

A YOUNG FABIAN PAMPHLET 3S6D

**national assist-
ance: service
or charity?**

BY HOWARD
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September, 1962

Y.F.G. 4

Preface

This pamphlet is the result of over a year's work by a group of Young Fabians—two research workers, two social workers and the Research Officer of a social work agency. Most members had some personal experience of the Board's work, but they also met and discussed the Board's work with groups of people some of whom were on National Assistance, for example, old people and mental patients. Questionnaires were also sent to social work agencies in different parts of the country to obtain information on the use of the Board's discretionary powers, and many discussions were held with individual social workers.

The group decided to concentrate on four aspects of the Board's work, namely, publicity, exceptional needs grants and additions, the wage stop and the Board's constitutional position. The group was fully aware that many other aspects required investigation, for example, payment of rent, treatment of owner-occupiers, legal aid, the appeals system, and Part III accommodation. The list is almost endless. The pamphlet concentrates on the four topics in the hope that deficiencies there will encourage wider study. Similarly, the group does not pretend this pamphlet is the result of a full and scientific survey of National Assistance. It does believe that the issues raised demand further attention by academics, by the Government and the Board, and by any Party concerned with the welfare of the poorest members of society.

I. The Problem

INTRODUCING the National Assistance legislation in 1948, the Parliamentary Secretary to the Ministry of National Insurance said that the Board "would not have an active future". Thirteen years later Enoch Powell was telling the House of Commons that: "The scope of National Assistance is today far greater than it was in 1952", (16 February, 1961).

These two quotations suggest that there has been a startling shift in the role of National Assistance in social policy. In 1948, Assistance was seen as an emergency service covering abnormal circumstances. At that time the new system of social security did not provide comprehensive and adequate flat-rate benefits, but that was the aim. It was felt that as this was achieved, so the numbers on National Assistance would steadily decline. The ideal was never to be attained. Both Labour and Tory governments did no more than keep pensions in line with rising prices. Finally, in 1954, the carefully chosen Phillips Committee told the government, much to its relief, to abandon the whole idea. An adequate flat-rate pension was wasteful. Roughly, the Committee's advice was "just maintain pensions high enough to keep the numbers on National Assistance within manageable proportions". Today, instead of being a residual service, there are over two and a half million people dependent at any time on National Assistance. This compares with one and a half million in 1948.

There are many more whose incomes are below the National Assistance Board scales and who never apply to the Board. Most of these are old people. Dorothy Cole's recent survey¹ has shown that "at the most conservative estimate, among old people half as many again qualify for National Assistance as are at present receiving it".

It is also true that the majority of those who do apply are old people. A glance at Table 1 will show that 76 per cent of those on National Assistance receive allowances supplementing State benefits—most of them supplementing retirement and old age pensions. The second largest group is 'fatherless' families. The total persons in these families add up to a quarter of a million. The rest receive inadequate sickness, unemployment or industrial injury benefits, and add to them through the offices of the Board.

The other broad group of applicants include first, those registered for employment, but not eligible for unemployment benefit—because they left their last job voluntarily, or because they have not paid their contributions while in an institution or for some other reason. Secondly, there are those who have been sick more than their insurance allows, or are other-

¹ 'The Economic Circumstances of Old People', p. 95.

wise not covered by it. Lastly, it includes those unable to work because they are blind, or have dependants, perhaps ill or old or very young. These are generally women, including deserted wives and unmarried mothers. It is this broad group, composed of those whom Beveridge described as falling 'through the mesh of insurance', for whom National Assistance was originally designed. Their number is comparatively small, but in terms of social policy they are very important.

TABLE 1.

National Assistance Allowances 1961.

(a) Allowances supplementing state benefits	%
Retirement Pensions	57.3
Sickness or industrial injury benefits	7.3
Non-contributory old-age pensions	5.3
Widows' Pensions	4.2
Unemployed benefits	2.4
	<hr/> 76.5 <hr/>
(b) Allowances to those not receiving state benefits	
Separated or unmarried mothers with young children, those with sick relations, etc.	11.7
Sick	7.1
Persons registered for employment	4.7
	<hr/> 23.5 <hr/>

Tory Policy

The basic picture, then, is that inadequate State insurance benefits have meant that National Assistance has had to play an important role in our so-called Welfare State. As Conservative social policy develops it is clear that it will play a more important role. Many Tories—the Bow Group, for example—are looking to Assistance to replace what they feel to be over-generous flat-rate benefits made to all people irrespective of their need. Take for example the following passage from an essay by Geoffrey Howe in the Bow Group commemorative pamphlet 'Principles in Practice':

"First, the new graduated scheme should be abandoned. Then the value of pensions payable under the existing national insurance scheme should be reduced so that they do not exceed the extent to which they have been genuinely paid for. (Seldon does not regard the political difficulties of doing this as insuperable; Powell takes the opposite view.) Alternatively a decision could be taken that the present flat-rate pensions would at any rate not be raised above their present level—but that further improvements in benefits should take place only to the extent that people had paid for them and, so far as they had not done so, by the operation of a means test."

In spite of the increasing importance of National Assistance, surprisingly little has been written on the subject. Recently, however, Tony Lynes's

valuable study of National Assistance rates¹ has shown that although they have risen more than the cost of living, they have not kept pace with the rise in incomes. The results of his study are summarised in Fig. 1.

The administration of National Assistance was based originally on the theory that it was possible to calculate scientifically a minimum subsistence income—one on which it was just possible to live. The weakness of this idea is exposed in Tony Lynes's pamphlet. It is impossible to define objectively what are necessities and what are luxuries; these vary from year to year as society's standards alter. In a society where most of the population are living in comparative prosperity, buying an expensive birthday present for a grandchild takes precedence over a pint of milk.

In spite of the fallacies inherent in it, the concept of a subsistence income has never been specifically rejected by the Government. Periodically Parliament approves certain basic scales; at present these are 95s. a week for a married couple, 57s. 6d. for a single person, and extra amounts for children.

If an applicant can show that he is unable to work and that his income falls below this scale, the National Assistance Board will make up the difference and also pay reasonable rent (what 'reasonable' means is left to the discretion of the local Board). There are, however, many other complications. For instance, the Board has power to supplement the basic rate by a 'discretionary addition' to the weekly assessment. This may be done to allow a client to buy extra fuel. Then the Board may also make 'exceptional needs grants' to pay for a particular item, such as a coat. Finally, where the husband is registered for employment the Board reduces the basic allowance if the family income on full National Assistance would be more than it is when he is working; this practice is called the 'wage stop'.

The Officers of the Board

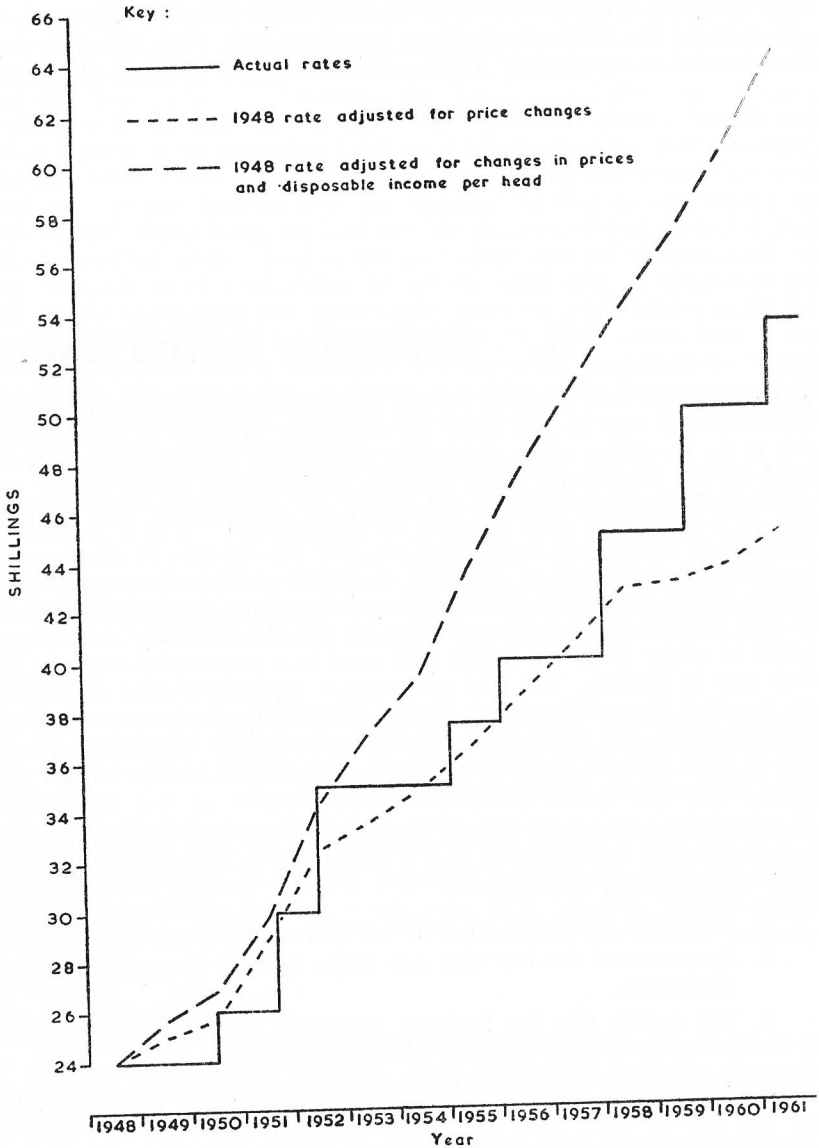
We shall be examining the Board's discretionary powers in some detail later in this pamphlet. But it should be noticed that much of the mechanism of National Assistance, and many of the rules and regulations, have been carried over from the pre-1948 period. This applies to the organisation and personnel of the Board, too. With a typical British passion for using any existing administrative machinery that happened to be lying around, the drafter of the National Assistance Act absorbed the essentials of the old Public Assistance Board into their new structure. It was now to be a national scheme, and the local authorities lost their responsibility for 'outdoor relief'. But the staff remained little changed. 1,500 Relieving Officers of local authorities joined the new N.A.B., and the employees of the old Public Assistance Board simply moved into the new administration.

