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***The Beveridge Report: its impact on women and migrants***

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## **The Beveridge Report: its impact on women and migrants**

**Marese O' Brien**

Psychology and Sociology

Produced during World War Two, the Beveridge Report in Britain became a blueprint for a new welfare state. Designed to tackle the five giants of Want, Disease, Squalor, Ignorance and Idleness, it gave hope to a war weary British public. Based on a system of social insurance, it promised security in times of unemployment, sickness, accident and old age. While it was welcomed by many, in time it came to be viewed as both racist and sexist. Enshrining an ideology of family that was based on the male breadwinner model, provisions within the Report actively prevented women reaching full citizenship as we know it. A welfare state that perceived the citizen as white, male and engaged in full-time life-long paid employment also denied full citizenship to those who did not fulfil these criteria, including immigrants. This article will argue that Beveridge was essentially flawed as a result of its blinkered view of the citizenry.

### **Introduction**

The Beveridge Report, published in Britain in 1942, was welcomed by many as giving hope to a war weary British public. The new Labour government was receptive to the report by the Liberal William Beveridge. Victory in 1945 came at a time when the British nation was eager for a 'new, more just society' (The Open University 2010) which would be equitable for all. Described by its author as 'a revolutionary moment in the world's history' (Beveridge 1942, p.847) the Report's strength was that it was perceived to be based on a system open to everyone. Beveridge's key principles for the welfare state centred on the need to protect income. Through a system of insurance it aimed to give people a sense of security and peace of mind. Health and education provision were included and the system enjoyed high levels of public support. Every

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employee had an entitlement to benefits once he had paid into the system. However the implicit assumption was that the worker, indeed the citizen, was male. In turn, beneficiaries were assumed to be white, male, British nationals in full employment. ‘The male breadwinner model...informed employers’ and employees’ notions of suitable workers for particular jobs,’ (Baldock, Manning and Vickerstaff 2003). Williams (1989, p.xii) points out that neglect of issues of ‘race’ and racism and ‘race’ and gender is even more marked in social policy.

This article will show that the Beveridge Report overlooked or ignored certain social realities. Epsing-Anderson (1997, p.64) wrote, ‘if there is a crisis in the welfare state, it is because it is institutionally frozen in a social order that no longer prevails’. It will be argued that the social order in which the Beveridge report was embedded and which it (as will be argued) supported was inequitable for many groups, but particularly women and immigrants.

### **The Origins of the Beveridge Report**

In Britain, before the war, welfare consisted of voluntary, commercial and informal care (Powell 2002, p.25) which had its origins in medieval times. At that time welfare was rudimentary, essentially church-based and arose from the Elizabethan Poor Law Act of 1601. Under this law, money was collected from parishes to support the poor, who were classified into three types of pauper; incapacitated, able-bodied or ‘vagrant’, and a citizen could expect to be dealt with by the state according to the manner in which they had been classified. Those incapacitated through old age, illness or disease were housed in a workhouse provided by the state. Those who were able-bodied were put to work-again by the state-in a house of correction. Those considered vagrant were punished (Powell 2002, p.23).

Population increases in Britain—a doubling of numbers between 1801 and 1851 and again in the next 60 years—and the industrial revolution, put pressure on a system that was designed initially with an agricultural community in mind (Powell 2002, p.23). In 1834, an amendment was made to the Poor Law. New principles were added; among these was the workhouse test, introduced to establish ‘genuine need’ and reverse what were seen as incentives for citizens to favor relief over work (Powell 2002 p.24). In 1891 free education was established up to age 10, and free school meals followed in 1906 (Powell 2002, p.26). The Liberals introduced significant welfare measures. In 1908, the Old Age Pensions Act introduced a non-contributory pension with conditions. Lloyd George introduced taxes and levies on unearned income like sales of land, in an effort to redistribute wealth (Powell 2002, p.26). However, the feature of note was the 1911 National Insurance Act, which was concerned with both health insurance and unemployment insurance. From then on, workers paid a flat rate every week into a scheme, entitling them to sick pay in the event of illness or benefits of 7 schillings a week, in times of unemployment (Powell 2002, p.26).

