

## 5 Women and unemployment

The unequal treatment of women has been a characteristic of provision for unemployment throughout its existence, and if not in the insurance arrangements, then certainly in the means tested provision. In one period all women were paid less benefit than men. Later, the rules differentiated between single women and married women in the level of benefits paid and, at times, in the eligibility requirements also. The differential treatment of married women was finally eliminated from Unemployment Benefit in the late 1970s but persisted in Supplementary Benefit provision. The early justification for the different treatment of women was related to their low wages but the dominant questions in later years whether married women could be regarded as having a real labour force attachment or should they rather be seen as economically dependent on their husbands. Within the means tested schemes it was the operation of the household means test that had the greatest effect.

### **Women in the pre-war scheme**

#### *Unequal benefit rates*

When Unemployment Benefit was first introduced in 1911, no difference was made between men and women in the eligibility rules or in the benefit paid. The number of women involved was relatively small, and both contribution and benefit rates were low even in relation to the women's wages. The extension of the scheme in 1916 to cover munition workers brought in larger numbers of women, but since the government of the day was set on attracting women temporarily into the industry to release men for active service, it was politic to continue equal treatment. This ended with the 1920 Unemployment Insurance

Act, and it took over half a century to restore full equality of benefit rates.

Under the 1920 Act, a substantial number of women were eligible for the insurance scheme. There were now no special reasons in favour of equal treatment. On the contrary, provision for women in the scheme had to be seen alongside that in the National Health Insurance (NHI) scheme which served much the same population and which had differentiated between men and women from the beginning. Thus, a precedent had been established and one to which the NHI wished to adhere, since it regarded women, and particularly married women, with some suspicion.<sup>1</sup>

In planning the new Unemployment Insurance scheme in 1920, policy makers took this NHI factor into account,<sup>2</sup> but had other reasons for introducing differentiation. Benefits generally had to be increased over the old, low, pre-war level. This implied higher costs which would be modified if a lower rate for women was set, especially as they now constituted a notable proportion of insured contributors.<sup>3</sup> The Royal Commission on Unemployment Insurance discussing the 1920 rates for women and juveniles, presented the major policy reason. It said:

As regards this differential treatment according to age and sex, the legislature appears to have been guided by the principles that, so far as is practicable with flat rates, contributions and benefits should be adjusted in accordance with the broad differences of wage earning capacity so that contributions should not constitute an undue burden on relatively small earnings and that the rates of benefit should not be so high in relation to the usual earnings as to constitute an encouragement to prefer benefit to work.<sup>4</sup>

Women, thus, could be accommodated in a scheme which was basically designed for adult men, but only if they were charged less and paid less in line with their low paid status in the labour force.

Very little objection was raised to this. In evidence before the Blanesburgh Committee in 1927 the TUC said:

There is a strong opinion in some sections of the Labour Movement that the rates of benefit from men and women should be equal. Provided contributions are equal, we see no objection to equality of benefit; but on the whole we are of the opinion that the low wages paid to many women workers made it desirable that they should pay a lower contribution, in which case a lower rate of benefit is inevitable.<sup>5</sup>

After this ringing endorsement of women's rights from their representatives, it was not surprising that the Blanesburgh Committee saw no need for change.

More effort was put into the evidence of National Union of Societies for Equal Citizenship to the later Royal Commission. The National Union wanted to see wage related benefits for both men and women and argued that 'it is not reasonable to distinguish between men and women on the general ground of difference of normal earning capacity, and not to distinguish between the better paid and lower paid workers of each sex'.<sup>6</sup> The Commission felt it could not propose such a radical change to benefits in time of economic crisis and it noted that it had heard from only one other organisation proposing benefit equalisation. It therefore stood by the practice of unequal contribution and benefits which in due course found its way into the 1934 scheme.

### ***The right to benefit***

The benefit rates applied to single and married women alike, who were thus equal in their inequality. Eligibility rules introduced in 1931, known as the Anomalies Regulations, singled out married women for disadvantageous treatment.

The rules were based on the assumption that many married women claiming benefit were not really unemployed and seeking work. The 1920 Unemployment Insurance Act had added the requirement for claimants to show that they were 'genuinely seeking work' and those who could not do so had their benefit disallowed. Women, and in particular married women, found they were more likely to be disallowed on these grounds than men.<sup>7</sup> This rule was ended in 1930 and the Anomalies Regulations were designed specifically to deal with the 'problem' of married women.

