

Want

McKay, Steve; Rowlingson, Karen

DOI:

[10.1111/spol.12769](https://doi.org/10.1111/spol.12769)

License:

Other (please specify with Rights Statement)

Document Version

Peer reviewed version

Citation for published version (Harvard):

McKay, S & Rowlingson, K 2021, 'Want: still the easiest giant to attack?', *Social Policy and Administration*.
<https://doi.org/10.1111/spol.12769>

[Link to publication on Research at Birmingham portal](#)

Publisher Rights Statement:

This is the peer reviewed version of the following article: McKay, S., & Rowlingson, K. (2021). Want: Still the easiest giant to attack? *Social Policy & Administration*, which has been published in final form at <https://doi.org/10.1111/spol.12769>. This article may be used for non-commercial purposes in accordance with Wiley Terms and Conditions for Use of Self-Archived Versions. This article may not be enhanced, enriched or otherwise transformed into a derivative work, without express permission from Wiley or by statutory rights under applicable legislation. Copyright notices must not be removed, obscured or modified. The article must be linked to Wiley's version of record on Wiley Online Library and any embedding, framing or otherwise making available the article or pages thereof by third parties from platforms, services and websites other than Wiley Online Library must be prohibited.

General rights

Unless a licence is specified above, all rights (including copyright and moral rights) in this document are retained by the authors and/or the copyright holders. The express permission of the copyright holder must be obtained for any use of this material other than for purposes permitted by law.

- Users may freely distribute the URL that is used to identify this publication.
- Users may download and/or print one copy of the publication from the University of Birmingham research portal for the purpose of private study or non-commercial research.
- User may use extracts from the document in line with the concept of 'fair dealing' under the Copyright, Designs and Patents Act 1988 (?)
- Users may not further distribute the material nor use it for the purposes of commercial gain.

Where a licence is displayed above, please note the terms and conditions of the licence govern your use of this document.

When citing, please reference the published version.

Take down policy

While the University of Birmingham exercises care and attention in making items available there are rare occasions when an item has been uploaded in error or has been deemed to be commercially or otherwise sensitive.

If you believe that this is the case for this document, please contact UBIRA@lists.bham.ac.uk providing details and we will remove access to the work immediately and investigate.

WANT: STILL THE EASIEST GIANT TO ATTACK?

ABSTRACT

Beveridge claimed that ‘want’ was ‘*in some ways the easiest [giant] to attack*’ and yet 80 years after his report was published, poverty persists and, indeed, has been increasing in recent years. In this article we review both the key features of the Beveridge Report in relation to poverty and its implementation by the Labour government 1945-51, before turning to an analysis of how social security policy has changed since then. We then review changes in poverty levels since World War Two and attitudes to poverty. We conclude that Beveridge’s plan helped to reduce poverty in the immediate post-war years not least because of full employment. But poverty was not eradicated even at this time due to low levels of wages in work and low levels of benefits out of work. Since then, a number of reforms have generally moved further away from the Beveridge plan including a renewed focus on means testing and cuts in benefit levels. These have also contributed to increased levels of poverty, particularly for those of working age in recent years.

INTRODUCTION

The Beveridge Report, published 80 years ago, placed tackling poverty at its heart through unifying and extending the various insurance schemes which already existed with a focus on flat rate of subsistence benefit and flat rate contributions. Beveridge assumed that there would also be full employment and family allowances to support those with larger families. The first section of this article reviews the key features of the Beveridge Report before turning to a discussion of its implementation by the Labour Government 1945-51. The article then outlines some of the key changes to social security policy since the 1950s and links this to changes in poverty levels over this period. A penultimate section analyses attitudes to poverty and social security over this period before evaluating the extent to which the Beveridge/Labour Government reforms attacked poverty in their own time and subsequently.

We make a number of arguments addressing the seeming contradiction between Beveridge's claim that what was 'in some ways the easiest [giant] to attack' (Beveridge 1942: 6) and the reality of persistent post-war poverty in the UK. First, the Labour government reforms which followed very largely from Beveridge's recommendations did indeed attack poverty very successfully in the immediate post-war years but failed to completely 'slay' the giant due partly to Beveridge's own misdiagnosis of the problem of poverty and also to the low levels of benefit introduced. In subsequent decades, the economic and social context familiar to Beveridge changed, so his requirement of 'full employment' was not always met, a more flexible workforce strategy was not anticipated, and changes in families (longer life expectancies, more lone parents) created new risks for poverty and demands for spending. Furthermore, despite some expansion of the insurance principle in the 1970s, governments in the 1980s and 1990s expanded means-tested benefits and with benefits at too low a level to prevent poverty. Finally, despite general public support for attacking poverty since the second world war, this has varied and the public have, at times, been less supportive of measures to tackle poverty particularly if these will incur higher taxes to do so.

BACK TO BEVERIDGE

When it was commissioned, the Beveridge Report was intended to be a narrowly focused 'tidying up operation' to remove inconsistencies and gaps in 'workmen's compensation' (Abel-Smith 1992:9). Indeed, Abel-Smith (1992:9) argued that the Treasury made the terms of reference 'as harmless as they can be made' and Ernest Bevin, Beveridge's minister, only agreed to the inquiry 'as a way of at last getting the pushy Beveridge out of his ministry'. Beveridge, however, had other ideas and decided to seize the opportunity and undertake a much more wide-ranging review given the many existing anomalies in the social welfare system. Harris (1977), for example, has pointed out that, in 1941, no less than seven government departments were directly or indirectly concerned with administering cash benefits for different kinds of need. A further impetus to major reform was the growing demand for the effort of waging total war to be rewarded with significant social change to avoid returning to pre-war levels of poverty (Rowntree, 1941).

In December 1941, according to Abel-Smith (1992), Beveridge prepared and circulated a long paper which contained the key feature of the final report. These features included: unifying the various existing insurance schemes, with flat-rate benefits raised to subsistence level and continuing as long as the contingency, including sickness and unemployment, lasted. As Beveridge himself said in the final Report (page 6): "A revolutionary moment in the world's history is a time for revolutions, not for patching" though, as we shall see, the extent to which the Beveridge plan was revolutionary is highly debatable.

Beveridge claimed that his plan was evidence-based, starting from ‘a diagnosis of want – of the circumstances in which, in the years just preceding the present war, families and individuals in Britain might lack the means of healthy subsistence’ (page 8). And his diagnosis was that the main causes of poverty were: lack of employment due to retirement, unemployment or sickness; and wages insufficient to support families with more than one child. But according to Jordan (1991), Beveridge had misinterpreted the evidence and so underestimated the importance of low wages as a cause of poverty for many – not just for those with large families. This misdiagnosis was one of the reasons why the plan was doomed to fail to eradicate poverty even during his own time.

In terms of Beveridge’s ‘moral evaluation’, of the problem of poverty (see Entman 1993 and Author ref, this issue), he argued that it was vital to maintain a partnership between the state and the individual and this was central to understanding his view that benefits should be at subsistence level and ‘earned’ through contribution rather than being a ‘free gift’ or right, with room for the individual to supplement this basic income through voluntary action. Beveridge was keen to retain individual responsibility via thrift and hard work. And so he never aimed to redistribute from rich to poor through social security. Most of any redistribution would be of two main types. First, from one part of an individual’s life to another, such as from working age years to retirement, in effect through ‘forced saving’. Second, there would be some redistribution to groups with higher risks of unemployment, and away from groups with lower risks of unemployment. This is clear, according to Veit-Wilson (1992), from the Beveridge’s analysis which concluded that the working classes had enough ‘surplus income’ to redistribute it to those below. Poverty could therefore be eradicated by redistribution across the lifecycle and within the working class without affecting the better off.