In this way, benefits were directed at those who contributed, that is, workers rather than all citizens, from the beginning. This was where the idea of the (British) male breadwinner originated. A key issue for policy-makers in the interwar period was unemployment of males. This inevitably led to a corresponding drop in taxes paid and contributions made (Powell 2002, p.27). Unemployment during this period never fell below one million, generating much hardship. Welfare concerned itself centrally with male unemployment, and women’s needs were not specifically addressed. It was assumed that if men were able to access welfare; women, and by extension children, would be taken care of (Pascall 1997, p.200). Voluntary groups continued to provide welfare in parallel, especially for women and children (Powell and Hewitt 2002, p.28).

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The circumstances of World War Two generated the political determination to provide better welfare. Issues such as class conflict became less prominent as war conditions obscured class inequalities. National shortages meant all social classes were using ration books (although a black market operated successfully for those with the resources to avail of it). Priority was given to vulnerable groups like mothers and children. This social solidarity set the stage for welfare change (Considine and Dukelow 2009, p.98). The Second World War brought changes, and after it the implementation of the Beveridge Report, written during the war (Powell and Hewitt 2002, p.29).

### **The Principles of the Beveridge Report**

The Beveridge report was alluring to the British public and those in favour of policy change. With its first principle explicitly stating that ‘any proposals for the future should not be restricted by sectional interests’ (Beveridge Report cited in Jones and Lowe 2002, p.44), the Report promised not alone a restructuring of the complete social security system but gave an assurance to British citizens that the fight would begin against the five giants of Want, Disease, Squalor, Ignorance and Idleness. Full employment would henceforth be regarded as a legitimate policy objective for government (Loney, Boccock, Clarke, Cochrane, Graham and Wilson 1991, p. 30).

The Beveridge Report aimed for benefits to be universal, compulsory and contributory. On first publication the report sold 635,000 copies and was believed to have made so significant an impact that it has remained the reference point for all subsequent reform (Jones and Lowe 2002, p.12). The quantification of the cost involved inevitably led to criticism of the welfare state from both Left and Right however; the former alleging that the economic superstructure of capitalism dictated the paucity of cash allocated (George and Wilding 1993) the latter stating the costs borne were too high and would

bankrupt the country. However, its incredible popularity forced a rethink politically with politicians obliged to plan for welfare and reconstruction in peacetime (Jones and Lowe 2002, p.10).

### **The Provisions of the New Welfare State**

The aim of the Beveridge Report was a unified universal social insurance system to cover all groups in need. Identifying seven such groups: employees; self-employed; housewives; those below and above working age; ‘incapables’ described as including people with visual impairment; and others of working age fit to work, the new welfare state offered seven different types of cash benefits; unemployment and sickness benefits, loss-grants for the self-employed when subject to theft or bankruptcy, special provision for the needs of married women, disability benefit (also included work acquired injuries), funeral benefits, family allowances and old age pensions (Thane 1996, p.232). Several pieces of legislation were crucial to the creation of this new welfare system; the 1946 National Insurance Act, for example, allowed for the first time a comprehensive programme of benefits to help with unemployment. The 1946 National Health Service Act allowed for free health services, universally available to all. In addition, there was a house building programme, access to education and pensions for the elderly. At the core of the new system was compulsory insurance; contributions that workers paid into in times of employment. These contributions would pay benefits to those unable to work due to sickness, industrial accidents and unemployment. The same flat rate applied to all. Benefits were fixed at subsistence level; calculated according to Rowntree’s 1937 human needs scale which was seen as adequate, if stringent (Thane 1996, p.232). In addition, it was assumed this flat rate could be supplemented by voluntary savings. Contributions would also promote a sense of social solidarity for two reasons; by being ‘compulsory’ and signalling ‘that men stand together with their fellows’ (Beveridge 1942, p.849). Pensions

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would be paid at the end of the working life ensuring freedom from deprivation and hardship in old age. As the intention of government was to rebuild British society after the war, couples with large families were not to be penalised but supported with family allowances given for second and subsequent children. All levels of British society, whether rich or poor, were eligible for these benefits as long as they had contributed: the welfare state gave protection from the cradle to the grave. These were the great strengths of Beveridge and a source of much pride in Britain. 'In the post war period Britain placed great emphasis on its capacity to give the world a moral lead' (Cochrane and Clarke 1993, p.21).