They provided that, for those married women with a low contribution record (though sufficient for other categories to receive benefit), additional qualifying conditions should apply:

1. that she is normally employed in insurable employment and will normally seek to obtain her livelihood by means of insurable employment; and
2. that, having regard to all the circumstances of her case and particularly to her industrial experience and the industrial circumstances of the district in which she resides, she can reasonably expect to obtain insurable employment in that district.<sup>8</sup>

The Royal Commission commenting on this, emphasised that the necessity for special conditions for married women:

arises from the fact that it is the exception rather than the rule for women, after marriage, to earn their living by insurable employment, and that, in the case of married women as a class, industrial employment cannot be regarded as a normal condition.<sup>9</sup>

The Commission's Minority Report, on the other hand, considered the rules unreasonable and a cause of much hardship. It noted that:

The difficulty of treating married women as a class apart, to whom special regulations apply, has often been pointed out. As a result of the Regulation, the few who were claiming benefit without any particular intention of wage earning have been got rid of, but at the price of disallowing thousands of women, fully paid up contributors, genuinely seeking work, and in many cases in financial need of it. They suffer from the industrial depression in common with the rest of the unemployed, and, like them, would be back at wage-earning again if the opportunity occurred.<sup>10</sup>

The clause related to the industrial circumstances of the district (2 above) was modified somewhat following the Royal Commission report, but the main regulations stood.

The establishment of the Unemployment Assistance Board (UAB) in 1934 institutionalised means tested benefits for the longer term unemployed. Like the Poor Law/Public Assistance before it, the UAB operated the Household Means Test. Unless an unemployed married woman was the head of household (in effect in a one parent family) she was treated as financially dependent on her husband. If he was working, she would have no benefit entitlement and if he was unemployed, he received a dependant's addition for her. If she was employed, his benefit might be reduced. Sons, unmarried daughters or widowed daughters at home were also treated as members of the household. Part of their earnings would be taken into account when benefits for other members of the household were being determined and their benefits in unemployment would be affected by the earnings of other household members.<sup>11</sup>

The Household Means Test was greatly resented, but mainly for its effects on the self respect of the unemployed male head of household who saw his benefit cut if his wife or son or daughter worked. When the means test was modified in 1941 it was principally to reduce the dependence of the father on his children, (and vice versa),

not to reduce the financial dependence of the wife on her husband which was regarded as normal.

### **The Beveridge Report and unemployed women**

In his proposals for women in the new insurance scheme, Beveridge, and the subsequent government White Paper on his proposals, distinguished between single and married women.<sup>12</sup> The former were to receive the same rate of benefit as men but would pay a lower rate of contribution. This was not based on the probable lower rates of pay, as before, but on the fact that the male contribution had to cover, not only their own possible claims on the scheme, but allowances for their dependants and pensions for their widows.<sup>13</sup> Single men paid contributions at the same rate as married men, presumably on the assumption that they would marry sooner or later.

Included in the definition of single women were those living with a man but not married to him. They would be expected to contribute to National Insurance at the single women's rate, and thus qualify for unemployment and other benefits in their own right, but they would not be entitled to widow's benefit or old age pension in right of the contributions of their de facto husbands.<sup>14</sup>

In providing greater equality of treatment for the single woman, Beveridge offered a useful step forward for this group and restored to them their pre-1920 position. In his treatment of the co-habiting woman, he accepted the prevailing social insurance rules. His attempts to sort out the position of married women did break some new ground.

He began from the premise that for the majority of married women, marriage was their sole occupation. The position of women who were financially dependant on their husbands had not been adequately recognised in the pre-war schemes (in particular in National Health Insurance which did not cover wives) and this had to be put right. Accordingly, Beveridge said 'the Plan for Social Security treats married women as a special insurance class of occupied persons and treats man and wife as a team ... It treats a man's contribution as made on behalf of himself and his wife, as a team ... and it gives benefit as for the team.'<sup>15</sup> In this way the new scheme would provide basic security for a non-working wife from the time of her marriage.

What then of married women who worked? Operating on pre-war data, Beveridge noted that these constituted 1 in 8 married women in 1931 and 1 in 7 just before the war. He made no comment on the quite large scale entry of women into the labour force in the war years. His

assumption appeared to be that pre-war patterns would reassert themselves once the unnatural situation created by war had ended. For the minority who did work, rules nevertheless had to be devised if only to deal with the issues raised by the Anomalies Regulations.