¹ National Assistance and National Prosperity.

NATIONAL ASSISTANCE SCALE RATES FOR A SINGLE PERSON 1948-61

FIG. I

National Assistance Scale Rates for a Single Person: 1948-61



The subsequent increase in rates in September, 1962, was intended to cover the rise in prices since April 1961. This in no way alters the gap.

At a policy making level, the same was true: the six members of the Public Assistance Board were transferred on July 3rd, 1948, to the National Assistance Board. They were to act as advisers to the Minister of Pensions and National Insurance on alterations to regulations and scale rates, but the theoretical independence from the government was retained.

And yet the National Assistance Act opens with: "The Poor Law shall hereby cease to have effect." These proud words have an ironic ring today.

II. Attitudes to the Board

REFERENCE was made in the last chapter to the considerable number of people who do not apply for assistance. In order to discover why this is so, the group which assisted in writing this pamphlet discussed the work of the Board with social workers, with officials of the Board, and with those who had personal experience of applying for and receiving National Assistance.

We visited a group of about 25 ex-mental patients who were used to talking among themselves about problems of common concern, and listened to their experiences of the Board. Then we talked individually and at some length to about thirty old people who meet in a community centre in the East End of London. This was, of course, a particularly poor area where we expected bitter memories to linger. All the old people were asked the same questions, but we let them talk freely about their experiences. Nearly half of them were on National Assistance, and perhaps another ten per cent ought to have been from the replies they gave.

From this admittedly limited evidence we felt that the reasons why people either do not apply, or find it difficult to do so, could be grouped under the following headings:—

1. A certain admission of failure which application itself involves.
2. Ignorance of the fact that one might be able to receive National Assistance.
3. The feeling that the National Assistance Board is a charity and therefore to apply deprives one of independence.
4. The attitude of some of the Board's officers, especially towards the "less deserving".

These were the four most important, though others could certainly be added.

The decision to apply

For many people the decision to apply for National Assistance was a major step in their lives. Those on National Assistance described how wounding the experience could be. For many of the ex-mental patients it took a great deal of courage to enter the Board's office and face an interview with the officer. In some ways the old people found the whole process even more difficult. This became clear in some vivid recollections of the day they first applied. One woman said, 'When I decided to apply I got a form from the Post Office and filled it in. I felt awful going to post it, and when I put it in the letter-box I felt as if I had signed my death warrant'. Another woman told how she had gone to a Board office outside her area, and even so kept looking over her shoulder 'so that no one should see me'. Another found being on National Assistance something to be ashamed of. She said she always went to the post office with her pension book on top. 'I would never want anyone to see the other one'. A number of the old people maintained that they would never on any account apply for assistance. One summed it up in the phrase, 'I would rather have a dry slice'. Applying involved a recognition that they could not manage to support themselves. The longer they could put off applying, the longer they would retain their independence. Most of the old people had spent every penny of their savings before applying.

Although the initial decision to apply is such a difficult one for most people, it is not eased by the Board. The initiative must come from the individual; it is his responsibility to establish need and not the Board's responsibility to seek him out. This principle, which the Board rigidly follows, would be reasonable were National Assistance only an emergency service for exceptional needs. But it is not at all suited to its function of providing supplements to State insurance benefits on a large scale.

Ignorance

The reason some old people did not apply earlier was simply a feeling that the Board did not cater for 'the likes of us'. When they found it did, they applied. One woman had seen a reply to a letter in *The People*, and another had seen an article in *The News of the World*. The first woman said, 'I saw the figures, so much for savings, and so on, and I said to myself, "I ain't got half that". So I applied.' The other woman had not applied for a long time because, she said, 'I thought you couldn't apply if you had children'; an obvious reference to the rules of the pre-war unemployment Assistance Board. So much for the effectiveness of the Board's publicity in her case.

The Board as a Charity

Independence was the word most often mentioned in any explanation of why they did not want to apply. Most clients look upon the Board as a charity. Even when someone has decided to apply he can still not be certain whether he is eligible for a grant, or how much he will get. He feels that he is entirely at the mercy of the Board and its officers. This was perhaps a more inhibiting factor for the mental patients than for the

old age pensioners. They already felt at a severe disadvantage and it would have helped them a great deal to know they had some rights. However, applicants for National Assistance have few rights. The Board's wide discretionary powers allow it both to add to or subtract from the basic rates as well as to give or withhold the exceptional needs grants. With careful examination of the complex regulations some rationality can be imposed on some of these decisions, but to ordinary applicants the whole process of assessing need and arriving at a grant seems purely arbitrary. The feeling that the Board is a charity and that you are dependent on its mercy probably inhibits some people from applying in the first place, but it also prevents many already on National Assistance from applying for further exceptional grants and additions. Few of the mental patients felt in a position to ask for anything extra, and among the old people there was a general impression that this would be greedy and pushing the generosity of the Board too far. It is equally true that people prefer to earn their rights even if by inadequate contributions to a comprehensive insurance scheme.

Attitude of Board Officers

In many cases the regulations are liberally and generously interpreted but they do give some tight-fisted Board officers scope to exercise their prejudices. It is very difficult to generalise about the attitude of Board officials. There may well be fewer rude and unhelpful Board officers than there are civil servants or shop assistants or post office clerks. However, there is a difference, and a very big one, between the average customer in a post office and a National Assistance Board applicant. At least a customer in a Post Office feels he can answer back, or go to another office in future. One of the mental patients we talked to had been told a few years ago by an officer, 'There is nothing the matter with you except your mind'. The woman had never applied for assistance again. Old people can be just as easily hurt. Giving money to those in need is a difficult and delicate task. National Assistance Board officers are dealing with that most precious of all life's possessions, human self respect.

The Means Test

All the attitudes to the National Assistance Board outlined here will be familiar to anyone who has had much to do with old people or with younger families forced on to assistance. One attitude which was conspicuous by its absence was a fear of the means test as such. One of the old people said 'They ask so many questions', but she was the only one of all those we talked to who came anywhere near to complaining about the test of income. They felt that to receive National Assistance involved losing their independence. The shame came in having to apply, not in declaring one's income.

The assumption that the means test, and this alone, prevents people from applying for National Assistance, has been accepted for far too long, particularly in left wing circles. It may have been important at one time, but today the most important factor is that unlike most other people

you cannot manage on your own and to apply for assistance involves admitting this to yourself. Equally, the attitude that a good public relations campaign by the Board would solve all its problems is false. The inadequacies lie much deeper. Fundamentally, the Board is being asked to do two incompatible tasks: provide an emergency service for exceptional cases and provide supplementary means tested benefits for those on inadequate National Insurance benefits. Consequently, it is administering both ineffectively.

Our contact with those actually on National Assistance was not confined to interviews. Some members of the group were social workers and came into contact with the N.A.B. in their everyday work. Here is one account by a social worker of just what it is like to visit an N.A.B. office:—

'I had arranged to meet Mrs. Johnson at the National Assistance Board at 9.00 a.m. She was already there, slouched on the third bench from the back. She was just twenty-five, but looked as dreary as the surroundings, her body sagging from too much bread and pregnancy.

'She raised her eyes for the first time when I joined her. Like a number of others in the small converted hall, she avoided looking round for fear of being recognised. As she always said, it wasn't that people didn't know she was "on assistance"—it was being seen she hated.

'Mrs. Johnson had already given in her name at the reception desk. She commented now on the clerk's forbidding reception. Technically, he had a straightforward job, taking names and telling people to wait. No doubt that was why there was always someone new in the job. Today he was middle aged and unsure of himself.

'After another half hour I queried our waiting. Mrs. Johnson's papers had been lost amongst the thousand files in the care of her district's officer. I repeated this explanation to Mrs. Johnson and some minutes later it registered'. "Did you say a thousand? . . . and you think you're the only one."