Beveridge’s moral evaluation also extended to his views about the heterosexual ‘partnership’ between married men and women, and the importance of ‘race’ and ‘nation’ with ideas of gender and nation directly linked to the importance of childbearing. According to the Beveridge plan, single women would take part in the insurance scheme on the same basis as single men. Married women, however, would be treated differently because Beveridge believed that they would probably not want or need to work since husband and wife together were an economic unit. He based this assumption partly on Census data from 1931 which appeared to show that about seven-eighths of all married women were not in paid employment. But as Hill (1990) has pointed out, this data excluded certain types of less formal work which women were more likely to do. And the labour market situation of the mid 1940s was rather different from 1931, with many women working in war-related employment.

If married women did work, the Beveridge plan gave them the option of being exempt from contributions altogether but, if they chose to pay, they would be entitled to unemployment and sickness benefit at a lower rate, since they did not, according to Beveridge, have the responsibility of family support. Beveridge gave considerable attention to the position of married women whom he argued carried out ‘vital work’ in the home which supported their husbands and the nation (Beveridge, 1942, page 49). In particular, he stated: “The attitude of the housewife to gainful employment outside the home is not and should not be the same as that of the single woman. She has other duties ... In the next thirty years housewives as Mothers have vital work to do in ensuring the adequate continuance of the British Race and of British ideals in the world” (page 51, 53). Indeed, Beveridge’s particular focus on the importance of childbearing and childcare led him to argue for maternity benefit at a level higher than unemployment benefit.

Perhaps we might see Beveridge’s views about gender as simply a product of his time, but some of his contemporaries challenged his gender assumptions. For example, Jordan (1991) points out that there was active opposition among women to the Report’s recommendations with the Women’s Freedom League, for example, demanding “*that men and women should in marriage not be treated as a ‘team’ but as individuals each paying equal contributions and receiving equal benefits; and that in every case men and women should pay the same and receive the same benefit*” (quoted in Jordan 1991: 18).

Furthermore, Jordan (1991: 18) quotes Abbot and Bompas's critique of the Report in a pamphlet of 1943: "*It is where the Plan falls short of being really mutual in character, where it shuts out or exempts from all direct participation over nine million adult women, where it imposes financial burdens on men alone, instead of spreading them equitably over all, that it fails and is open to criticism.*"

These criticisms of Beveridge have, to some extent, been challenged by the historian, Blackburn (1995), who has argued that Beveridge's plan (even if inadvertently) was popular with the majority of women at the time who supported his ideas of men and women as 'equal but with different roles'. Furthermore, his reforms conferred various benefits on women and Beveridge's ideas were '*founded less on a conscious desire to repress women than on a highly-developed notion of labour market discipline*' which oppressed both working class men and women (Blackburn 1995: 370).

Beveridge's views on gender (and class) were closely linked to his ideas about national identity and solidarity which were particularly promoted during the time of total war. The insurance model suited a solidaristic approach in which people contributed and then gained something in return for those contributions. It also, arguably, suited the needs of a stable population who started contributing early in their adult life and continued to do so. It certainly did not suit the needs of migrants as they would not have had time to build up contributions. These migrants included refugees but also people from Commonwealth countries who came to the UK to help build the NHS and fill other labour shortages in the immediate post-war years. Williams (1989) has argued that victory over Germany consolidated the belief that the British were a superior nation/'race'. And the Conservatives re-named Beveridge's 'social security' system as one of 'national' insurance and assistance to surf the nationalist wave. As Williams (1989:162) has argued: '*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 fights against them, behind statues to the Nation and the White Family.*'

Beveridge's 'treatment recommendation' was therefore a social insurance scheme, based on six principles: flat rate of subsistence benefit; flat rate of contribution; unification of administrative responsibility; adequacy of benefit; comprehensiveness; and classification. The proposed insurance scheme covered people for unemployment, sickness, widowhood and old age for as long as those contingencies lasted, and without any direct test of need. The flat-rate benefits included additions for dependants, mainly wives and children (Baldwin 1990). One of the most important recommendations was that both benefits and contributions should be flat rate. According to Abel-Smith (1992) Beveridge rejected the ILO's suggestion of earnings-related benefits as being damaging to personal saving. He also rejected the idea of flat-rate benefits paid for by earnings-related contributions as breaking the essential link between contributions and benefits. Flat-rate benefits and contributions were therefore recommended, rather than the Bismarckian alternative.

Beveridge recognised, however, that an insurance system, on its own, would not fully eliminate want because some people would not have made sufficient contributions to qualify, or would be in a situation that did not qualify. Hence he recommended a 'back-up' safety net system of social or national assistance. This would be non-contributory and means-tested but, according to Beveridge would be used relatively infrequently, particularly if the government maintained high levels of employment and health/rehabilitation services as he insisted it should. And a final piece of the jigsaw was Family Allowances to alleviate in-work poverty.

Another key dimension of the 'treatment recommendation' was that insurance benefits would be paid at 'subsistence' levels. There has been much discussion about what Beveridge himself meant by this term. On page 122 of his report, Beveridge states that '*the flat rate of benefit proposed is intended in itself to be sufficient without further resources to provide the minimum income needed for subsistence in all normal cases.*' But Veit-Wilson (1992) argues Beveridge was 'consciously ambiguous' about this as it could mean a level high enough for people to participate in British society at that time or a

level that would achieve mere 'physical efficiency' as with the primary poverty calculations of Seebohm Rowntree (1901). Veit-Wilson (1992) concluded that Beveridge knew that his scales were aiming at the minimum physical subsistence level but he chose to obfuscate about this. Jordan (1991) has further argued that Beveridge's analysis seriously underestimated the relative subsistence costs of children given data from budgetary studies. So they would not even reach the level of minimum subsistence for some groups.

The emphasis on paying benefits at a subsistence level was always likely to lead to contradictions in Beveridge's plan. For example, if social insurance is set at such a level, social assistance could not be set any lower and this would then undermine support for contributory benefits – what incentive would there be for making insurance contributions if those who do not contribute receive a similar level of income? Housing costs – the 'problem of rent' – also caused difficulties for Beveridge's plan as he proposed flat rate benefits when rents varied markedly. Ultimately, he recommended that adult benefit rates should include a national housing element equivalent to 'average rents', and this undermined the extent to which subsistence needs were met for all.

Beveridge claimed that his plan was revolutionary but far from attacking the foundations of existing welfare reforms it built heavily on the reforms introduced by the Liberal Government before the First World War (when Beveridge had, in fact, been a civil servant in central government). The new plan proposed a way of enabling more better-off workers to insure themselves against certain risks while at the same time preventing and alleviating the worst problems faced by the poorest. The plan was therefore liberal rather than socialist, reformist rather than revolutionary.

Compared with meeting the costs of social security from general taxation, the proposed insurance system was also regressive rather than progressive. For example, the flat-rate contribution meant that the poorest workers were paying a larger proportion of their income than better-off workers. However, benefit payments were also flat-rate which meant that richer groups would be likely to take out private provision on top of the state system - a situation that persists today, most obviously in the area of pensions.

Taking Beveridge's report as it was, we can see that, if implemented in full, it would have reduced poverty significantly at the time and so the giant of want would have been successfully attacked. However, as we have seen so far, there were numerous gaps even in his comprehensive plan. In particular, the level of benefits was designed to be at subsistence levels, but were probably set below that, particularly when rents were included. There was also little attempt to deal with low wages, despite evidence of low pay being a significant cause of poverty.