The Report put into law many of the key premises for welfare as it exists today. After 1945 the term 'classic welfare state' came into use (Powell 2002, p.22). The structure and ideology of the National Health Service (NHS) was a new introduction in the burgeoning welfare state. Its organising principle was that healthcare should be freely available to all citizens, whether institutional, medical or preventative. Beveridge believed that, 'restoration of a sick person to health is a duty of the State and the sick person, prior to any other consideration (Beveridge 1942, p.852). The NHS was one of the most powerful egalitarian innovations in Europe with many other countries following suit. It can be considered a major achievement of the Report standing the test of time. Although, in recent times, the National Health Service has come under criticism most notably from far-right groups in the United States who oppose proposed health reforms modelled on the NHS (MacAskell 2009), the NHS is considered a cornerstone of the British welfare state, and therefore one of the strengths of Beveridge.

Beveridge was lauded for producing a progressive and comprehensive piece of social policy. The provisions established on the basis of the Report were seen as a reward for those who fought bravely against Fascism. Social security for

citizens was ensured during periods of unemployment, illness and accident, death, marriage and births. Benefits paid an income adequate enough to avoid destitution should one lose one's job through accident or illness (Beveridge 1942, p.851). However, as will now be demonstrated the Beveridge citizen was conceptualised as a fully employed, married, white, able-bodied male worker, with other social categories experiencing highly conditional forms of welfare exclusion outside the 'normal' universalism (Powell 2000, p.2).

### **Women**

When the welfare state was initially designed its goal was to 'secure people from poverty through the family' (Pascall 1997, p.198) with rights and entitlements accrued through paid employment. Women, engaged in unpaid duties in the home, evolved into a different type of citizen. Their work, although considered vital and necessary to 'British ideals in the world' (Beveridge 1942, p.53), nevertheless remained unregulated and unpaid. Groups engaged in this type of labour remain powerless, invisible and at the margins.

Beveridge's assumption that the full time employee was male, makes it clear that in order to enjoy full citizenship one had first and foremost to *be* male. As the Report's basic ideas were developed around the insurance of the adult male worker and welfare policies were targeted at males, women's needs were essentially grafted on (Pascall 1997, p.201). On marriage, a woman became a new person for insurance purposes (Lund 2002, p.111). Pateman (1989 p.241) states the 'central criterion for citizenship has been independence and the elements encompassed [are] based on masculine attributes and abilities'. In addition, 'citizens' were perceived as having certain responsibilities, such as families, wives and children for whom they needed to provide. The typical citizen was assumed to be wed to a wife who did not engage in paid work outside the home. This ensured he was free to seek out and keep fulltime

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employment without the worry of childcare and home-making. If the citizen were to suffer the misfortune of illness, disease or unemployment, then *he* had paid contributions and was entitled to benefits (Beveridge 1942, p.847). These assumptions that the employee was male, immersed in a buoyant economy, engaged in fulltime work, and therefore able to pay full contributions were deeply flawed in that they legitimised sexism. Fiona Williams (1989, p.123) describes Beveridge as ‘the arch villain in much feminist writing’ and indeed women were to the forefront among those categories who were treated inequitably.

The welfare state was built on the premise that men and women would get married and that they would stay married. Further, it was assumed that when couples produced children it would be mothers who would defer, indefinitely, paid work outside the home to care for those children. Beveridge ‘assumed in peace time women would revert to traditional roles’ (Lavalette and Pratt 2002, p.85). Within the family structure women would provide all necessary care. The idea that women’s labour was unpaid labour was implicit. Unpaid work meant no contributions. This led, in turn, to no social insurance.

The social or financial needs of married women were to be provided for through their husband’s contributions. Their security would come through marriage and dependents’ benefits paid to their husbands (Pascall 1997, p.198). Women, although adult, able-bodied and deemed capable of rearing a new generation, were at the same time perceived as incapable of independently receiving and managing an allowance (Pascall 1997, p.7). Beveridge saw security for women as primarily connected through their marital status. Women who were housewives should be treated ‘not as dependents’ but as partners, sharing a pension or benefits equally (Beveridge 1942, p 52). However as there was no legal intervention by the state to ensure a women’s access to these benefits

would be honoured by a husband, women's inequality inside the home was often a mirror image of that without, and patterns of money management and control remained entrenched (Pahl 1989 cited in Pascall 1997 p.44). Many lived in poverty when a good wage was earned by a husband but no access to finances was permitted to his wife (Pahl 1989 cited in Pascall 1997 p.151).