The 1931 Anomalies Regulations had been designed to deal with, what Beveridge saw as 'undoubtedly a scandal in unemployment insurance' i.e. 'the drawing of Unemployment Benefit by women who were in no real sense in search of employment'.<sup>16</sup> The remedy for this, Beveridge said, was not special regulations for married women, since there were others who left work with no intention of seeking further employment, but the enforcement of a genuine availability for work test.

Of more importance in the eyes of Beveridge, was the fact that the circumstances of an unemployed married woman removed the economic pressure to return to work. Through marriage, she acquired a legal right to her husband's support. Her home was provided either by her husband's earnings or through his benefit if he was unemployed or sick. Her earnings, therefore, meant less to her than to the single woman. They were 'a means, not of subsistence but of a standard of living above subsistence'.<sup>17</sup> When unemployed, her benefit should be lower than that for a man, or for women who had to provide for themselves, otherwise she might prolong her unemployment unnecessarily.

Beveridge's proposals were for a package of benefits for married women – maternity benefits and widows and old age pensions in right of their husbands' contributions, on the one hand, balanced by lower rates of unemployment and sickness benefit on the other. In addition, taking into account that married women who did work, did not always do so regularly and had to leave work at the time of childbirth, they would be given the option on marriage not to contribute at all in respect of unemployment and sickness and therefore not to be entitled to those benefits. The government accepted these proposals.<sup>18</sup> The reduced rate of contribution subsequently became known as the Married Woman's Option. Women still had to contribute to cover industrial injuries and their employer's contribution had to be paid in full.

Beveridge has been much criticised for his attitude to married women which set a pattern for discrimination against them in social security for the next 40 years. However, it has to be said that there was virtually no objection in Parliament to his proposals, or those of the White Paper and of the National Insurance Bill. Indeed some

women Members of Parliament welcomed the new provisions as doing justice to married women at last. Mrs Cazalet Keir (Member for Islington East) welcomed the new status given to housewives and the treatment of men and women as a team.<sup>19</sup> Mrs Ridealgh (Ilford North) wanted to make sure benefits for the household were high enough, in order that the housewife would be sure of a square deal and relieved of the struggle to make ends meet.<sup>20</sup> Mrs Ayrton Gould (Hendon North) agreed that 'married women who are in gainful occupation have an easier life than unmarried women'. They could take a day off if they were not feeling up to the work, where the unmarried woman could not. Moreover even where they were not supporting children they would receive pensions if they were widowed after 55 years whereas unmarried women had to work on till they were 60 years.<sup>21</sup>

In the debate on the National Assistance Act, there was no reference to unemployed married women at all. What was being provided was a means tested minimum income for those with insufficient resources. It would cover the unemployed among others, but by the nature of such a scheme some form of household means test was inevitable. While the new rules would permit a single unemployed woman to receive benefit in her own right, a married woman would be regarded as financially the responsibility of her husband. As before, if he worked he must support her and if he was himself on benefit he claimed for her as a dependant. If she was employed, her income would be taken into account in the means test. Thus here, as in National Insurance, the position of the single woman improved, but the financial dependency of the married woman was reaffirmed.

### **The effect of the benefit provision**

This arrangement for lower benefit rates for married women combined with the right to opt out of Unemployment Benefit operated unchanged for 30 years. So did the substantial lack of personal rights in the National Assistance/Supplementary Benefit schemes.

Table 5.1 shows the growth of employment among married women. Between 1949 and 1976 the numbers doubled. A large proportion of these were part timers and many others were on low wages. In 1971, for example 71 per cent of full time women earned less than £19 pw, a figure equivalent to the lowest decile of male manual earnings.<sup>22</sup> On pay of this level (and its equivalent in earlier

years) and with benefits set at roughly three quarters of the male level, there was little incentive to pay full contributions if the option not to do so was available. As Table 5.1 shows, the increased entry to the labour force was not matched by the equivalent increase in the proportion paying full contributions. Taking the Option was the most

**Table 5.1 Married women in employment paying contributions or exercising the Married Woman's Option. Selected years 1949-86. Great Britain**

*Millions*

	Employed(1)	Pay contributions	Married Woman's Option
1949	3.0	2.0	1.0
1952	2.9	1.25	1.56
1955	3.52	1.28	2.15
1960	3.96	1.15	2.75
1965	4.63	1.14	3.44
1970	4.92	1.18	3.70
1976	6.36	2.09	4.16
1980	6.20	2.90	3.23
1984	5.61	3.82	1.78
1985	5.42	3.85	1.59
1986	5.57	4.18	1.39

(1) Including some self-employed contributors.