'Her name was now called out—twice in case everyone hadn't heard. Naturally enough, all eyes turned. Mrs. Johnson dreaded it. It was worse than crossing a stage, especially when the kids were sure to let you down too. The man behind the counter was another new officer. Routine questions of all the family's names and ages were that much slower and more laborious—and all the time she could see the information neatly noted on the adjoining page. Her eye also immediately caught sight of a yellow sheet protruding from the back of the file. It was the details of her court summons a long time ago. Undoubtedly, the officer would have noticed it too, and be prejudiced accordingly.

'She asked for Milk Tokens for the children. The officer continued filling in one line after another. He never explained that he was assessing her for the next four days and that if she wanted money to carry her over the weekend she would have to go through all this again on Friday.

'Eventually a shutter lifted and behind the grill appeared the cashier. We were called over. I hesitated to intervene, but wondered where the Milk Tokens were. There was no entry on the paper. If we liked we

could go back and start again. Mrs. Johnson groaned, and was about to leave, only too thankful that she could appease at least some debtors, but I protested. We had the tokens as soon as the manager came. He was a kindly man, who watched Mrs. Johnson with amusement as she thrust her wealth out of temptation into my hand. Mrs. Johnson noticed his amusement and laughed about it afterwards, but at the time there was no communication between them. Her expression had remained sullen throughout.

'Mrs. Johnson returned to her sick husband, who was scared to go to hospital. He hated forms he could not read, and self-assured nurses who made him feel inferior: most of all, he hated them touching his body.

'Later that day, the National Assistance Officer telephoned. For perhaps the sixth time he said, "I tell you, I have no patience with the Johnsons, they know all the ropes. you don't find them holding back—she was down here again only this morning—and what does the husband ever do?" I agreed he was to blame, but how could one help him to take treatment, I wondered. The officer exploded in a mixture of incredulity, amusement and irritation. "I've never heard of anyone being afraid of going to hospital".'

Summary

Our interviews suggested three spheres of the Board's activity which needed reviewing: its publicity; the extent and use of its discretionary powers; and the recruitment and training of its officers.

The next four chapters will deal with these issues in turn and suggest reforms. But these reforms can only attempt to improve what is basically an unjust social policy. A different social policy is the subject of the last chapter.

III. The Publicity of the Board

AT present the Board seems afraid to publicise its services widely. On the other hand, it also seems to feel that perhaps it ought to do *some* publicity. It ends up pottering around with posters and playing at public relations.

What the Board is doing

The Board produces small, discreet posters (nine by seven inches), neat black letters on a yellow background. They are displayed in post offices and employment exchanges. When not obscured by posters about colorado beetles or premium bonds, they inform the public that 'the National Assistance Board will give grants to those in need, etc.' No indication is given as to what is meant by need. But one is invited to obtain a leaflet. Now this 'explanatory' leaflet explains in some detail what the scale rates are, the rates for dependants, the blind, and so on. It then deals with the payment of rent and the interest on mortgage repayments, briefly refers to the fact that other grants can be made in excep-

tional circumstances, and tells you how to apply for the refund of National Health Service charges.

For those used to reading official documents, careful study will reveal a fairly clear picture of the Board's powers. But the ex-mental-patient, the distraught widow, the problem family, the old age pensioner—what do they make of it? Very little in many cases.

Finally, pension books carry a note saying that those in need can apply to the National Assistance Board. But the small type and the severe civil service language employed leave its effectiveness open to doubt. Recently a good guide to the power of the Board, *Help for Those in Need*, was distributed to 'key' people, like social workers, doctors, parsons, and so on. The idea was a good one, since such people, in particular doctors, can help a great deal in bringing potential National Assistance recipients into contact with the Board.

The Board is also arranging for a few feature articles on its work to appear in local papers. The head office has a cyclostyled article to which the local office can add local figures and submit it to a local paper. This seems a highly circuitous approach, and is typical of much of the Board's work in this field. It seems afraid to raise its voice too much in case too many people hear. Instead it drops delicate hints in obscure places.

Suggestions for improvement

Two general points need to be made. First, the Board should seek to overcome the reluctance of many potential clients by taking a more active role in seeking out those who require help.

Second, more people would apply on their own initiative if they realised they were eligible. In other words, the Board's publicity needs to be more informative as well as more widespread.

More vigorous propaganda

A letter to *The Times* last year suggested that the Board should advertise on television. The Board's reaction to this suggestion was interesting. It feared that such advertising would alienate more people than it would assist. It is conscious, and probably quite rightly, that a large body of opinion is unsympathetic to the National Assistance Board. For example, the only part of the Board's last report which was widely reported was its trouble with the work-shy. The Board seem to feel that a vigorous advertising effort would only arouse reactionary public opinion. The Board's activities would come under closer scrutiny by the press to see whether they were giving money away to undesirables, and this of course would only hamper the Board in acting humanely.

If this is a strong factor inhibiting the Board's publicity work, then it is a shocking comment on the national press and the prevailing attitude of the public. It is an attitude that a responsible government should not pander to.

However, one suspects that there is another reason, and that a political one. Obviously, if you are trying to run a campaign to convince the

public that 'things are good—keep them that way', it is not going to help if there is a simultaneous campaign calling on all those living in poverty to come forward and receive National Assistance. Nor is the Government anxious to call attention to the inadequacy of National Insurance benefits.

Lastly, and perhaps most important in the short run, there is the problem of staffing. An article in *Public Administration*, by an official of the Board, shows how short of staff the Board has been in the 1950's.¹ This is one of the difficulties that arise from the Board having to deal with large numbers of people receiving national insurance benefits. Unless recruitment were stepped up considerably, the Board simply would not be able to handle the large increase in applicants that might follow wider publicity.

Even if advertising on TV is rejected as impracticable or unhelpful, there is no reason why the Board should not press its services much more than at present. Its posters ought to be larger and better designed. They should catch the eye and encourage people to apply, even if this meant that more people would be disappointed as a result. The Government can advertise the Army and Premium Bonds in this way; why should not a little more ingenuity be applied to National Assistance?

Notices in National Insurance leaflets should be more prominent and in big type. A *very simple* introductory leaflet should be in each new pension book, whenever one is issued. An application form could be printed on the back. Alternatively, leaflets and application forms could be in racks beneath a poster in the post office. This again is done for Premium Bonds and other subjects. Advertising could also be done in Labour Exchanges and Ministry of Pensions and other Ministry offices. Indeed, there is no national law against the Board's posters being displayed *outside* government offices.

Nor is there any reason why the National Assistance Board should not advertise in both local newspapers and the national press, rather than resorting to mock feature articles.

For old people, however, the ideal answer would lie in a programme of visiting. This is the best way to put old people in touch with all the services available for them. Where local authorities or other bodies have conducted a survey of all the old people within their area (for example in Aberdeen) the National Assistance Board has co-operated. The visiting social worker has taken National Assistance Board application forms with her and enquired about old persons' means. But it will be a long time before such schemes became general. Even then, they reach only the old people, and may not break down in one brief visit the inbred opposition to applying.

More Informative Publicity

One of the most important reasons for the vagueness of the Board's publicity is the discretionary nature of the Board's powers. The extent of

¹ Winter, 1961.

these powers makes publicity difficult and probably inhibits simplification. It would be an advantage from this point of view alone if the scope of the Board's discretion were limited. But even without this reform, the Board's publicity could be made more informative.

Nearly everyone knows that the Board exists and that it pays money to those who are very poor. Therefore, it is useless putting up posters simply to tell people this. What people want to know is 'Am I eligible?' Once they know this, at least some of their fear of applying disappears.

Posters and leaflets ought to say briefly what the rates are, and how much savings are allowed. Even if the Board's discretionary powers remain, direct reference to them ought to be made in leaflets. These ought to explain that additional grants can be made in special circumstances for clothes, bedding, fuel and the rest. The leaflets ought to add: 'Ask your Board Officer whether you are eligible for any of these.'

The Board should be prepared to flaunt its wares in the street and not coyly proffer them in dingy backrooms.

IV. The Powers of the Board

MOST applicants approach the Board feeling they have no rights. What they will receive depends on the officer concerned and they feel completely in his hands. As one client told us: 'There's too much power in the hands of one man. If he doesn't like your face, he just says, "I'm sorry, but we can't do anything for you"—and there you are. They tell you you can appeal, but that takes at least a month, and what's the good when you haven't got anything to eat today? Once I was refused altogether, so I asked for an appeal form. He soon climbed down'.

It is not surprising that clients talk so often in terms of losing their independence, since the Board has all the characteristics of a charity. These characteristics have arisen because of the wide discretionary powers the Board possesses. These powers fall into two groups:

1. **Exceptional Needs Grants.** These are grants made at very widely separated intervals, usually to buy some particular article, for example, a new coat or new blankets.
2. **Discretionary Additions.** These are regular additions to the weekly grant, for example, to buy fuel.

In order to obtain information about the Board's use of discretion, the Group sent out a questionnaire to a number of social work agencies. There was no hope of embarking on a systematic survey; we merely wanted to be able to illustrate differences in practice. Very full and helpful replies were received from six agencies in London and four in county boroughs in the North and Midlands.