FROM BEVERIDGE REPORT TO LABOUR GOVERNMENT REFORM

The Beveridge Report was published in December 1942. About a half a million copies were sold and Abel-Smith (1992: 12) characterised its public reception as 'euphoric', and its press reception as 'rapturous'. But the reception in the Treasury and among the majority of Conservative MPs was very different. Indeed, Abel-Smith (1992: 13/14) claimed that Churchill was reported 'to have taken strong exception to the Report, to have refused to see its author and forbidden any government department to allow him inside its doors'. After publication, a committee of civil servants recommended to the Wartime Coalition government that the plan should only be accepted subject to significant amendments including cuts in the level of family allowances, the introduction of an income test, limits to the length of time people could claim unemployment benefit and abolition of subsistence pensions (on the basis that there was plenty of time for people to save for retirement) and so on. According to Jefferys (1987: 131) the Conservative backbench MP Harold Nicolson noted that the *'Tory line seems to be to welcome the Report in principle, and then to whittle it away by detailed criticism.'* The Wartime government's subsequent presentation to parliament was so negative that 121 Members

voted against it and many more abstained. The Wartime coalition government was at risk of breaking up in the middle of the war and so, within a week, it was forced to reverse its position and move forward with plans to legislate during the war. But, according to Abel-Smith (1992) there was still no commitment to abolish or implement the subsistence principle. Few MPs raised this as an issue at the time, with the exception of Beveridge himself who had been elected to parliament in 1944 as a Liberal.

The Family Allowances Act was introduced in 1945 with benefit paid after the birth of a second child and extra money paid for subsequent children. The family was eligible for children up to the age of 15, or 16 for certain disabled children, or 19 for those in education or apprenticeships. Eligibility and amount of benefit did not depend on the income of the family or on National Insurance Contributions.

The implementation of the rest of the Report fell to the Labour government elected with a landslide victory in 1945. The National Insurance Act 1946 provided a scheme of national insurance which would eventually cover almost everyone in Britain. The Act implemented most of Beveridge's recommendations though it limited the maximum period (to 30 weeks) for which unemployment benefit would be paid rather than keeping this open-ended. On a more positive note, it introduced an immediate flat-rate pension, where Beveridge had suggested a 20-year phasing-in period to spread the increased expenditure. The National Assistance Act 1948 then recognised that there might be some people who would not be covered by insurance including unmarried mothers, women who had separated from their husbands and the long-term unemployed. This Act repealed the old 'Poor Law' and replaced it with assistance provided by the National Assistance Board and local authorities. Abel-Smith (1992) has argued that: 'paradoxically, an important achievement of the Beveridge Report was to establish a right to a means-tested minimum income for those not at work (other than dependent wives)'

Unlike the insurance scheme, however, there was to be no automatic right to assistance and so elements of the stigmatisation associated with the Poor Law remained and this was reinforced by the fact that National Assistance Board officers used their discretionary judgement (Hill 1969) to decide on whether a particular case was deserving of assistance or not. A means test was carried out to determine need but this was only at the level of the individual or their partner - members of the extended family were not directly included in the test. National Assistance was supposed to be a small and diminishing part of the plan; yet in practice its role has expanded dramatically partly by default but partly by design as we will see below.

The rates of benefits and pensions were higher than the Wartime Coalition government had proposed but, according to Abel-Smith (1992) they were still considerably lower than subsistence. And Veit-Wilson (1992) has claimed that the National Assistance Board itself admitted (but only secretly to itself) in 1948 that the proposed NAB scales for a couple were inadequate for subsistence even by Beveridge's standard.

Most of Beveridge's recommendations were therefore implemented by the Labour Government with some provisions being more generous than Beveridge (e.g. pensions) and some less (e.g. benefit levels and the time limits on unemployment benefit). Given the limitations of the Beveridge plan mentioned above, it was unlikely that poverty would have been eradicated by these reforms though it would certainly have been reduced. Abel-Smith (1992) suggested that Beveridge may have missed the opportunity to be even more 'revolutionary' in terms of higher levels of benefits and/or earnings-related contributions and benefits. This could have helped to bring the middle classes more fully into the system and so build a greater sense of social solidarity and support for the system. The response of the Treasury would not have made this easy but Labour had a landslide majority and so might also have been more radical. Having said that, the economic position of the country in 1945 arguably made greater generosity here challenging. Notwithstanding this, Beveridge/Labour's flat-rate contributions lasted for only 13 years, after which earnings-related contributions started to be introduced.

SOCIAL SECURITY POLICY AFTER THE BEVERIDGE/LABOUR REFORMS

Having reviewed the plan itself and the scheme as implemented, the paper now briefly reviews four key periods of social security reform to explore the extent to which the system has tackled ‘want’ (Page, 2007; McKay and Rowlingson 2016). These periods are:

- 1945-1978: general consensus, but reforming Beveridge.
- 1979-1997: towards means-testing (Fowler review) and denial of poverty.
- 1997-2010: New Labour priority towards abolishing child poverty and protecting the incomes of pensioners.
- 2010-: austerity, at least until Covid-19, continued priority towards pensioners.

One issue which should be raised with regard to the Beveridge system is the ‘myth of the insurance principle’. Beveridge emphasised the centrality of insurance to his whole system but, because of concerns for the benefits of the new system to come into effect as soon as possible, there was no time to set up a self-financing insurance scheme. Benefit payments were therefore financed from current contributions rather than from invested funds so there was a ‘pay-as-you-go’ system and the notion of ‘insurance’ was more myth than reality, and quite different to its application elsewhere in Europe (Clasen, 2001).

From 1945-1979, however, there was a broad consensus in support of largely fulfilling the Beveridge plan with its key focus on social insurance (albeit bolstered by a larger social assistance scheme than anticipated), family allowances and full employment. This saw a reduction in poverty and increasing living standards (see below). However, social insurance benefit levels were never high enough to meet subsistence needs and so means-testing remained a key part of the system from the outset. The problem of rent also restricted the success of the plan in eradicating poverty.

By the early 1960’s, the Labour opposition was highly critical of the Conservatives’ record in maintaining the social security system that its previous government had created, and the leadership claimed that a high priority would be given to updating the scheme if Labour came to power. Richard Crossman, who would later become the first Secretary of State for Health and Social Services (1968-70) told the Party Conference in 1960 that Labour would seek to abolish National Assistance by raising National Insurance benefits, and the Party document *New Frontiers in Social Security* (1963) announced that its plans would “signalise the abolition of poverty by creating a new Ministry to administer our new system of social security”. But this plan departed from Beveridge’s by aiming to introduce earnings-related contributions and benefits in place of his flat-rate ones. The main plank was an ambitious attempt to introduce an earnings-related superannuation scheme that would float a large proportion of pensioners off National Assistance. In the event, this was abandoned, and only sickness and unemployment benefits were given an earnings-related element. Instead, National Assistance was reformed, in an effort to reduce stigma, and eligibility was widened so that more pensioners (an extra 356,000 in 1966 alone) claimed the new Supplementary Benefits. It was not until 1975 that the State Earnings-Related Pension Scheme was to implement the aims of the Labour Party in the early 1960s; and even then it succeeded only in levelling off the number of elderly claimants of social assistance at just over a million and a half, far more than Beveridge would have found acceptable.