Beveridge saw women as vital to the state but as wives and mothers rather than as economically independent citizens. They were to play their part, but the part he assigned to them was that of baby-making machines in the service of capitalism and culture (Virdee and Cole 2000, p.41). Marriage would also be their prime source of security, with the state playing a supporting role only (Pascall 1997, p.12). Where benefits were paid, he was clear these 'need not be on the same scale as the solitary woman because, among other things, [the married woman's] home is provided for her,' (Beveridge 1942 cited in Pascall 1997, p.13).

According to Land (cited in Powell 2002, p.68) care in the home was valued by Beveridge. However it was not to be financially rewarded and remuneration was not considered. The woman was presumed to be proud to do her patriotic duty. Cochrane and Clarke (1993, p.20) argue that 'the British welfare state, based on this model family was presented to the world as a great national monument, attained in the face of imperial decline'. A family allowance was paid directly to mothers (Pascall 1997 p. 42). However, any allowance that was received was never enough to provide for financial independence (Pascall 1997, p.7). 'Family allowances were paid to mothers, but went along with a reassertion of women's dependence and domestic work. The allowances were introduced to maintain men's work incentives, and they have never been enough to spell economic freedom for mothers and children' (Pascall 1997, p.7). The dependency of women on men was ensured under 'the system which assumes that the man in

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the family earns sufficient to cover the needs of his wife and family and enable his wife to commit herself to domestic work' (Williams 1989, p.62). As a result women as a social group had few economic resources.

Although the patriarchal attitudes that Beveridge evidences were ingrained in the culture of the time, it is important to recognise that critiques were also available to him. Work undertaken at the time analysed the family. Eleanor Rathbone in the *The Disinherited Family* published in 1924, wrote that the very idea of women as dependents suggested something parasitic and non-essential, and exposed the underlying bias of power in relationships between men and women. She argued fundamentally that a system that attaches no economic value to women's primary role is a disaster for women (Rathbone 1924 cited in Pascall 1997, p.6). In societies that perceive financial reward as a primary indicator of status and value, women's unpaid labour went unnoticed. Similarly, the Women's Freedom League described Beveridge plans for benefits as 'denying to the married woman, an independent personal status. From this error, springs a crop of injustices, complications and difficulties (Price 1979 cited in Pascall 1997, p.7).

When women appear as dependents of men, with benefit rights depending on marriage to a man and his rights in turn dependent on his contribution record; certain insecurities arise (Pascall 1997, p.208). Marriage may end naturally as in death of spouse, or through separation. For widows there was security in the form of widows' benefits. However, separated or divorced women posed a dilemma; their security depended on marriage. This dilemma 'could not be resolved' (Pascall 1997, p.209) because although Beveridge acknowledged that marriages do not always endure, his focus was on security for the male worker first, with security for women implied through marriage (Pascall 1997, p.209). He also understood family to imply the traditional unit, which has since become

but one of many definitions of 'family'. So while Beveridge catered for widows he failed single mothers, separated and divorced women. His narrow conceptualisation of women as purely dependent wives translated into a failure to either foresee or plan for other situations that might occur (Pascall 1997, p.209).

Social changes in the years following Beveridge put pressure on the welfare system. A growing divorce rate, an aging population requiring increased expenditure on pensions, a rising population of lone parents with increasing numbers of families headed by women; all mean that women are now the majority of recipients of many welfare benefits (Pateman 2000, p.239). Families headed by women after divorce was something Beveridge had not planned for. Pateman (2000, p. 244) states, 'women are more likely than men to be poor...after divorce...a woman's standard of living can fall by nearly 75 per cent, whereas a man's can rise by nearly half'. This effect can be seen as a direct consequence of social policies that assume, erroneously, that woman's needs are fulfilled by men. Esping Anderson (1997, p.65) observed 'the need for a radical rethinking of family policy: one that helps reduce dependence on a single income earner, and one that makes it possible to combine high fertility rates with female careers'. However, patriarchy itself militates against any close examination or alteration of this discriminatory system and 'the crisis may in fact be more political than institutional, to the extent that vested interests block change and reform'(Esping-Anderson 1997, p.64).