Exceptional Needs Grants

The most common grants were to buy clothes, bedding or household goods, for example, linoleum and curtains. But grants had also been made

towards the purchase of a pram, a gas stove and to help pay for repairs, including broken windows. On two occasions the N.A.B. had helped to meet hire purchase debts. In both cases the social worker remarked that it was unusual and had followed a conference with the Board's Area Manager.

Twice the Board had made loans to a client who was going back to work and receiving no pay for the first week. There was another example of a woman who had been given a loan after she had lost her handbag containing her housekeeping money. In fact the Board has no statutory power to give loans at all.

Apart from their varied purposes, these discretionary payments were sometimes for large amounts. The grants included £3 for children's shoes, £7 for a warm coat, £8 for baby clothes and a pram, £13 for bedding and £20 for clothes so that a family could go on a holiday recommended by their doctor. The average value of grants, according to the Board's annual report, was over £3 10s.

Although the scale rates are supposed theoretically to be sufficient to cover the replacement of clothes, they are clearly not large enough to do anything of the kind. Most old people seem to buy very few new clothes but rely on obtaining second-hand clothes at jumble sales. Young families with growing children find it difficult to make do in this way. It is these families for whom the grants are most important.

Our first conclusion is therefore that because the basic rates do not provide for regular replacement, exceptional needs grants inevitably form an important part of assistance.

Responsibility for applying lies with the client, and from then onwards he is dependent upon the officers' generosity. He has no rights and often waits in uncertainty to know how much he will get. This tends to make the whole system seem arbitrary. Clearly this would be less true if those on long-term assistance could receive periodic replacement grants as of right.

Kinds of discrimination

It is possible to distinguish four ways in which unfairness and discrimination arise. The first is simply one of area. Boards in different districts tend to follow somewhat different policies. One social worker gave us the following example which illustrates this well.

'Mrs. Collins was going to have twins, and she and her husband, who was mentally sick already, had four other children sleeping in one room. They slept in one bed, one pram and one cot. She needed bunk beds so that she could put the expected babies in the cot and the pram. The N.A.B. officer, who was new to the district, promised to arrange that a grant would be given to enable her to buy second-hand bunk beds. This had been the practice in the district from which he had come. However, he was over-ruled by the local manager, and the family were given instead a single bed by the Church Army, which was paid for by the National Assistance Board.'

Incidentally, this illustrates another characteristic of the Board's discretionary powers—the degree to which it chooses in many cases to rely

on existing charities. This practice only helps to increase the association in people's minds between the Board and charity.

The second type of discrimination is more important, but it is again no reflection on the Board's officials. The Board quite clearly does not believe that it should volunteer grants any more than it feels that it should seek out possible applicants for National Assistance. This creates among National Assistance clients themselves a similar distinction to that which exists between those who do and those who do not apply for assistance even though they are eligible. Most people do not receive exceptional needs grants, while about 10 per cent of clients receive quite large amounts. People fail to ask for these grants, partly through ignorance and partly through pride. We saw in chapter two that the old people felt that it was being ungrateful, pushing charity too far, to ask for more. Moreover, it often takes some degree of persistence to obtain a grant and many people simply give up.

This leads to a third kind of discrimination depending on whether or not a client can rely on the help of a social worker who will know the drill and have the energy and drive to obtain one of these grants. The group came across many cases where a social worker had taken issue with the N.A.B. and had obtained a grant either by protesting vigorously or putting the case more coherently than the client could. The question such cases raise is what would have happened if no social worker had been available? Reference has already been made to the fact that the Board only met hire purchase commitments after the intervention of social workers at manager level. But there are other examples. There was one case of a woman with two young children, whose husband, although in a good job, periodically deserted her. During one of these periods a number of her windows were broken and it would have cost £2 to replace them. The National Assistance Board refused to help her, but after the social worker agency had intervened on her behalf, agreed to do so. In another case where a woman had nine children and an alcoholic husband, the family were being re-housed. The N.A.B. agreed, after the agency had intervened, to give a grant of £22 for essential bedding, provided that the health visitor and the social worker went with the woman to spend the money.

Nearly all social workers replying to the questionnaire commented how infrequently grants were volunteered and how most resulted from their intervention.

The fourth kind of discrimination is by officers on the basis of their own prejudices. One social worker in Lancashire showed us his case load which suggested that the families he dealt with had been divided into the 'deserving' and the 'non-deserving'. For example, one man had only recently registered as disabled, after carrying on working as long as he could. The Board volunteered two grants of £3 and of £4; the officer's attitude seemed to be: 'we owe him help because of his past efforts'. Another disabled man with seven children last year requested and without difficulty received £2 for shoes, 30s. for children's clothes and £5 on the arrival of a new baby.

On the other hand, where one husband had been in and out of jobs,

and where another husband had been in and out of prison, only great pressure from the social work agency produced even a small grant towards the families' difficulties.

The next chapter will show how these attitudes affect more than the giving of exceptional needs grants, that already discrimination by individual officers introduces some of the worst aspects of nineteenth century charity. Clearly, the Board nationally does not support such differentiation, since it has condemned individual cases brought to its notice. But the evil remains inevitable while discretion plays so important a part in the system and particularly while officers are haphazardly recruited and poorly trained.

Discretionary Additions

These are administered in a slightly different way. Board officials have a code of instructions which on discretionary additions are fairly precise. Occasionally officers volunteer fuel and laundry grants and there is rarely any difficulty in obtaining them. Moreover, for fuel there is a general grant of 5s. a week (4s. 6d. in 1960), enough to buy one half cwt. of coal. It is for a given period, usually November to May, come wind, come weather.

It is much more satisfactory for these grants to be volunteered and for the rates to be uniform, but the rates are not published and no one can demand them as a right. That is to say, no one could point to some regulation and say 'I am entitled to 5s. for fuel'.

Since such a large proportion of applicants receive fuel and laundry grants, the basic rates can hardly be said to cover all normal needs. If fuel is not a basic need, what is?

The present system manages to combine the worst of both worlds. The fuel grant is at the discretion of the Board's officer and therefore cannot be insisted upon. Yet, the amount of the fuel allowance is in fact pretty rigid and does not usually take account of health, the type of heating appliance, and the particular needs of the old or sick who cannot get out.

There are many other discretionary additions which are less strictly administered. There are, for example, additions for supplementary diets, fares, and on some occasions hire purchase demands. These, again, differ between areas. For example, relatives' fares are sometimes paid after a man has been in prison for six months, and sometimes only after a year; then in some areas they will be paid once a month, in others every other month.

As with grants, so with these additions the danger is that cases held to be less deserving will fare worse and those who have the benefit of a social worker's attention will receive better treatment.

The national average discretionary addition is 7s. 11d. and it is received by half of those on National Assistance. This shows just how many regular needs are not met by the basic allowance, and how much is unnecessarily left to discretion.

So both in the case of grants for exceptional needs and discretionary additions the decisions of the Board appear arbitrary. Moral judgments creep into the administration of a State service, and charity is substituted for entitlement.

We do not suggest that our survey was a scientific one or that all our respondents were impartial, but if these few enquiries have demonstrated the existence of so many arbitrary and discriminatory practices, wider investigation is obviously needed.

Conclusions

The main conclusion of this chapter is that the Board's discretionary powers are too great and ought to be diminished.

Exceptional needs grants can hardly be abolished, but their importance could be reduced if those on long term assistance were to receive periodic replacement grants as of right. Secondly, the degree of discrimination could be reduced if it were the duty of the Board to volunteer grants.

Thirdly, there should be a greater degree of codification under the regulations. There is surely no reason why, having decided to give a clothing allowance for children's clothes, there should not be a standard price list. At the moment there is great variation. One local Board uses *Marks and Spencer* prices, another a local second-hand shop. It ought to be possible to publish a list under fairly broad categories of grant, to which people had a right if they demonstrated need.

Such clarification should certainly be possible where discretionary additions are concerned. There are already, as we have seen, fairly precise rules in operation, but they are unpublished ones. There ought to be a set fuel allowance, if possible, varied for one or two different circumstances. This could also be done with laundry and special diet additions.

V. The Scope of 'Discretion'

The 'Wage Stop'

THE regulations state that if an applicant is required to register for employment as a condition of receiving assistance, his weekly allowance must not exceed 'his net weekly earnings if he were employed full time in his normal occupation'.¹ In other words the 'wage stop' is applied to families where the husband is unemployed and not where he is sick. The aim is clear—to encourage the unemployed man to seek a new job. Its practical use is much more doubtful for it does not discriminate between those who are actively looking for a new job and the 'work shy'. For those who make no attempt to seek work another sanction exists—the power to stop the grant altogether. Little purpose is served by penalising the majority of families where the husband is in fact keen to find another job.

A case may illustrate this point. One man with a wife and ten children had been unemployed and then ill. On being found fit for work he found a job and at the end of the first week applied to the N.A.B. asking them to supplement the three days' unemployment benefit due. The Board applied the wage stop for these three days though he had clearly demonstrated he intended to go back to work and in fact had commenced

¹ National Assistance (Determination of Needs) Regulations 1948.

a job. The wage stop therefore seems an unnecessarily crude weapon. Moreover it produces a number of unfortunate and apparently arbitrary results.