From 1979 we see a turn towards a more neo-liberal version of Conservatism (Page, 2015), when Margaret Thatcher became PM, hence there was a fundamental shift away from key principles of the plan, in particular the principle of social insurance (McKay and Rowlingson 1999). Instead the aim became to provide subsistence level benefits through a more means-tested approach. Secretary of

State Norman Fowler presided over a review in the mid-1980s replacing Supplementary Benefit with Income Support, introducing the Social Fund, and later introducing Family Credit for parents on lower wages. Earnings-related additions to Unemployment Benefits were removed, and the level of pensions was linked to price inflation rather than to earnings (when higher than inflation). There was also a denial that poverty existed in the UK (e.g. Moore 1989), and that poverty meant ‘absolute’ poverty – *a family is poor if it does not have enough to eat* (Joseph and Sumption 1979: 27-8).

Unemployment surged to highs exceeding 3 million people in severe recessions. Thereafter, the rather less well-studied Conservative government of John Major era (1990-97) did see a levelling off of inequality, and the introduction of cost-linked disability benefits – whilst also restricting entitlement to Jobseeker’s Allowance (JSA) to 6 months and cutting benefits for young people.

From 1997-2010 under New Labour there was little sign of a return to the principle of social insurance (apart from the very end of this period in relation to pensions) (McKay and Rowlingson, 2008). However, benefit levels were increased for many groups and there was also increased support for the idea of ‘making work pay’ as work was seen as the surest route out of poverty, underpinned by a national minimum wage. Family Credit was replaced with a broader and often confusing array of tax credits, whilst Pension Credit increased the generosity of means-tested support for older people. There was also an historic commitment to ending child poverty. However, commentators have generally seen this period as a move away from the broader scale of reform of the Attlee government within social security (Page, 2007b), with education and health occupying rather more political attention.

In 2010, the election of a Conservative/Liberal Democrat coalition, and the 2015 Conservative government, signalled a very significant change towards austerity in government policy, which the government justified in the light of the large budget deficit following the Global Financial Crisis (McKay and Rowlingson 2016). Many of the cuts fell on social security, with benefit spending constrained in various ways, in particular through a general freeze in levels of benefits and restrictions to Housing Benefit. The list of other, quite punitive reforms, is extensive. In particular, removal of the long-standing universality of Child Benefit, a new household benefit cap which primarily impacted on larger families or those with high rent, a 2 child limit for means-tested benefits (dubbed ‘the worst social security policy ever’, Bradshaw, 2017).

A key element of reform was the phased introduction of ‘Universal Credit’ (UC), bringing together a number of existing means-tested benefits into a single programme for those of working age. The implementation of UC turned out less generously than planned, given its introduction in a period of austerity, which meant rather more ‘levelling down’ of different benefit regulations rather than taking the more generous of past benefits. The planned scheme would have seen low-paid workers seeing large gains compared to past tax credits, but these did not materialise in the final scheme. They also meant a strong reliance on a means-tested approach, with the insurance principle of JSA diminished (and the temporary pandemic £20 uplift not applying to such ‘legacy benefits’). Whilst subject to strong criticisms regarding its design and implementation (e.g. Millar and Bennett, 2017), it was at least able to respond to the Covid-19 crisis with increased amounts and generally in a reliable manner. By comparison, older people did rather better from 2010 onwards, and enjoyed sustained real increases in pension levels as a result of the ‘triple lock’ and a New State Pension (McKay, 2018).

Thus, we have seen a number of currents within reforms at different times. There has generally been a move towards a means-tested system applying to a large proportion of the population – at least, for those of working age. For older people, whilst there have been periods of emphasis on means-testing and keeping down costs, a major cost reduction has been through later pension ages (particularly for women), increasing from 60 to 66 starting in 2010. Rates of pension have been protected, both with the triple lock on rates and the more recent introduction of a flat-rate New State Pension. The New State Pension offers higher levels of benefit than the minimum under the previous scheme, but drops much of the earnings linkage offered by past second state pensions.

PROGRESS AGAINST POVERTY SINCE 1945

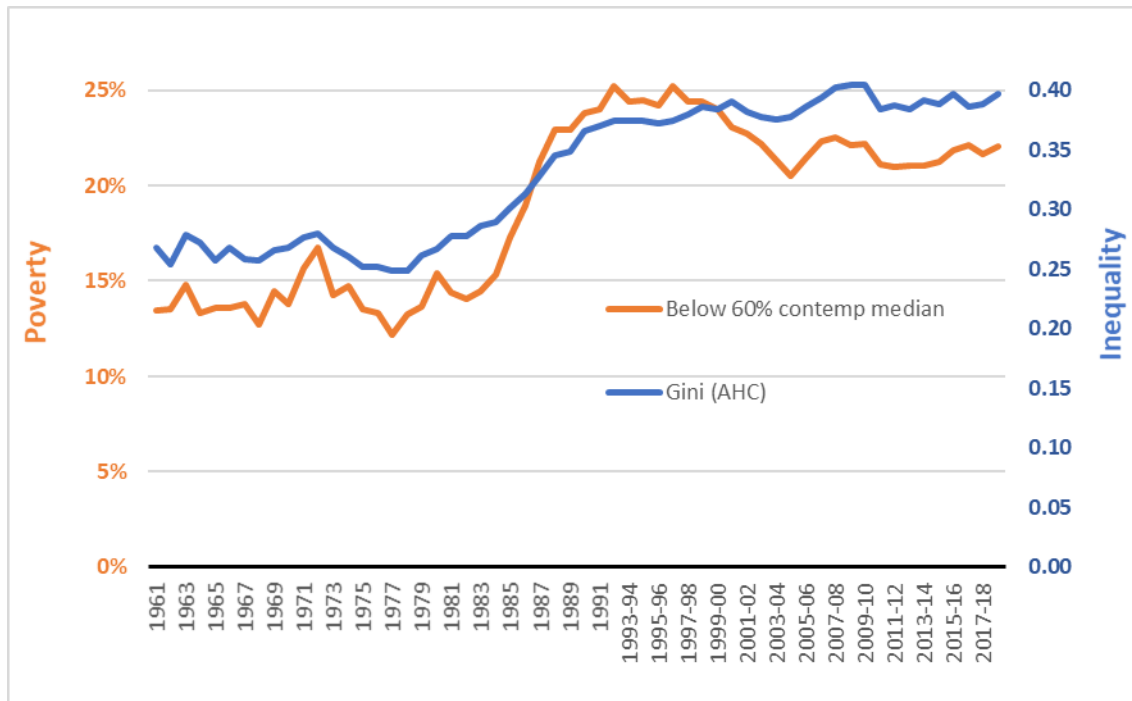
Where Beveridge talked about ‘want’, it is more common to talk about poverty. It is generally considered that Beveridge was interested in a minimal, subsistence definition (although see Veit-Wilson, 1992 for a detailed discussion). Later writers have, at times, recommended ‘absolutist’ definitions (e.g. Moore, 1989 – see below), or sought to ensure wider social participation. Most recent statistics focus on both a contemporary median income and a fixed point from the recent past.

Poverty campaigner Seebohm Rowntree’s 1951 poverty survey (Rowntree and Lavers, 1951) apparently showed a sharp decline in poverty compared to 1936 (which was itself a reduction on 1899). In 1951 poverty affected only around three per cent of working class households in York, or less than two per cent of all individuals. Moreover, around three-quarters of that drop in poverty (to near-eradication) was attributed to welfare state reforms. Close to an eradication of poverty, in other words: seemingly, job done. However, various concerns were later raised about the veracity of these results, and indeed they appear to be an inaccurate representation both of poverty and of the effect of the Beveridge reforms (Hatton & Bailey, 2000).