Source: *Annual Reports of the Ministry of National Insurance and Social Security Statistics.*

common practice.

Because no Unemployment Benefit would be available to the group taking the Option, and because there were no NA/SB rights for the great majority of unemployed married women, a significant proportion of married women did not bother to register as unemployed. The 1966 census indicated that there were 120,000 women, most of them married, who regarded themselves as unemployed and seeking work but who were not on the register. The 1971 census showed 230,000 such women.<sup>23</sup> The effect was to understate the extent of unemployment among women and, at the same time, to reduce the policy importance of the lack of benefits for this group of unemployed people. Indeed it was difficult to arouse interest in benefit issues of



concern to working married women when upwards of three quarters of them chose to opt out of the principal benefit.

The 1970s saw the beginnings of a turn-around in the attitude to women in employment. The Equal Pay Act was passed in 1970, to be implemented in full by 1975. While it has not achieved equal pay, it did bring about some improvement – raising the average proportion of female to male hourly pay from 63 per cent in 1970 to 73 per cent in 1979.<sup>24</sup> Perhaps more important was the fact that more attention was focussed on women's role in the labour force. Figures for 1971 showed that women, both married and single, formed 38 per cent of the labour force and almost two thirds of these were married women. Some 42 per cent of all married women were in paid employment.<sup>25</sup>

The year 1975 saw two other advances, a Sex Discrimination Act and a statutory right to 6 weeks pay at 90 per cent of wages for women taking maternity leave, together with a right to reinstatement into the original job, provided there had been 2 years continuous service with one employer, or longer for women working less than 16 hours per week. Both of these legislative changes acknowledged the labour force attachment of many married women.

### **The phasing out of the Married Woman's Option**

Legislation in 1975 provided for the phasing out of the Married Woman's Option from April 1978. Thereafter any new women employees would have to pay full contributions. Those already exercising the option could continue to do so, but if they left employment for more than 2 years, they must pay full contributions on return. In fact the numbers started their downward trend from 1977<sup>26</sup> whether in anticipation of the new rules or because married women had become more social security conscious is not clear. As Table 5.1 shows, this decline has continued.

The government's decision to end the Option was, in part, a response to the evidence of the greater role of women in the labour force. It was, in part, the political necessity to equalise social security benefit rates for sickness and unemployment, in harmony with the principles which underlay the Equal Pay Act. This step was also taken in April 1978. The third reason was a practical one. There was to be a shift from flat rate to earnings-related NI contributions, together with a new State Earnings Related Pension Scheme for those not in an employer's pension scheme. The new State pension scheme involved higher contributions for those within it than for those in the private

schemes. Amid all these complications, it was undesirable to maintain the further differential for married women. It was therefore convenient to phase it out.

The effect was not immediate but, except for those holding on to the Option, married women at last receive equal treatment with single women and men in the rates of Unemployment Benefit. Given the sharp increase in unemployment which was to follow, it came not a moment too soon.

### **Access to Unemployment Benefit and Redundancy Pay**

With the decline in the use of the Married Woman's Option there was a greater likelihood that married as well as single women would have insurance rights. But Unemployment Benefit has been designed around the working patterns of men and, to a lesser extent, single women. These typically entered the labour force when they left education and worked continuously except during periods of unemployment. As childless married women increasingly stayed in the labour force after marriage, they could fit into the same pattern. All three groups could accumulate a record of NI contributions and be eligible for the insurance benefits. They also had the possibility of accumulating the working years with a single employer which would qualify them for redundancy pay, if they were made redundant.