The effect of the Wage Stop

First, it introduces an element of uncertainty into the calculations of the basic rates themselves. Although Board officers are supposed to reduce rates to previous earnings, we were given a number of examples where a full reduction had not been made.

On the other hand we found a number of cases where the Board's officers had been particularly harsh. For example, one worker in the building industry with a wife and seven children was normally in regular work but fell ill following complications arising from dental treatment. The N.A.B. operated the wage stop from the beginning although it was obvious the man could not return to work until he was cleared by his G.P. We found another even harsher example. One man had a good job, but his health was gradually deteriorating due to cancer. He gave up work and received full National Assistance. He then went to work for the British Legion; his wage was, of course, much lower. After a time his health forced him to give up working altogether. But because his wage with British Legion was so low, the wage stop was applied and he now has a sum deducted from the full grant.

Often it is difficult to decide just what a man's normal weekly earnings are, especially if he has had no permanent job; and in any case the process is far too complicated and clouded in mystery for the ordinary applicant, who tends to conclude that there is no rhyme or reason behind the Board's grants.

Secondly, the wage stop means that many people are living below 'subsistence level' even when they are on National Assistance. Presumably, if the rates are calculated on any rational basis at all they must indicate the minimum the government feel that any person can be expected to live on. Yet where the wage stop is applied, the people concerned must live below this standard. Of course, this is not so much a criticism of National Assistance as a general comment on poverty.

When politicians and social scientists talk of poverty they usually concentrate on the old. After studying the conditions of those on National Assistance, it was clear to us that the worst poverty in fact exists among those with large families where the husband is on a low wage. Old people are at least receiving full assistance. But large families where the husband is on a low wage often live perpetually below this level. When the husband becomes unemployed they receive less than the full National Assistance rates, and since the Board wants to encourage the man to seek work it is less generous with exceptional needs grants or additional allowances than it would be with old people. The amount 'stopped' can be considerable, especially where there is a large family. In one example the wage stop had cut £4 12s. off the full assistance grant.

Thirdly, the wage stop produces a number of arbitrary results. It

means that National Assistance rates are higher in some areas than in others. In areas of high average wages, when a worker is forced on to National Assistance due to unemployment or sickness he usually receives the full National Assistance rate. In areas of the country where average wages are very low, many workers have deductions made from their assistance grants.

The family where father is sick can receive more than the family where father is unemployed, though in every other respect the conditions are the same.

Examples

With the help of two case workers we were able to make a particularly interesting study of family incomes in a northern county borough, where the general wage rate is particularly low. One-fifth of the families attended by this social work agency were living on incomes below National Assistance levels. Here are some examples:—

Case 1: A family with ten children ranging from 1 to 11 years. The father's net wage less rent is £7 5s. 0d. a week. He drives a lorry for a scrap dealer. The eight children of school age receive free school meals, even when the father is at work. If they go on to National Assistance the family could receive £10 14s. 0d. plus rent. In other words, they are living at the rate of £3 9s. 0d. a week below National Assistance level.

This family would suffer a severe wage stop in the case of unemployment. In the next two examples it is actually being applied.

Case 2: The family has been on assistance for some years, more or less continuously. Full National Assistance rates, including rent and family allowance, would be £11 15s. In fact they receive only £7 11s. 6d., including family allowances, i.e., £4 3s. 6d. under scale.

Case 3: Another family with eight children from 4 to 14 years has a net wage less rent of £7 10s. 0d. The husband is a cinema projectionist. The full N.A.B. entitlement would be £9 11s. 0d. This enabled the Board to impose a wages stop of £2 1s. 0d.

The wage stop therefore gives rise to many anomalies. It ought to be scrapped. It is not even necessary to achieve its theoretical objective.

But one objection would undoubtedly be used: why should someone on National Assistance receive a higher income than someone who is at work full time? Why indeed? But it is not the fault of the N.A.B. that some basic rates of pay are so low. Social policy really has gone mad when it says, 'Industrial wages and family allowances are insufficient for certain families to live on, therefore we must bring National Assistance down to this level too'. That is what is happening at present. There are two answers: higher basic wages, or higher family allowances. The latter could be graded to help the above-average sized families. The aim should be to put the combined income of earnings plus family allowances for the lowest paid worker at least on a par with National Assistance rates. Most of the money could be found through the reduction or abolition of the tax allowances for children by which the better-off parent obtains a particularly fat family allowance.

Other arbitrary practices

The Board's discretionary powers extend even farther. Officers have a blanket power to interpret the regulations in the light of 'special circumstances' and this allows them very wide scope.

It is almost impossible (for example) to get a Board officer to admit a mistake. In one case a member of the group found that one of her clients had almost certainly been receiving less than the full rate for some time. When she challenged this, the weekly payment was increased by £2. Back payments were out of the question, the officer explained, because the nature of assistance was to meet immediate need—regardless of debts. The Board later made a modest recompense in the form of a 'bedding' grant of £15. However, in another case—a deserted wife with two babies—it was found possible to make back payments, after national press and television publicity.

The Board and Voluntary Organisations

The Board uses voluntary organisations to the full. Head office state that their policy on this matter is to 'advise' applicants of available services. However, the practice of the Board's officers goes rather beyond 'advice'. It is common for the Board to send clients to the W.V.S. for clothing. In particular, certain categories of new applicants, such as ex-prisoners, mental patients, and down-and-outs, are nearly always sent to the W.V.S. to 'get themselves fitted up'. None of the mental patients, and only one or two of the old people we interviewed, had received a clothing grant; instead several had been given a note to take to the W.V.S. who presented them with a pile of old clothes. The Board's general practice, at least in London, seems to be to give grants to buy new clothes only when it is satisfied that second-hand ones cannot be obtained from the W.V.S. Audrey Harvey, in the *New Statesman*,¹ gave one example of the lengths to which the Board will go to avoid giving a grant. An old man regularly received assistance and had asked the Board for a grant to get his boots mended. The Board refused to do this but instead sent him along to the W.V.S. for a second-hand pair of boots, but they did not fit. He now has two pairs of boots—both useless.

The W.V.S. is not, of course, the only charitable organisation used by the Board. For example, applicants of 'no fixed abode'—usually once again the ex-prisoners and the down-and-outs—are not issued with a book for regular payments, but are given '5s. over the counter', and sent along to the Salvation Army hostel. This is the invariable practice in both East and South London.

A first criticism of the use of such hostels is that they are, whether run by the Salvation Army or not, hardly the best welcome back to ordinary life for someone who has just come from a mental hospital or a term of imprisonment. Indeed, some after-care workers insist that such institutions should be avoided at all costs. The Board ought to help find decent accom-

¹ 30th June, 1961.

modation, and this would normally involve giving enough to pay a week's rent in advance. The Board occasionally does this but only, in our experience, with the persuasion of an after-care worker. This is one of the first problems of anyone returning to ordinary life, and the Board should make the transition as easy as possible.

More generally, dependence on voluntary organisations strengthens the image of the Board as a charity. There is something peculiarly offensive in a public department distributing other people's clothes and using the Salvation Army as a second arm of the State.

The Board should be empowered only to use voluntary organisations as a last resort. When an applicant requires clothes, and the Board admits the need, it should give a money grant. To refer applicants to the W.V.S. can only save the community a minute sum. Yet the damage done to the idea of National Assistance as a service rather than a nationally organised charity is considerable.

Savings

The practices so far discussed in this section are open to considerable criticism, but they still fall within the powers of the Board. There are others which openly conflict with at least the spirit of the regulations laid down by Parliament. Two in particular concern savings. According to the regulations, an applicant can have £125 in savings before the National Assistance rates are reduced.

One case was referred to us of a woman who had spent some of her savings and had had her grant cut that week. It depends evidently what you spend and how you spend it. 'Extravagant' spending of such savings may result in a reduction of grant. In any case, there are no rules on this point, according to the Board. The matter is left to the discretion of the local officer.

Clearly there ought to be rules. If Parliament says that savings should be disregarded below a certain figure then the spending of them, in every case, ought also to be disregarded.

Similarly, the Board assumes that anyone who has left employment is not normally eligible for National Assistance in the first week or fortnight afterwards, because he can live on his savings. A girl who had suffered from a chronic illness over a long period and had, therefore, been unable to keep a job for more than a few weeks together, applied for National Assistance in the week after she had to go sick. Her sick pay was insufficient for her food and rent. The landlady insisted on being paid. She had managed to save one or two pounds in the six weeks or so she had been at work. However, a friend advised her to keep this and go to the National Assistance Board. She did, but was brusquely told that she could not expect National Assistance the week after she had left work. She ought to have some of her past week's wages left. The girl admitted that she had one or two pounds and was told to use them. This girl's friend then stepped in and telephoned Head Office. He was told it was general practice not to give grants in the first weeks after employment ceased. 'What is the girl supposed to

live on?' 'She must have something of her wages left over,' was the reply. 'You mean her savings?' 'No, the money she hasn't spent.' 'What are savings if they are not money you haven't spent?' 'Well, they must be put in a Savings Bank.'

