparatively little attention was given in the debate to two functions which might be of importance to the unemployed. First, the payment of benefits to those whose rights to insurance benefits could not be established (because of inadequate contributions) or whose rights had expired. Second, the supplementation of National Insurance benefits, where these proved insufficient. In both cases the means test would apply. The Ministers who spoke in the debate gave the impression, no doubt in good faith, that the numbers involved would be few.

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Victims or Villains?

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