But for married women with children, the work pattern was (and is) quite different. A 1980 survey *Women and Employment: A lifetime perspective*, showed that almost all women worked until they had their first baby. A minority of women returned to their paid work within 6 months of the birth of the child, some later but before the birth of the second child, while others stopped work until all their children had been born. Some attempted to return to full time work, but then shifted to part time work, or gave up work for the time being, while others went straight into part time work. Only a minority stayed in the labour market throughout the child rearing period.<sup>27</sup> Such a work pattern – persisting until the children were well grown – did not always lend itself to the accumulation of the required contribution record for Unemployment Benefit, though a proportion of such women might have qualified for the reduced rates (for a less than full contribution record) then available.

These patterns of work would also reduce the possibility of receiving redundancy pay, especially as women working for 8-16 hours only per week needed to work for 5 years with the same

employer before they could begin to accumulate eligible years under the scheme. Callender, who examined research on this, found that in 1981 only 25 per cent of redundancy payments went to women. The low number of qualifying years, together with the typically low wages earned even by full time women, also served to reduce the amounts of redundancy pay. In 1983, the median payment for men was £1,277, but only £504 for women.<sup>28</sup> As seen in Chapter 3, women also received lower average payments than men under ERS.

Moreover, even in regular employment, there might be barriers to the acquisition of insurance rights. Of the 9 million women in employment in 1984, 4.2 million worked part time.<sup>29</sup> In that year it was estimated that three-fifths of all part time women were earning wages which fell below the threshold at which NI contributions began.<sup>30</sup> This might have been the natural result of the low wages paid for much of the part time work available. But it might also have been the result of a deliberate restriction of hours either by the employer, or the woman herself (or both) to avoid the cost of employer/employee contribution payments. When such women became unemployed, they had no insurance rights.

Those who were regular part timers prior to unemployment and had paid the necessary NI contributions, could claim Unemployment Benefit, but only for the days they would otherwise have been working. They might also (in time) have to show justification for restricting their availability for work to part time employment only, especially where little part time work was available in the area. If they were considered to be unreasonably restricting their chances of finding employment, they might lose the right to benefit.

Someone who took part time work as a stop gap, having previously worked full time, could claim UB for the days not worked, provided they remained willing to take a full time job if it became available. However, if this situation went on too long, the part time work might be treated as the normal pattern. The individual was then working to the 'full extent normal' for her and would cease to qualify for UB for the non-working days. This could also arise if the right to UB ran out and the requalifying 13 weeks (under the standard rules) were worked part time. On reclaiming, the 'full extent normal' rule would apply.

It should be remembered that some part time workers were men, including those who were allocated part time work on the Community Programme, and were then regarded as working to the 'full extent normal' for them. However, because the majority of part timers were

women, then, to the extent that the part time rules proved unsatisfactory, this impinged far more on women than on men. Whether rules are unsatisfactory or not depends to a considerable extent how they are administered. Both the 'availability for work' and the 'full extent normal' rules constitute reasonable requirements in social security provision for unemployment, but they can be applied generously or stringently according to the political climate. A government seeking to reduce the size of the unemployment register (measured by the numbers on benefit after 1982) could make some 'gains' by a stringent application of the part time rules. During 1983 and 1984 it was claimed that the rules were being applied harshly for this purpose<sup>31</sup> though this was denied by government.

### **Unemployed women and Supplementary Benefit**

Single women and men whose entitlement to Unemployment Benefit had expired or who had a deficient contribution record, usually due to frequent unemployment, could claim Supplementary Benefit if they qualified under the means test. A married woman who was separated from her husband could claim benefit in her own right, though the DHSS might pursue her husband for maintenance if he was available. Separation included imprisonment of the husband or his long term hospitalisation. In these cases, the key determinant was the fact that the woman had no man on which she could be seen to be economically dependent.

But a married woman living with her husband and a woman living with a man as his wife would have no separate right to Supplementary Benefit. She would receive benefit only as a dependant of a man who himself was on benefit. The only exception to this was through social security rules which, from late 1983, permitted either partner of a union (whether by marriage or cohabitation) to be the principal claimant, where the woman concerned had been in the labour market in the immediately preceding six months. However, the rules for means tested benefits which aggregate the income of husband and wife would still apply when assessing the rate to be paid.

The effects of this lack of benefit rights can be observed in Table 5.2. Unemployment figures by 1984 counted only those in receipt of benefit, whether Unemployment Benefit or Supplementary Benefit. Whereas for the first 52 weeks of unemployment when Unemployment Benefit was available, the ratio of male to female

unemployed was 2:1 or less, after 52 weeks, the ratio rises sharply as married women fall out of the count.