'If I tell her to put the money in the Post Office Savings Bank, then she'll get National Assistance, is that right?' This rather nonplussed the official who said that he did not know and would have to ring back. Later that day he telephoned to say: 'There is a general rule that National Assistance isn't given in these circumstances.'

It appeared that the Board was arguing that if anyone applied for National Assistance in the week after they went sick, they were somehow exceptions. This gave it the right to ignore all the other regulations laid down by Parliament and make up its own rules.

The whole question of disregarded savings and what savings are needs careful definition in the regulations. And the particular regulation giving officers power to interpret regulations in the light of exceptional circumstances needs much tighter drafting, especially where it leads to reductions.

All the doubtful practices surrounding savings should be cleared up, and the regulations overhauled so that as much as possible is put in concrete terms. The Board should sever its connections with voluntary organisations. Lastly, the wage stop should be abolished and family allowances raised. The abolition of the wage stop itself might force the Government and Trade Unions to work out a policy on low basic rates of pay.

VI. The Personnel of the Board

THE Board official has a particularly difficult task. Individually, he bears a great responsibility, for, in any locality, one man is likely to personify the whole; he is 'the Board' both in the formality of the office and still more when he walks past the neighbour's windows and comes into the kitchen. No other Government officials go in and out of people's homes to anything like the same extent, and it is there that courtesy and understanding are important. It is with a feeling of inferiority that applicants set about proving that they cannot maintain themselves.

The officer must take care not to offend people and so discourage them from applying again, yet it is his duty to probe deeply and discover the truth about their financial circumstances—and money is always a delicate subject. He inspects pension books, rent books, savings books; inevitably he casts his eye around the home, and notices any substantial changes there. However much the means test has changed these are still sensitive points.

The Board must, by its very nature, deal with a higher proportion of human casualties than any other Government department. The work of an officer of the Board demands a mixture of tact and cool-headedness; it needs, in fact, the qualities of the professional social worker, who is trained to be objective without losing sympathy. It is quite useless, however, to criticise or castigate Board officials for not acting in the same

way as social workers. They are not for the most part trained to do so. As things stand, their attitude often merely mirrors the attitude of most ordinary people—towards the work-shy, for example: 'He ought to be ashamed of himself, he is a good for nothing'.

Often it is not obvious that the applicant is suffering from some kind of mental illness. It is easy, too, to be irritable with someone who finds the simplest things difficult to understand. Yet these deficiencies are very serious, for the administration of National Assistance is such that any prejudices an officer may have are easily translatable into discrimination in money terms. A lack of training combined with the considerable discretionary powers of the Board give rise to a profoundly disturbing situation.

Recruitment

Although their task is in many respects different, Board officers are recruited like any other civil servants, through the normal examinations. Applicants give preferences for one department. But the likelihood of being put into that department is small even though few people in fact choose the National Assistance Board. A peculiar problem the Board faces is that they need a higher proportion of older people than any other Government department. The Executive officers who do the interviewing should, it is felt, have the authority and experience of age. The Board's Annual Report for 1958 said:—

'In the Civil Service as a whole most of the new entrants are school leavers. But much of the work required of clerical and executive officers in the Board service is unsuitable for young people under the age of 21, consisting as it does of visiting applicants in their own homes and enquiring into their needs and circumstances. The Board has therefore had to look mainly to adult recruitment of which the sources are at present rather restricted. This means those examinations that attract mainly existing civil servants in low grades. One of the consequences of this is that the department has been recruiting very few executive officers whose full-time education was continued until the age of eighteen.'

The Board also relies heavily on transfers from other departments, particularly the Ministry of Pensions and the Post Office. It has had more than its fair share of transfers from moribund Ministries; it took, for example, two to three hundred jobless civil servants from the Ministry of Food in 1953. Again, many officers ask for transfers to the National Assistance Board either because of promotion opportunities or in order to get a job in their own home towns.

In addition, there is a high turnover of staff. One area office in two years had 39 departures and 41 arrivals. The full complement of the office was 40. Another had 25 arrivals and a complement of 25. 'These offices are not untypical' according to the Board's ex-training officer.¹

¹ 'Public Administration,' Winter, 1961.

Thus, while the job of administering national assistance is one of the most difficult, delicate tasks that the Civil Service has to undertake, those recruited to do it are, to put it mildly, not the cream of the Civil Service, nor can they be selected with much care. The dearth of applicants and the high wastage rate means that the Board has to accept more or less what it can get.

Training

On top of this officers have an inadequate training. Basically, they receive what is called in-training. The new entrant is given a book of instructions, which includes advice on 'how to conduct oneself when interviewing applicants,' and how to 'promote the applicant's welfare.' After he has studied it, he ventures forth with another officer to learn the techniques of visiting.

The book of instruction says much of value, but a far more powerful influence is the example of other officers who themselves have had a very similar, inadequate training. In-training lasts for three months. But the officer is usually out working on his own after one month. Before the end of the three months the new entrant attends a three-week course at headquarters. Again this can do little apart from teaching board officials the sheer practicalities of the job. No attempt is or can be made to change an officer's attitudes, to help him understand the difficulties facing many applicants, or to see the wider problems that are often involved.

To its credit, the head office of the Board realises that there is more to Assistance than handing out money. The former training officer has recognised that a client's relationship with an officer will often develop further than that. Sometimes an old person may approach him for advice on other state benefits or services, and if he is to do his job he will put his clients in touch with these services.

Furthermore, an officer should be able to recognise a situation where a family needs more help than he can give, and take action accordingly. He should therefore be acting in very much the same way as the Young-husband second grade of social worker—who, however, will have two years of training and will receive a diploma in social work at the end of it. No equivalent training is given to officers of the Board, though they are encouraged to supplement their basic instruction. Since 1953 the Board have arranged evening courses with university extra-mural departments; they include a study of the development and present structure of the social services. About six hundred take such courses each year, but they are only a poor second best. All National Assistance Board officers ought to possess such a working knowledge of the social services before they ever begin.

The second object of training should be to instil a deeper understanding of human problems, and to develop an ability to deal objectively as well as sympathetically with the more difficult cases. The Board is aware of this need, and in 1954-55 they began sending the odd few officers on short courses in social work. Two officers took full-time postgraduate

social work courses at the London School of Economics. These experiments suffered from two defects. The courses themselves were too high-powered both for the normal Board official and for those in the higher grades who had no previous social work experience. Secondly, the training was too specialised for the ordinary day-to-day work of the Board. Such specialist knowledge is not needed in order to deal with the bulk of the applicants. To quote the training officer again: 'It was rather like making prototype sports cars when the need was a fleet of reliable buses.'

However, having accepted the failure of their first experiments, the Board went on to enlist the help of a psychiatric social worker from the Middlesex County Council. He led a discussion group for National Assistance Board officers who were actually on the job. This appeared to be a success and the experiment has been tried in other areas. One of the most encouraging signs is that officials have claimed that these courses have given them a greater tolerance of abnormality and awkward behaviour in their clients. The Board is therefore moving in the right direction, even if tentatively. The obstacle which prevents it going further is the very nature of the Board's activities. While so much of its work is concerned with the routine supplementation of pensions, and while the staff shortage remains so desperate, there is little opportunity to improve training.

Conclusions

The ideal solution to the problem of staffing lies in direct recruitment to the Board. If prospective entrants were to apply specifically for the job and were selected by the Board with its special requirements in view, it would be a step towards making the Board a more humane institution. This is not an impracticable suggestion, since the scientific civil service, the Factory Inspectorate, and the Probation Service already operate their own systems of recruitment. The major difficulty at the moment lies in the wide scope of National Assistance. It deals with a vast group of people, many of whom are in no sense emergency or casualty cases. At present one could not hope to recruit four to five thousand people with the qualification required, and such recruitment would not in any case be justified in view of the routine nature of much of the work.

As far as training is concerned, those entering the service should ideally have some equivalent of a social work diploma. This would probably mean a young intake. At present, the Board is excessively old. Forty-five per cent. of its officers are over fifty. However, to balance the entry, an attempt ought to be made to recruit social workers of a similar grade from other agencies, particularly from local authorities. An interchange of staff would be important in reducing the suspicion which Board officials feel for other social workers today, and it would generally increase readiness to co-operate with other agencies. Lastly, older people and other people with no social work training should be taken on if they have the right qualities and can then be given a general social work training.

When the new recruit actually arrives at his branch office he could

be trained, as now, in the technicalities of administration. During this period he should also take part in group discussions led by a skilled social worker.

Counter clerks do not need so detailed a training, but they do need some. They ought to be carefully coached in public relations. If large firms need to keep their image bright in this way, it is infinitely more important for the National Assistance Board.

This, then, is the ideal form of training. But the basic problem is still the large number of people on National Assistance. If the Board were to revert to its original role as a provider of marginal needs, the ideal could be attained.