Feminist groups during the 1970s, for example, felt State and institutional structures that actively discriminated against female citizens had their roots in the Beveridge Report. The gendered division of labour, typified by the male breadwinner model, had been encoded in social legislation (Sainsbury 1996, p.49). British social policy has perpetuated women's lack of independence and

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choice through an inherent assumption that when women and children were poor the remedy was increased income for men. For example, when Beveridge found in 1942 that failures in family support were among the major causes of poverty, his response was to focus on raising levels of male employment and elevate the position of women within the family through developing a traditional family ideology (Pascall 1997, p.201).

Despite changes in social policy over the years this ideology has continued. Changes have been based more on spiralling costs to the state than on any reforms beneficial to women. In 1986, the Social Security Act, seen as the most fundamental reform since Beveridge, made no reference to women's vulnerable position as dependents and low paid workers (Pascall 1997, p.203). In fact, changes made at the time were seen as detrimental to women. The provision of welfare services reflected and maintained traditional roles, with many women incorporated into the system as wives (Sainsbury 1996, p.49). Feminist analysis, has pointed out the implications for women, in the broader societal framework when entitlements are based on marital status. In enshrining the idea of the citizen primarily as a male who is engaged in paid employment, feminists could see where 'woman as dependent' ideology became actual legislation.

### **Migrant Workers**

The new welfare state was not just patriarchal however. Its origins lay in a political and ideological matrix of imperialism, nationalism and, as Virdee and Cole (2000, p.39) explain, anti-Semitism. After the war, stories of heroism in far-flung exotic and foreign locations abounded. Notions of racial superiority were what empire was nourished upon; indeed empire and racism were highly marketable products. For this sense of superiority to continue, those at the receiving end must be constructed as biologically, socially and culturally inferior (Virdee and Cole 2000, p.40). Indigenous racism during this time was

anti-Irish and anti-Semitic. In 1905, the Liberals passed the Alien Act to limit the number of refugees, in particular those Jewish immigrants fleeing pogroms. In Britain, the centre of a worldwide Empire was determined to remain a distinct and separate 'race'. The Beveridge Report played its part in this process. This article has already noted Beveridge's construction of mothers as the progenitors of the nation. He also made explicit the link between race and welfare (Virdee and Cole 2000, p.41). Williams specifically discusses the Beveridge Report as 'couched in terms of maintaining the British race and British values' (Williams 1989, pp. xii, 165).

Britain's economy expanded in the aftermath of the war. This began with the work of rebuilding bombed cities. A shortage of local labour created a need for migrant workers in construction. Demand for labour was met by a variety of sources-including 500,000 refugees (Miles 1989 cited in Virdee and Cole, 2000). The majority of workers however, came from the Republic of Ireland, the Indian subcontinent and the Caribbean. Often retained on short contracts and paid lower hourly rates than British workers, these workers paid lower social insurance contributions. In times of unemployment, injury, illness or accident they did not fare well when accessing benefits (Williams 1989, p.7). Ethnic groups in part time work were not entitled to the same level of support as those working fulltime, and were not prominent in Beveridge's thinking. In times of need, migrant workers in the service industries and healthcare, and women in poorly paid part time work, were the worst affected. While the typical citizen was perceived as male, married, and with family responsibilities, he was also perceived as white (Williams 1989, p.7). This meant a lack of visibility in terms of planning and implementation of policies for those citizens from the Commonwealth countries.