**Table 5.2 Duration of unemployment, men and women, January 1984. United Kingdom**

Duration		Males	Females
One or less		57,734	37,673
Over 1 and up to 2		60,805	36,702
2	4	75,454	39,954
4	6	85,976	40,299
6	8	82,229	39,801
8	13	183,041	92,496
13	26	378,755	210,814
26	39	222,167	113,749
39	52	170,082	83,908
52	65	131,289	51,435
65	78	119,733	44,948
78	104	171,864	52,360
104	156	228,167	56,045
156	208	156,952	30,097
208	260	56,735	11,000
260		64,376	13,037
All		2,245,360	954,318

Source: *Employment Gazette*, March 1984.

### **Wives of unemployed men**

The rules for unemployment benefits had one further adverse effect on married (and cohabiting) women. Where the husband was unemployed and entitled to Unemployment Benefit, he claimed his benefit by right of his contributions. It would be affected only if he earned more than £2 per day. He could claim a dependency addition for his wife – worth £17.55 in 1984/5 – provided she earned less than the rate of the addition after work expenses had been taken into account. If she earned more, his benefit was unaffected, but the whole of the dependency addition would be withdrawn.

If the unemployed husband claimed Supplementary Benefit, either in full or as a supplement to UB, then different earnings rules applied to both husband and wife. Each could earn only £4 per week if they wished to draw the full benefit. Moreover, the benefit was not made

up of separate rates for husband and wife, but was a married couple rate, with dependency additions for children. If the wife earned more than her £4 earnings disregard, it would be deducted £1 for £1 from the whole benefit. It would not be until she earned more than the rate for the whole family that any earnings beyond the £4 disregard would add to the family income.

Figures from the General Household Survey for Great Britain in 1979 showed that, where the husband was working, 62 per cent of their wives were employed, but only 32 per cent where he was unemployed. By 1985, the figures were 62 per cent of wives of employed men working but only 22 per cent of wives of unemployed men.<sup>32</sup> Similar patterns were evident in Northern Ireland.<sup>33</sup>

Researchers have concluded at first tentatively<sup>34</sup> and then more confidently<sup>35</sup> that the social security earnings rules for unemployment benefit had created a disincentive for the wives of unemployed men to work. In Unemployment Benefit, the rules were a disincentive to part time work, but not to full time work. But in Supplementary Benefit, the disincentive applied to all work. As more and more unemployed families came to rely on Supplementary Benefit – see Table 4.3 for the percentage claiming each benefit – so the number of women affected by the SB earnings rule increased. Research showed that a woman who was working when her husband became unemployed was likely to withdraw from the labour force as his period of unemployment lengthened. Other women went out to work after their husbands became unemployed, but gave up when they realised how little this was benefiting the family. Others again looked at the rules and decided it was not worth considering work.<sup>36</sup>

### **Women and unemployment in 1985**

In 1985, single women shared the problems already outlined for men in Chapters 3 and 4. To these were added the inequalities (for example in levels of redundancy pay) which arose from women's disadvantaged position in the labour force. The extent to which married women were seriously disadvantaged by the benefit provisions still depended on their family circumstances. Where their pay was an essential part of the family economy then should both the job and the benefit rights be lost, this could have a marked effect on the standard of living of the whole family. Even where the family could manage, their living standards would be reduced. Women who had been accustomed to having their own income, even if they put the

bulk of it into the family economy, were, by the benefit rules, thrust back into total economic dependence. They might adjust to unemployment because they already had an important second job – the running of the household – but where they had worked, albeit part time, for many years, they regarded themselves also as part of the labour force.<sup>37</sup> Unfortunately the benefit system ceased to recognise this if unemployment persisted too long.

At one time, the relative lack of benefit provision for married women could be seen as ‘their own fault’, because they had taken the Married Woman’s Option. Having largely eliminated that problem, so that Unemployment Benefit is more often available to married women, the goal posts had been moved as a result of the onset of high and long term unemployment. The issue of access to the means tested Supplementary Benefit became much more important, and so did the side effects of the benefit rules on married women’s ability to add to the family income through work. A reform of the Married Woman’s Option was a relatively easy step. To give an entitlement to married women to Supplementary Benefit in their own right would involve a revision of the whole basis on which the safety net provision was founded. This is an obstacle which was substantially less easy to remove.

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