But if National Assistance retains its present role only one alternative remains, that of specialisation. Each Board office could have at least one officer, more highly trained than his colleagues, who can concentrate on problem cases. Up to a point this specialisation already occurs—there are, for example, officers who concentrate on cases of legal aid or desertion. The practice could be extended and would be at least some improvement on the present situation.

VII. The Politics of the Board

SO far this pamphlet has been concerned almost exclusively with individuals and their relationship with the Board. But the first chapter touched on the history of the Board, and it is now necessary to follow up some aspects of this in more detail.

In 1945 the National Assistance Board was placed in the same constitutional relationship to the Minister of National Insurance as its predecessor had borne to the Ministers of Labour and Health. Was there really any good reason for keeping the administration of National Assistance apart from that of Pensions and National Insurance? There were some fortuitous factors that were of importance at the time—for example, the Board's reputation was high. It had handled the war-time Prevention and Relief of Distress Scheme very successfully. The main reason, however, is summed up in a curiously worded sentence from the white paper on Social Insurance in 1944:

'It is true that insurance benefit arises as of right and that assistance is available only subject to proof of need and examination of means and this is an important distinction in itself, but the Government doubt whether, if both are dealt with by the same staff, the distinction would be sufficiently preserved.'

There is no need to spend much time on this argument; it is precisely this distinction, after all, that we are concerned to soften.

Another reason was advanced at the time, and this requires fuller investigation. It was also one of the chief grounds for setting up the Unemployment Assistance Board in 1934. There was a genuine hope that the existence of an independent Board would keep politics out of National

Assistance. The history of the past ten years has shown this to be impossible. The most important decisions that the Board has to take are so charged with political implications that the Minister is bound to intervene.

The fiction of independence

Nevertheless, for many years both the N.A.B. reports and the Minister have carefully maintained the fiction of an independent Board. First the Board decided that the rates needed to be adjusted, then it put its proposals before the Minister, who in turn put them before Parliament. This was the procedure envisaged in the Act.

When questions have been put to them in the House concerning the level of rates, Ministers have always claimed that it is not their responsibility. On November 15th, 1949, Jim Griffiths set the pattern for ministerial replies. Although she had received the comforting assurance that the Board had the matter under constant review, Mrs. Mann asked, 'In view of my Right Hon. Friend's influence in this matter, would he consider giving a lead to the N.A.B. to review the regulations?' Griffiths replied, 'The initiative rests the other way'.

It is easy to see that this is nonsense. There have been nine sets of amending regulations since 1948, and for the timing of all but one a clear political or administrative reason can be distinguished, obviously originating with the Minister.

The first increase was in 1950. A new Labour government had taken office in March with a greatly reduced majority, and a new Minister of Pensions had been appointed. By the end of the month the Board had 'arrived at the conclusion' that rates should go up. It was Dr. Edith Summerskill, the new Minister, who received what one member called 'the congratulations of every member of the House'.

The next increase followed in 1951, and was laid before Parliament in June. It was timed to come into effect in September, when pensions were also to be revised. The General Election followed in October, and although it is a little doubtful whether the decision to hold it in that month had been made by June, it was clear that an early election was inevitable.

On March 11th, 1952, the new Tory Chancellor announced reductions in food subsidies and said, 'The ultimate protection against want in this country is National Assistance. There is no doubt that the N.A.B. will primate recommendations in due course'. Sure enough, just over a fortnight later the N.A.B. submitted draft regulations to the Minister. Despite all the double talk, the decision was clearly a political one.

The increase in 1955 was introduced within a month or so of the Royal Assent being given to the National Insurance Act of that year which increased pensions. This Act took effect in April, and was followed by a General Election in May.

The rise in January, 1956, is the only one for which it is difficult to give any obvious political motive. A new Minister had been appointed the previous May—Boyd Carpenter—and it may well have been his new broom sweeping in the first full Parliamentary session. The increase in 1958 was take cognisance of my proposals on food subsidies and will make appro-

timed to coincide exactly with the pensions increase on the 27th January.

The next rise in rates took effect in September, 1959, the month before the General Election. It also marked a decisive shift in Government policy. The cost of living had hardly risen at all since the last increase, yet the rates were put up by 11 per cent. To explain this the Government had to drop the sham of attributing the decision to the N.A.B., and issued a White Paper clearly stating the change of policy.

'Her Majesty's Government and the N.A.B. have been considering those on National Assistance and have reached the conclusion that the time has come to move to a higher standard, so giving them a share in the increasing national prosperity.'

It sounded rather like a section from the Tory Party manifesto.

The increase announced in November, 1960, was timed to take effect five months later, on the same date as the pensions increase. In fact, it illustrates very well the political nature, not only of the decision to raise rates, but also of the time sequence. In 1955 the National Assistance rates were increased immediately after the rise in pensions was announced, but several months before the latter could be implemented. Consequently, when the retirement pension did rise many people's assistance fell again. This was hardly popular. In 1960 the Government tried to avoid this sequence of events by holding back the National Assistance increase until the rise in pensions came into force. *The Economist* commented: 'Between last November and this April the poorest pensioners in the country—many of whom have not many months to live—have been deprived of increases they could have had'.

On three occasions the National Assistance rates have been increased before a General Election. On other occasions the rise has been timed to coincide with pension increases, and in one case to coincide with a reduction in food subsidies.

Conclusions

Three conclusions emerge. First, even in fulfilling the function it was intended to perform in 1948, the N.A.B. could not be expected to work 'outside politics'. Secondly, because it fills a larger place in social policy than originally intended, it has become a matter of political concern, and is bound to be subject to ministerial control. Thirdly, the present position is undemocratic. The assumptions underlying Assistance Board policy, and the reasons for changes in policy, rarely reach the public's notice. Many debates are held on pensions; few on National Assistance. Yet this is the real key to poverty in Britain today.

This situation has arisen partly because Parliament can only approve or reject the draft regulations laid before it; it cannot amend the scales proposed. It would obviously be politically dangerous to move the complete rejection of new rates on the grounds that they are inadequate. But, apart from this, there has been no real pressure on the Minister to explain what constitutes poverty or a 'subsistence level' in modern conditions, or to explain why the policy has been to raise rates most often sufficiently

to keep them in line with the cost of living, but not sufficiently to ensure that the ratio between the incomes of those on National Assistance and the average income per head of the nation as a whole remains constant.

As far as questions in the House are concerned, the National Assistance Board is in a curious half-way house situation, somewhere between a nationalised industry and a ministry. Members can ask questions on details of the administration of the N.A.B. They just do not receive very helpful replies. The Minister invariably answers that 'responsibilities for day to day administration rest with the N.A.B.'

It is difficult to justify the attempt to insulate the Board from Parliamentary responsibility. Decisions for which it is nominally responsible are inevitably political in character. Moreover, the present system shields the administration of assistance from criticism and discussion.

There is no adequate reason for maintaining the Board's separate identity and it ought to be merged with the Ministry of Pensions and National Insurance. Quite apart from the wider constitutional points, this would undoubtedly help to change the 'charity' attitude towards National Assistance. It would also lead to economies in staff and buildings.

The local advisory committees

These committees are a hangover from the old Public Assistance Advisory Committee. Just what their function is, is difficult to say. The Act says: 'For the purpose of securing that full use is made of the advice and assistance . . . of persons having local knowledge and experience in matters affecting the functions of the kind the Board shall arrange for the establishment of advisory committees' (Section 3).

In view of their ancestry, it is not surprising that, apparently, the main function of these committees is to bring additional pressure on a client to obtain work. Board Managers seem to look to these committees rather as a teacher looks to a headmaster. If a case becomes difficult, then get the person in question to attend the committee, and they will give him a talking-to.

Those who serve on these committees usually represent both sides of local industry and the local authority. The seats are allocated by the Board. In one area, for example, there were five advisory sub-committees with a total of 26 members, comprising 3 employers, 3 employees, 9 councillors, and 10 others, mostly from the Red Cross, the W.V.S. and other voluntary bodies. There was one professional social worker.

In spite of the lack of training of their members in the field, these committees occasionally take on almost a social work function. Members of the committee sometimes go round to see the client to try and 'sort things out'. The Board's annual report occasionally devotes one of its appendices to a digest of success stories—cases where the advisory committees have put people back on the right road.

The local knowledge and local connections of committee members are sometimes valuable, and can help someone who has had difficulty in finding

work through the normal channels. This appears to have been the function for the committees envisaged in the Act itself. But the whole paraphernalia and network of committees is difficult to justify for this purpose alone. Their position and aims are unclear, and have been given little thought. They are not higher authorities on matters of National Assistance Board policy. This is dealt with higher up the administrative chain within the Board, either at regional or head office level. The committees have no authority to lay down the law to individuals who are brought before them. They have no real right to carry out amateurish case-work.

Finally, the whole procedure adds yet again to the impression of a charity and harks back to the days of the Poor Law Guardians. This link with the past ought to be buried. However, there is a case for continuing the help which members of committees sometimes give in finding jobs. The answer may lie in using members of these committees, or similar persons, to serve on Advisory Committees, to which all social work agencies could apply for this kind of aid. Their special relationship with the National Assistance Board should be finally terminated, and their 'headmaster' role should disappear.