And indeed, in the early 1960s the idea that poverty had been eradicated was strongly challenged by Abel-Smith and Townsend (1965). They found rising poverty, and poverty at higher levels than in the 1951 study, and particularly among children. They suggested that poverty had risen from 10% in 1953–1954 to 18% in 1960, and that 2.25 million children were below the 1960 poverty line. They also identified families who did not always claim their legal entitlement to benefits, establishing benefit non-take-up as an important feature, and particularly for means-tested benefits. In turn, their research has been criticised relatively recently for over-estimating the rise in poverty, which Gazeley et al (2017) suggest was much more muted, in their own re-analysis of the relevant data. However, this ‘rediscovery of poverty’ did serve to highlight the continuing existence of UK poverty, and was instrumental in the formation of the Child Poverty Action Group (McCarthy, 1986).

Data is available on a more reliable and consistent basis since the 1960s. Research by the Institute for Fiscal Studies (IFS) has tried to measure poverty and inequality from 1961 onwards, using the Family Expenditure Survey (FES) from 1961-93, and the Family Resources Survey (FRS) from 1994/95 onwards. In Figure 1 we show the level of inequality, represented by the Gini coefficient (blue line) and the proportion of individuals below 60% of contemporary median income (orange line), conventionally regarded as the main poverty line. One clear feature is the strong association between levels of income inequality and levels of poverty. For both series we generally observe relatively constant poverty and inequality from 1961 until the late 1970s; then a period of sharp increases lasting until around 1990. Then we see inequality again being stable over time. For poverty there is a clear reduction from 1997 until 2005 (first two terms of New Labour), and then a slow rise.

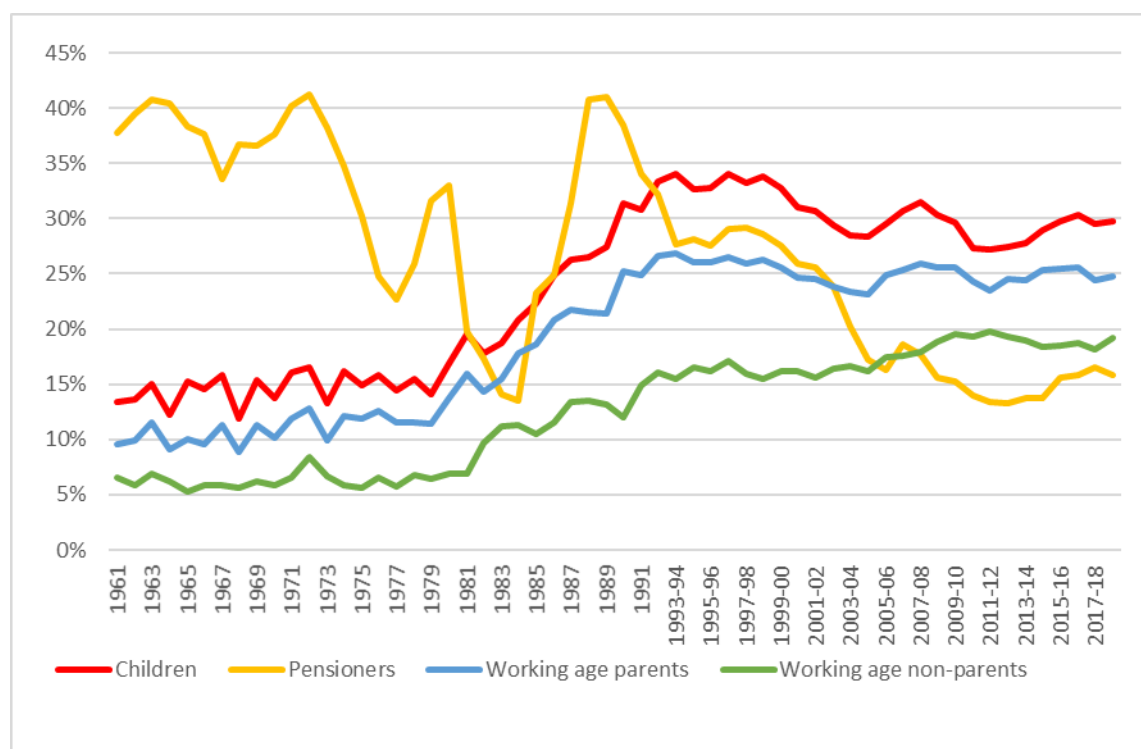
Figure 1 Proportion below 60% of contemporary median income after housing costs ('income poverty') and level of inequality



Source: IFS analysis of FES (1961-93) and FRS (1994/95-2018/19) covering GB.

There are a number of clear conclusions regarding poverty among different groups of the population (Figure 2). From 1961-1979, poverty for children and those of working age remained fairly constant, whilst poverty for pensioners generally fell. For those of working age, and children, there was then an inexorable rise in poverty from around 1980 until 1993, and after which poverty rates remaining fairly constant despite some reductions during 1997-2005. Now poverty rates for families are again rising. The picture for those older than working age is rather different, with a fairly steep decline in poverty rates from 1990 until 2012 – such that the poverty rates for older people are now below those of the rest of the population. In other words, a complete turnaround compared with the 1960s and 1970s, when older people were those most at risk of poverty.

Figure 2 Proportion below 60% of contemporary median income after housing costs (AHC) – ‘income poverty’



Source: IFS analysis of FES (1961-93) and FRS (1994/95-2018/19) covering GB.

Of course, there is often scrutiny of the definition of poverty used in the above analysis, and some may argue it has moved away from earlier Rowntree-based measures based on subsistence towards a more ‘relative’ measure. Despite this, international agencies recently found the UK to have one of the worst levels of food security for children in Europe (FAO, IFAD, UNICEF, WFP and WHO, 2017). Moreover, in 2019/20 for the first time the Family Resources Survey included a series of questions on food security among households (National Statistics, 2021). These new questions enabled households to be classified as either food secure (92%) or food insecure (8%) – see Table 1. And, approaching half (43%) of households receiving Universal Credit were classified as food insecure, as were 25% of households receiving any of the UK’s means-tested benefits.

Table 1 Food security by benefit status (% of households)

Group	Food secure	Food insecure	Sample size (households)
All households	92	8	19,041
On any income-related benefit	75	25	3,851
Employment & Support Allowance	69	31	923
Universal credit	57	43	895

Source: National Statistics, 2021. Row percentages.

And, of course, poverty levels continue to vary by gender, ethnicity, disability and other factors. For example, during the period 2016/17-2018/19, people in households where the head was Pakistani experienced the highest poverty rate before housing costs, at 40% (25 percentage points higher than households where the head was White) (Brigid Francis-Devine 2020). Over the same period, if we focus on poverty after housing costs, people in households where the head of the household was Bangladeshi experienced the highest poverty rate, at 53% (34 percentage points higher than households where the head was White). Among households where the head of the household was Black, 27% of people were in poverty before housing costs, and 42% were in poverty after housing costs. And in relation to gender, lone parents face poverty rates twice as high as couple households and nine in ten lone parents are women (Women’s Budget Group 2018).

Levels of poverty have clearly changed since the Beveridge/Labour reforms. In particular, poverty rose dramatically in the 1980s as a result of socio-economic and demographic change combined with the policy response of a Conservative government that sought to focus more on means-testing and reducing levels of benefit payments. It might be argued that the turn against Beveridge’s insurance principle was the key factor but poverty then declined in the 1990s and 2000s without any renewal of social insurance. The greatest weapon against want during this time was more generous means-tested benefits in and out of work. Poverty among older people was, indeed, almost eradicated in the 2000s due to more ‘generous’ means-tested support. But poverty has increased again since 2010 as ‘welfare cuts’ have returned and in-work poverty particularly increased. We can blame the failures of the policy responses, of course, but perhaps a more systemic explanation is that the public are not as committed to this cause as they once were when reacting with ‘euphoria’ to the Beveridge report. In the next section we therefore briefly review public attitudes towards poverty reduction and social security over the long-term to explore this argument further.