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Migrant workers also experienced racism and hostility from unexpected quarters. The socialist writer and member of Salford Independent Labour Party, Robert Blatchford queried, ‘the racial results of an infusion of so much alien blood into British stock (Virdee and Cole 2000, p.41). Immigration fuelled the fears of politicians and commentators about health issues. Many socialists argued at that time that England was doomed if it continued sending its own citizens to the colonies while allowing influxes of Jews from Europe (Cohen cited in Cole 2000, p.41). The term ‘National Efficiency’ served as a convenient cover for assumptions, beliefs and thinking that served the ideology of nation and race (Virdee and Cole 2000, p.40). Post-war Britain viewed itself as nationalist; ‘this sense of nation was strongly tied to Britain as an imperialist power’ (Williams 1989, p.125). One of the effects of empire was to make ethnic workers a source of cheap foreign labour in a time of national British need, but because of Britain’s belief in its own cultural and moral superiority, these workers experienced resentment and racism. That resentment would eventually lead to frustration on the part of ethnic minorities culminating in race riots in Britain in 1958 (Williams 1989, p.7).

Migrants receiving a lower rate of benefit were more likely to be seen as socially undeserving by ‘real’ British citizens. Their presence was resented for several reasons in the workforce. During times of recession and hardship they were seen as a threat to the wages of ‘proper’ workers with ‘proper’ jobs. The welfare state was seen as a limited resource; beneficiaries therefore must fulfill criteria for welfare; fulltime work and proper contributions (Williams 1989, p.126). Those perceived to be somehow getting welfare for nothing, ‘scroungers’ were subject to public vitriol and hate. Policy makers were quick to rectify this by putting safeguards into policies to prevent welfare fraud (Williams 1989, p.125). On the one hand, types of equality being legislated for at the time hinged on a belief in the equality of citizens (Jones and Lowe 2002,

p.37), on the other migrants and women were not equal and found they were disadvantaged by a system that presumed them to be so.

## **Conclusion**

Welcomed by many when first published, the Beveridge Report was the blueprint for the alleviation of the grinding poverty and deprivation seen prior to the war. It became the foundation for the British welfare state. However, being based on the male breadwinner model meant it was not perfect. Women were not empowered to become full citizens in the true sense of the word. In fact a dependency on the male was fostered that was systematic and ideological in nature. The role of women as the unpaid primary caregivers was reinforced. Dependency on the male breadwinner or husband was ensured, and ‘the assumption is generally made that all husbands are benevolent’ (Pateman 2000, p.244).

A woman’s duties and obligations within the family and private sphere effectively prevented her from becoming a full citizen. Many feminists have long felt uneasy about a welfare state that takes for granted harmony and security in the matrimonial home (Pascall 1997, p.7). Assumptions about the place of women inherent within Beveridge were detrimental to their advancement. Unpaid work of caring for elderly, dependents and children saved the State financially, whilst ensuring the social reproduction of coming generations (Williams 1989, p.128). This neat piece of social engineering served the twin needs of patriarchy and the State by keeping wives subservient to husbands. Women’s role as the [private] producers of the next generation of Britons ensured their subservient place (Williams 1989, pp. 124-125).

In addition, Beveridge’s type of welfare promoted a Britain that was racist. ‘Race’ was important in Beveridge's thinking; and that sense of national identity

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and pride prompted by being on the winning side in the war, confirmed to him that the British were a superior nation (The Open University 2010). Beveridge's welfare system aimed to demonstrate this to the world, through a system which would evidence the nation's sense of justice and fair play (Williams 1989, p.7). However, this system privileged the white male beneficiary over all others. The needs of immigrant workers were not a priority and consequently their access to benefits was inequitable. In the 1950s and 1960s discrimination in access to housing and care services continued to evidence racism against beneficiaries of the welfare state (Williams 1989, p.164). Equally, racism against employees of the welfare state is documented, including the injustices faced by some of those who came to work in the NHS in the 1950s (The Open University 2010). The Commission for Race Equality has taken a number of cases against health and social services employers.

When Beveridge announced his attack on the five giants-Want, Squalor, Idleness, Ignorance and Disease-he hid the giants of Racism and Sexism and the challenges they present behind statues to the Nation and the White Family (Williams 1989, p.162). The legacy of Beveridge survives in a framework that persists in social policy today. Insurance based on a male model of working life remains central (Pascall 1997, p.200). Beveridge's wide appeal was in practice an appeal to a nation that was settled, integrated and employed (The Open University 2010). When any one of those vital elements came under attack through racial or gender-based tensions; inevitable social changes exposed the flaws in Beveridge.

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