VIII. Some Answers

THIS pamphlet has dealt mainly with the administration of National Assistance and the relationship of the Board with the public. It is not meant to be a survey of social security. But it is impossible to isolate the administration of National Assistance from the wider question. One cannot study the plight of those on National Assistance for long without realising how profoundly unsatisfactory our whole system of social security is.

As the first chapter pointed out, the trend of government policy at the moment is to give National Assistance a key role in the social services. No pretence is made that the flat rate benefits for sickness, unemployment or old age are sufficient to live on nor that they ought to be. Those who have nothing but their national insurance benefit must therefore resort to National Assistance, though of course these were precisely the people for whom national insurance was originally devised. But at the same time assistance is meant to perform the original task allotted to it by Beveridge, that of an emergency service for those with exceptional needs. This pamphlet has shown that these two functions cannot both be performed efficiently. The Board cannot at the same time be an ambulance and a bus. While the Board is mainly concerned with ordinary people on inadequate national insurance benefits, the particular and specialised needs of the minority of cases are overlooked.

If the Board is to provide an efficient emergency service it must be prepared to flaunt its wares, to encourage hesitant people to apply and to make its services as widely known as possible. To do this really efficiently to-day could well swamp the capacity of the Board and make it less, rather than more, efficient. If the Board's duties were shorn of the large propor-

tion of routine cases it would really become possible to employ a carefully selected and trained body of officers who would react sympathetically and objectively to the needs of a difficult case. They could err on the generous side and have the individual's personality rather than the public purse uppermost in their minds.

Labour policy

All the reforms suggested in the pamphlet will only in the end be effective if the two functions are separated. What likelihood is there of this happening? If the present government continue in office the trend of policy will continue and the problem intensify. Under the present policy National Assistance will become more and more concerned with the administration of supplementary benefits and less and less attention will be paid to the real casualties of society. If government policy makes the situation worse will the Labour Party's present policy improve matters? Would it take the bulk of National Insurance beneficiaries off National Assistance? The answer is yes—in fifteen years or so, but not before.

Since the National Superannuation policy was published in 1957 the Labour Party has had the long-term answer to inadequate pensions. It has never had the answer to the immediate problem. At the last election, the Party was proposing to raise the flat rate pension to £3 for a single person. If this had *not* been accompanied by an equivalent rise in National Assistance rates it would have taken a few people off National Assistance, but the bulk of old age pensioners already receiving assistance would have continued to do so. What is more they would have been no better off as a result. A National Assistance grant would have been reduced by the amount of the increase in pension, and since the party has so often inveighed against this when the Tories have done it, it is safe to assume that a Labour Government would have raised National Assistance rates, as well as pension rates. However, this would have meant that the numbers on National Assistance would have increased. National Assistance recipients would have admittedly been enjoying a higher standard of living, but the task of reducing National Assistance to a minor role would have been retarded. The inefficiency and unfairness described in this pamphlet would have remained.

What is the alternative? One answer might lie in higher flat rate benefits. But a brief look at the cost involved makes it clear that it is just not practical politics. To take the vast majority of recipients off National Assistance would involve raising the flat rate pension to over £5 for a single person and £8 for a married couple. The cost of such an increase would be well over a thousand million pounds, that is to say, one thousand million pounds extra per year. Assuming that it was financed as the present system is, this would mean about twelve shillings a week on the weekly insurance stamp plus the 3s. 3d. contribution per week from the State. It would involve spending 10 per cent. of the national income on social security alone.

If national insurance were the only social service this might be conceivable, but when education expenditure needs to be increased by £700

million in ten years and national health service expenditure is rising by over £100 million a year, it would be utterly naive to suppose that any government could raise the flat rate pension to such a level.

But nothing less than this will relegate National Assistance to 'a special provision for the worst hit casualties of the industrial system' which is the role assigned to it in 'Signposts for the Sixties.' If we reject the increasing reliance on National Assistance as inefficient and inhumane and reject a much higher flat rate as impossible politically, what are we left with? We could, as the Labour Party seem to have envisaged at the last election, be satisfied with a gradual process by which numbers on National Assistance would fall bit by bit over a period of fifteen years. The added commitments in 'Signposts for the Sixties' would have speeded the process. Wage related long-term sickness and unemployment benefits would give adequate benefits for these two categories much more quickly than national superannuation would for retirement benefits. What the party has to face now is devising a policy for old age pensioners in the shorter term. Moreover, it will fail unless it resorts to some kind of income test. There really is no other solution. As long as the party runs away from this then so long will it remain without a policy to "abolish poverty in old age"—at least until 1980 (depending, of course, on how far special arrangements are made for late entrants). For so long will National Assistance continue to be administered unfairly and inefficiently, for so long will the 'worst hit members of society' be treated the least humanely of all.

Attitudes to the Means Test

The reason the Party has in the past shied away from relating pensions to income is of course the hostility to the means test aroused in the 1930's, but even more a misunderstanding of ordinary people's opposition to National Assistance. Politicians have too readily assumed that 'the means test' was the reason, not bothering to analyse this hostility more fully. As Chaptel II showed, hostility does very definitely exist to the idea of applying for National Assistance. But declaring one's income was not an important factor in itself. What was important to those people we interviewed was the fact that they were exceptions. They themselves had to make the decision to apply. They felt the Board was a charity, not because it tested their means, but because they could not be sure what they would receive, because they felt at the Board's mercy, because of the attitude of a Board official or because the practices of the Board itself helped to associate it in their minds with the idea of a charity. It is likely that were the distribution of a supplementary insurance benefit divorced from the administration of national assistance and if the same test of income were to be applied to everyone from Lord Montgomery to Joe Bloggs, there would be little objection on the grounds that this was 'a means test'.

Assuming that adequate wage related sickness and unemployment schemes will be introduced by a future Labour Government, as suggested in 'Signposts for the Sixties,' the problem we are faced with can be confined to that of providing adequate retirement pensions.

A Supplementary Pension Scheme

Since 'National Superannuation' provides the only long term answer, any scheme for supplementary pensions would have to be so designed that it was temporary in nature and had some definite time limit. This would also help to make it acceptable to the electorate. It would also have to be simple and easy to understand so that everyone could be sure of their rights. Lastly, it would have to be generous enough to take virtually all old-age pensioners off National Assistance.

The scheme ought therefore to ensure that every married couple has a sum to live on equivalent to perhaps half average earnings. By 1964 this might be about £8 10s. It would compare favourably with a pension eventually to be provided by national superannuation and it would take all but a few thousand Insurance beneficiaries off National Assistance.

The aim of such a supplementary scheme would therefore be to guarantee all old-age pensioner couples an income of approximately £8 10s. a week. Everyone on reaching retirement or who had already retired would fill in a form declaring their income just as they would do on an income tax form, or as they now do in any case when they continue to earn after retirement. At the moment, in order that the earnings rule can be applied, all pensioners who continue working after they retire have to fill in a form declaring their income. This is done on Form NI 108. Moreover, they have to do so at regular intervals and the machinery which must already exist for dealing with these forms and checking them could well be enlarged to administer the scheme we propose here.

The scheme would be very much like income tax in reverse. If the returns show that Joe Bloggs and his wife had an income of £7 a week including his State pension, he would receive £1 10s. supplementary pension. A couple who had nothing besides their State pension of, say, £5 a week, would receive £3 10s. supplementary pension. Lord Montgomery would simply receive his flat rate pension.

At least three countries, Australia, New Zealand and Denmark, operate social security systems based on such an income test and it should be administratively possible to carry out such a scheme here. In this way the value of supplements would steadily diminish as the superannuation benefits rose, probably disappearing in 10 to 15 years.

With the burden of insurance beneficiaries lifted from it, it would be possible to transform National Assistance from a State charity to a State service.

Summary of Conclusions

The central theme of this pamphlet has been that the National Assistance Board cannot provide a humane and efficient service for those in exceptional need, as long as most of its efforts are devoted to supplementing inadequate National Insurance benefits.

The main recommendations are therefore:

1. That a short-term supplementary pension scheme should be introduced, to take most of the latter cases off National Assistance.
2. That the Minister of Pensions and National Insurance should be made fully responsible for National Assistance by ending the Board's semi-independent existence.

Among the more detailed suggestions, the more important are:

1. More vigorous and informative publicity of the N.A.B., to ensure that all those eligible are fully aware that they are.
2. A drastic curtailing of the discretionary power now possessed by the Board's officials—for example, by giving those on long-term assistance automatic periodic grants for replacing clothes and bed linen, and by codifying the regulations which govern additions to the basic allowance.
3. Better training and direct recruitment for the Board's officers

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was set up in the summer of 1960. Its purpose is to give Socialists under thirty years of age an opportunity to carry out research, discussion and propaganda upon contemporary problems which they consider important. It publishes pamphlets written by its members, arranges monthly meetings and holds day and week-end schools.

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Enquiries about membership should be sent to

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