PUBLIC ATTITUDES TOWARDS POVERTY AND SOCIAL SECURITY

Hudson et al. (2016b) argue for the 1980s as being unusually positive for attitudes towards welfare, and perhaps not typical of the post-war period when support for welfare may have been more equivocal. We take a different view, whilst acknowledging (as do they) the difficulties of drawing consistent longer term conclusions from the available data. As we show in Table 2, for General Election surveys covering 1974-97, the overwhelming majority of the public (between 84% and 93%) supported more government spending to eliminate poverty. People generally want governments to eradicate poverty – although, of course, they may have in mind a different definition of poverty to some commentators, and they also share concerns about the deservingness of welfare benefit recipients, and whether the costs of achieving this aim might fall on them personally.

Table 2 Should the government spend more money to eliminate poverty, 1974-1997. (*should, or important to do so*)

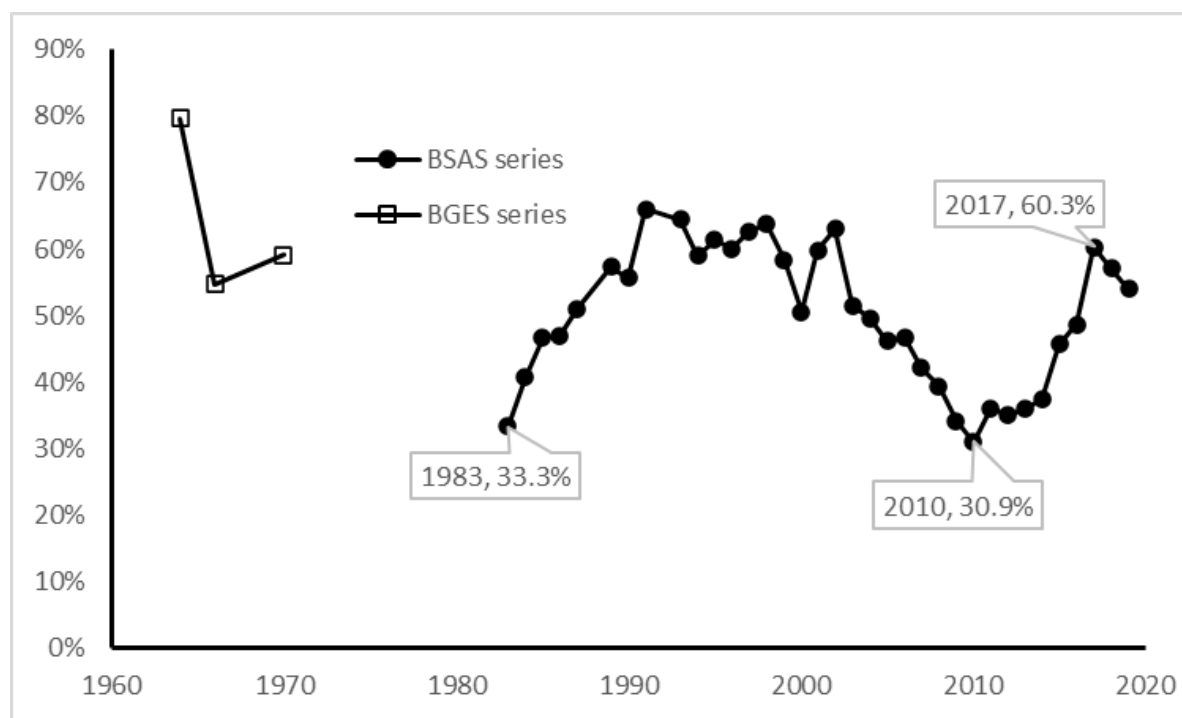
Responses	1974	1979	1983	1987	1992	1997
<i>Should</i>	87%	84%	86%	88%	93%	92%
Doesn’t matter	6%	8%	3%	5%	2%	3%
Should not	7%	9%	11%	7%	5%	5%
Base	2,228	1,775	3,707	3,742	3,482	3,572

Source: various years of the British General Election Surveys.

People are also broadly agreed that more public spending (including health and education as well as social security), financed by increased taxes, is the best option compared to cuts or continuity. As we show in Figure 3, from 1983 to 1990 there was growing support for increased spending and taxes. From 1992 to 2001 a reasonable degree of stability in this proportion. Then a decline in this view from 2001 until 2010, and from there a rather sharp rise in this view (during a period of government austerity) until 2017, declining a little from what high point in 2018 and 2019.

There are some hints at earlier data on this (Hinton, Thompson and Liddell, 1996). In December 1938 the BIPO asked, ‘Old age pensions are now 10s. a week. Should they remain the same or be increased?’ Then in June 1942 a similar question was posed, ‘The basic rate for Old Age Pensions is 10s. a week. Should Old Age Pensions be increased, or should remain at their present level?’ In 1938 87% wanted an increase (7% to remain the same, 5% unsure); in 1942 94% wanted an increase (4% the same, 2% unsure). Neither question mentioned either need or poverty. In January 1939 a sample was asked, ‘Should the means test be abolished?’, and on this 55% said yes, 31% said no and 14 per cent didn’t want to venture an opinion.

Figure 3 Proportion wanting more public spending (along with increased taxes in BSAS version)¹.



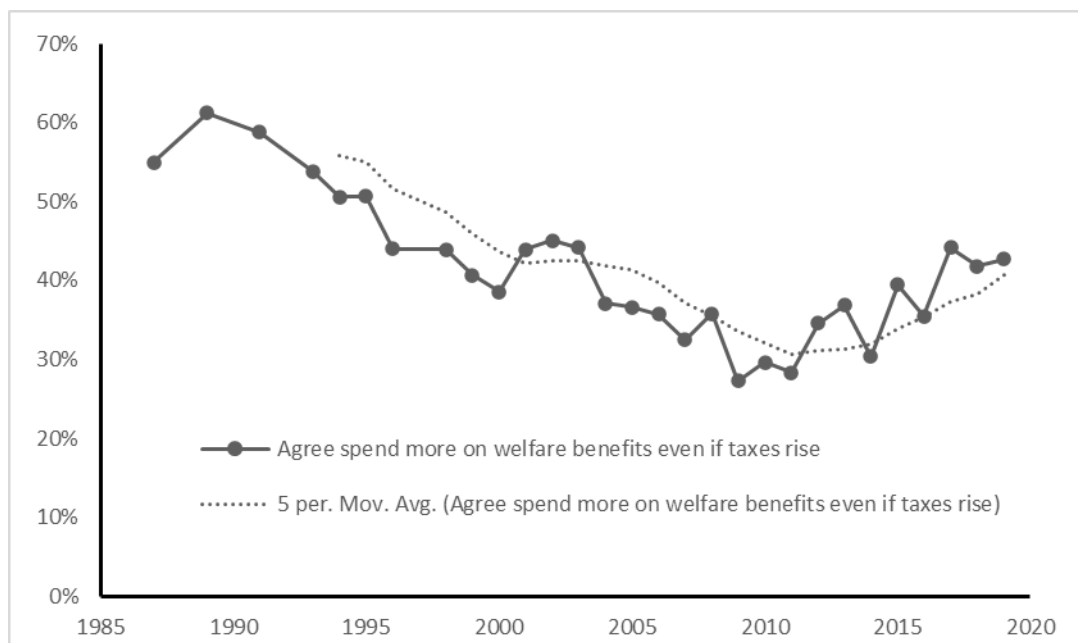
Source: various years of the British General Election Surveys and British Social Attitudes Survey.

Moreover, in Figure 4 we show the proportion of people since the late 1980s supporting increased spending on welfare benefits for the poor, even if taxes rise. This is more clearly focused on poverty rather than the welfare state more generally, and we can see this is generally less popular (compared

¹ The *BSAS* asked, “About the government choosing between these three options. Which do you think it should choose? Reduce taxes and spend less on health, education and social benefits OR keep taxes and spending on these services at the same level as now OR increase taxes and spend more on health, education and social benefits”. The *BGES* asked, “Do you feel that the government should spend more on pensions and social services, or do you feel that spending for social services should stay about as it is now.”

with Figure 3). From the late 1980s until 2010 we see a reduction in support for more spending on welfare benefits to reduce poverty, but this turns around under the austerity Conservative/Coalition governments in the direction of more support for such a policy.

Figure 4 Proportion wanting more spending on welfare benefits for the poor, even if taxes rise, with 5-year moving average².



Source: various years of the British General Election Surveys and British Social Attitudes Survey.

CONCLUSION: EXPLAINING THE ‘FAILURE’ OF THE BEVERIDGE/LABOUR REFORMS

So, the giant of Want has not yet been slayed even if the post-war period has witnessed periods when it has been successfully fought back. Poverty remains and is even deepening for some – as evidenced by the growth of food banks and increasing destitution even before the Covid-19 crisis (Fitzpatrick et al 2020). Poverty has also expanded to larger numbers of people in work, with a growth of ‘precarity’ and less stable family life constituting new influences. So why did the Beveridge reforms (apparently) fail? We may identify a number of relevant factors.

First, while the reforms failed to slay the giant, they did appear to succeed, in the immediate post-war years to cut it down to size so perhaps we should celebrate their success as well as point to their relative failure. However, Beveridge’s vision, whilst much broader than his remit, nevertheless remained narrower than the task required. Benefits were too low and still too often means-tested. Even where governments met the assumption of full employment, that employment has not always sufficiently well-remunerated to avoid poverty. And Beveridge never successfully tackled the ‘problem of rent’. More fundamentally, there was no concern about the level of inequality, or the consequences of a relatively rich group being able to largely fend for themselves away from state welfare. And this is likely to have reduced public support for social security. Second, in the years following the second world war, full employment was rarely achieved, with unemployment reaching

² The BSAS asked, “How much do you agree or disagree that ... the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes.”

12% in the mid-1980s³ before declining to around 5% before the Global Financial Crisis in 2008. There are, of course, various definitions of full employment⁴: Beveridge (1944) had defined it as meaning more vacancies than unemployed people, whilst Beveridge (1942: 164) noted ‘it should be possible to make unemployment of any individual, for more than 26 weeks continuously a rare thing in normal times.’ The broad ‘maintenance of employment’ assumption had worked relatively well through the 1950s when the economy boomed and labour was in short supply, but this was not sustained. And, even at high levels of employment, poverty remained because of low wages and precarious employment. After the 2008 crisis, the UK labour market was marked by inequality, strong differences in job quality, increased self-employment flexibilisation and relying on immigration to fill many jobs (Gregg and Wadsworth, 2011), with wages often insufficient to avoid poverty (Bailey, 2016). Employment is not a sufficient means for escaping poverty, hence the need for a living wage, greater guarantees in relation to minimum hours of work and top ups via tax credits/benefits to make work pay. The requirement of full employment was not always met, and increasingly employment did not form a reliable bridge out of poverty even where people were in work.

Third, and contrary to Beveridge’s intentions, means-tested benefits have become the mainstay of anti-poverty policy. This is, again, partly linked to the lack of full employment as people do not have time to build up sufficient contributions but also due to the limited coverage of the insurance system to tackle new social risks and also because the level of insurance benefits is too low and so requires topping up from social assistance. The focus on means-testing has also been a more deliberate policy direction, particularly after 1979, as a way to reduce the costs of social security by targeting resources on poverty rather than on those who may have alternative means. But this undermining of the insurance principle has occurred without a full recognition of the problems with means-testing including low levels of take-up and stigmatisation. From a more Beveridgean perspective, means testing also potentially damages incentives to self-provision through savings and additional hours of work. To that extent, the Beveridge ideas were to some extent abandoned from 1979 onwards. Allied to this, support for housing has never been satisfactorily resolved. Increasingly lower income families are in the private rented sector, with levels of support having been constrained to low levels (only recently returned to the 30th percentile of local rents – itself an austerity measure as the 50th percentile, i.e. the median, applied prior to the 2010 programme of reform). Support for home owners has also been quite variable, and available on different terms to support for rent.

Fourth,, generosity of both insurance and assistance benefits has remained low, with benefit receipt not sufficient for most groups to escape poverty. In more recent times, only pensioners have had close to what they need to avoid poverty (from means-tested benefits). For other groups, benefits are below poverty levels – particularly when aiming for a more participatory definition of poverty rather than a mere subsistence level. Recent governments have also found it possible to introduce restrictions to benefit payments without any loss to public support – such as the overall ‘benefit cap’ for amount of benefits to households, a cap to two children for means-tested benefits, a ‘bedroom tax’ limiting support for rent. Overall, working-age people in particular have experienced the greatest reductions in levels of benefits since 2010 (McKay and Rowlingson, 2016; Portes and Reed, 2018). Hence, families with children have been badly affected. Moreover, insurance-related benefits have generally been no greater than their means-tested equivalents. In the one realm where social insurance has been protected – state pensions, particularly the New State Pension – we see a group of older people with lower poverty risks than for those of working age.

One may also link this point to growing levels of inequality. Rates of poverty – as shown above (Figure 1) – track levels of income inequality. Post-war governments have done little to address

3

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/articles/anoverviewoftheuklabourmarket/2015-02-27>

⁴ <https://commonslibrary.parliament.uk/full-employment-what-is-it-and-can-it-happen/>

growing inequalities, and indeed at times have not seen this as a particular concern. Nor was Beveridge concerned about inequality in itself, only the extent and prevention of poverty. In some respects, perhaps a new (or previously sleeping) giant has emerged – the giant of ‘excess’ or the problem of ‘riches’. As poverty grows and deepens among some sections of society, a privileged few are seeing their wealth grow even greater. There is increasing evidence that these two giants are linked – perhaps we should see them as twins that we need to slay together if we commit to finally eradicating want.

Fifth, not all risks were adequately covered by the 1945-51 implementation of social security. There were ‘new social risks’ (Taylor-Gooby, 2004) not properly anticipated in the Beveridgean scheme. The rise of divorce, and of births outside marriage, would create many lone parent families who were not covered by the scheme (even if Beveridge’s report had considered the issue of divorce). Many people would go on to exhaust their time-limited unemployment benefits, falling back on means-tested benefits, given the short duration of UB and then JSA. More disabled people would start adulthood without having secured National Insurance contributions. Any scheme – such as social insurance – that is reliant on the labour market for entitlement falls down for groups that have not have sufficient recent contact with that labour market.

And, finally, the failure to eradicate poverty should also be seen in the context of public attitudes and political ideologies. Whereas the Beveridge report was met with ‘euphoria’ and was largely implemented by a Labour government with a landslide majority, there has been less political or public support for a sustained attack on poverty in more recent decades. Poverty has been portrayed as the result of individual rather than structural causes and so it is no coincidence that the most successful attack on poverty has been on pensioner poverty where public support has been highest for a group who are not effectively ‘blamed’ for their poverty. Linked to this lack of broader support for anti-poverty policies, perhaps there has also been a lack of a compelling vision for how poverty, as we know it today, might be eradicated. Perhaps it is therefore time for a new Beveridge plan to finally slay Beveridge’s giant, Want?

REFERENCES

- Abel-Smith, B. and Townsend, P. (1965) *The Poor and the Poorest, a New Analysis of the Ministry of Labour’s Family Expenditure Surveys of 1953–54 and 1960*. London: Bell.
- Abel-Smith, B (1992) The Beveridge Report: Its origins and outcomes, *International Social Security Review*, Volume 45, Issue 1-2, Pages 5-16.
- Bailey, N. (2016). Exclusionary employment in Britain’s broken labour market. *Critical Social Policy*, 36(1), 82-103.
- Baldwin, P. (1990) *The Politics of Social Solidarity: Class Bases of the European Welfare State 1875-1975*. Cambridge University Press.
- Beveridge, W. H. (1942). *Social Insurance and Allied Services*. London: HMSO. (Cmd. 6404).
- Beveridge, W. H. (1944). *Full Employment in a Free Society*. London: Allen & Unwin.

- Blackburn, S (1995) How useful are feminist theories of the welfare state?, *Women's History Review*, 4:3, 369-394.
- Bradshaw, J. (2017) Why the two-child policy is the worst social security policy ever. *SPA 50TH Anniversary Blog Series*. <http://www.social-policy.org.uk/50-for-50/two-child-policy/> .
- Clasen, J. (2001). Social insurance and the contributory principle: A paradox in contemporary British social policy. *Social Policy & Administration*, 35(6), 641-657.
- Davis, A, Hirsch, D, Padley, M and Shepherd, C (2020) *A Minimum Income Standard for the United Kingdom in 2020*, Joseph Rowntree Foundation.
- Entman, R.M. (1993), Framing: Toward Clarification of a Fractured Paradigm. *Journal of Communication*, 43: 51-58.
- FAO, IFAD, UNICEF, WFP and WHO. (2017). *The State of Food Security and Nutrition in the World 2017. Building resilience for peace and food security*. Rome, FAO.
- Fitzpatrick, S, Bramley, G, Blenkinsopp, J, Wood, J, Sosenko, F, Littlewood, M, Johnsen, S, Watts, B, Treanor, M and McIntyre, J (2020) *Destitution in the UK 2020*. York: Joseph Rowntree Foundation.
- Francis-Devine, B (2020) *Poverty in the UK: Statistics*, Briefing Paper No. 7096, House of Commons Library.
- Gazeley, I., Gutierrez Rufrancos, H., Newell, A., Reynolds, K., & Searle, R. (2017). The poor and the poorest, 50 years on: evidence from British Household Expenditure Surveys of the 1950s and 1960s. *Journal of the Royal Statistical Society: Series A (Statistics in Society)*, 180(2), 455-474.
- Gregg, P., & Wadsworth, J. (Eds.). (2011). *The labour market in winter: the state of working Britain*. Oxford: Oxford University Press.
- Harris, J (1977), *William Beveridge: A Biography*, Oxford: Clarendon Press.
- Hatton, T. J., & Bailey, R. (2000). Seebohm Rowntree and the postwar poverty puzzle. *The Economic History Review*, 53(3), 517-543.
- Hinton, J., Thompson, P. and Liddell, I., (1996) *British Institute of Public Opinion (Gallup) Polls, 1938-1946* [computer file]. British Institute of Public Opinion, [original data producer(s)]. Colchester, Essex: UK Data Archive [distributor], April 1996. SN: 3331, <http://dx.doi.org/10.5255/UKDA-SN-3331-1>.
- Hudson, J., Lunt, N., Hamilton, C., Mackinder, S., Swift, C., & Meers, J. (2016a). Nostalgia narratives? Pejorative attitudes to welfare in historical perspective: survey evidence from Beveridge to the British Social Attitudes Survey. *Journal of Poverty and Social Justice*, 24(3), 227-243.
- Hudson, J., Lunt, N., Hamilton, C., Mackinder, S., Meers, J., & Swift, C. (2016b). Exploring Public Attitudes to Welfare over the Longue Durée: Re-examination of Survey Evidence from Beveridge, Beatlemania, Blair and Beyond. *Social Policy & Administration*, 50(6), 691-711.
- Institute for Fiscal Studies (2021) *Living Standards, Inequality and Poverty Spreadsheet*. https://www.ifs.org.uk/tools_and_resources/incomes_in_uk spreadsheet files (accessed 18 March 2021).
- Jacobs, J. (1992) An introduction to the Beveridge Report in Jacobs, J. (ed.) (1992) *Beveridge 1942-1992: Papers to Mark the 50th Anniversary of the Beveridge Report*, London: Whiting and Birch Books.

- Jefferys, K (1987) British Politics and Social policy during the Second World War, *The Historical Journal*, 30, 1, 123-144 .
- Jordan, B (1991) Want, *Social Policy & Administration*, 25, 1, 14-26.
- Joseph, K., & Sumption, J. (1979). *Equality*, London: J. John Murrery.
- Joshi, H. and Carter, B. (1984) The role of Labour in the creation of a racist Britain', *Race and Class*, XXV (3).
- McCarthy, M. (1986). *Campaigning for the Poor: CPAG and the Politics of Welfare*. Routledge.
- McKay, S. (2018) 'Protecting Pensioners' in Millar, J. and Sainsbury, R. (eds) *Understanding Social Security* (3rd edition), Bristol: the Policy Press.
- McKay and Rowlingson, K (1999) *Social security in Britain*, Basingstoke: Macmillan.
- McKay, S. and Rowlingson, K. (2008) 'Social security and welfare reform' pp 53-72 in Powell, M. (editor) *Modernising the welfare state: The Blair legacy* Bristol: The Policy Press.
- McKay, S. and Rowlingson, K. (2016) 'Social security under the coalition and Conservatives: shredding the system for people of working age; privileging pensioners' pp 179-200, Chapter 8, in Bochel, H. and Powell, M. (editors) *The Coalition Government and Social Policy: Restructuring the welfare state* Bristol: The Policy Press.
- Millar, J., and Bennett, F. (2017). Universal Credit: assumptions, contradictions and virtual reality. *Social Policy and Society*, 16(2), 169-182.
- Moore, J. (1989). *The end of the line for poverty* (No. 802). Conservative Political Centre.
- National Statistics (2021) *Family Resources Survey 2019 to 2020*. Gov.uk.
<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>
- Page, R. M. (2007a). *Revisiting the welfare state*. London: McGraw-Hill Education (UK).
- Page, R. M. (2007b). Without a song in their heart: New Labour, the welfare state and the retreat from democratic socialism. *Journal of Social Policy*, 36, 19.
- Page, R. M. (2015). *Clear blue water?: The Conservative Party and the welfare state since 1940*. Bristol: Policy Press.
- Portes, J. and Reed, H. (2018) *The cumulative impact of tax and welfare reforms*. London: Equality and Human Rights Commission. <https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf>
- Rowntree, B. S. and Lavers, G. R. (1951), *Poverty and the welfare state*. London: Longmans.
- Tawney, R (1913) *Poverty as an industrial problem*, Inaugural lecture, reproduced in Memoranda on Problems of Poverty, The Ratan Tata Foundation, William Morris Press
- Taylor-Gooby, P. (2004). *New risks, new welfare: the transformation of the European welfare state*. Oxford University Press.
- Veit-Wilson, K (1992) Muddle or Mendacity? The Beveridge Committee and the Poverty Line, *Journal of Social Policy* 21, 3, 269-301
- Williams, F. (1989) *Social Policy: A Critical Introduction*, Polity, Oxford.

Women's Budget Group (2018) *The Female Face of Poverty*, WBG