

The London School of Economics and Political Science

**Gender and the Politics of Welfare:
A Study of Social Assistance Policies towards Lone Mothers in
Britain, 1948-1966**

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Abstract

The thesis is a study of social assistance policies and practices towards separated wives and divorced and never-married women with children between 1948 and 1966 in Britain. It uses historical analysis of archival documents to address questions regarding gender and welfare state change. In doing so, the thesis builds on and critically examines existing social policy discourse concerned with the historical shift away from assumptions that women would be wives and/or mothers towards an assumption that all adults are, or should be, workers that has been linked to restructuring, the rise of neo-liberalism and social-economic change. The research focuses on policies towards this group of women because they have long been identified as a kind of ‘litmus test’ of women’s more general position within the welfare state. Policy towards this group of women offers a window into the relationship between ideas about gender, class, race, political economy and the state.

The research makes three distinct contributions to different areas of scholarly debate. First, it further develops the conceptual analysis of gender and welfare state change. In contrast to much of the existing literature that has emphasized the significance of recent changes in the structural context and principles that shape policies, this research draws attention to important continuities in the interaction between social-economic shifts, political ideas and the position of women in relation to the state. Second, the research brings to light a great deal of previously unexplored archival material that provide new perspectives on the 1950s. While they support and build on recent revisionist histories of the decade, they challenge the conventional wisdom about the postwar welfare state and the idea of postwar ‘consensus’ that social policy scholarship tends to rely on. Finally, the research provides an empirical study of the role of institutions and bureaucratic agents in policy development, and demonstrates the important insights gained from multilayered historical analysis in understanding the complex interactions between actors, ideas and structures that underpin the policy process.

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List of Abbreviations

AB – Assistance Board

DHSS – Department of Health and Social Security (DHSS) (1968-1988)

DWP – Department of Work and Pensions

MH – Ministry of Health

MNI – Ministry of National Insurance (1944-1953)

MP – Ministry of Pensions (1916-1953)

MPNI – Ministry of Pensions and National Insurance (1953-1966)

MSS – Ministry of Social Security (1966-1968)

NAB/NA – National Assistance Board/National Assistance

NI – National Insurance

NCUMC – National Council for the Unmarried Mother and Her Child

PAC – Public Assistance Committee

RCMD – Royal Commission on Marriage and Divorce

SBC/SB – Supplementary Benefits Committee/Supplementary Benefit

UAB – Unemployment Assistance Board

Note on presentation of references and citations

The thesis presents references in the style of historical text. The footnotes provide a full description of the archival sources in every instance, the full form of the reference to a secondary source in the first instance and a short form of the reference thereafter. The bibliography summarises the archival sources used and gives a complete list of published materials used.

Chapter 1

Introduction and Background to Research

Introduction

Recent decades have witnessed lively debates over the nature of welfare state change. A central area of analysis has focused on uncovering the principles that have guided major shifts in policy. For scholars concerned with this area of study, one of the most important issues continues to be how to interpret the gender roles and relations implied by emerging social policies. Since the 1990s it has been widely observed that the old ideas about gender relations that underpinned the postwar welfare state, rooted in the core assumption of a male breadwinner-female caregiver family model, have crumbled.¹ But there is still uncertainty about how to conceptualise the implications of recent developments in social policies for gender relations.² While there has been some level of acceptance that an ‘adult worker model’ has been emerging in many neoliberalised welfare states, recent literature has drawn attention to the way that policy developments linked to austerity have reinforced traditional family forms and gender roles.³ This has led scholarship to move away from one-dimensional models and much empirical research has sought

¹ Eg., N. Fraser, ‘After the Family Wage: Gender equity and the welfare state’ *Political Theory* 22, 4 (1994), 591-618; J. Lewis, ‘The Decline of the Male Breadwinner Model: Implications for Work and Care,’ *Social Politics (SP)*, 8, 2 (2001), 152-169; id., ‘Gender and Welfare State Change,’ *European Societies*, 4, 4 (2002), 331-357; S. Duncan and F. Williams “‘Introduction” *Critical Social Policy (CSP)* 22, 1 (2002), 5-11. On the theory of the male breadwinner model, see eg. J. Lewis, ‘Gender and the Development of Welfare Regimes,’ *Journal of European Social Policy (JESP)*, 2, 3(1992), 159-73; id., ‘Gender and Welfare Regimes: Further Thoughts,’ *SP*, 4, 2 (1997), 160-77. See also discussion of concepts below.

² Eg., M. Daly, ‘What Adult Worker Model? A Critical look at Recent Social Policy Reform in Europe from a Gender and Family Perspective,’ *Social Politics (SP)*, 18, 1 (2011), 281-298.

³ Eg., J. Millar, ‘Squaring the Circle? Means Testing and Individualisation in the UK and Australia’ *SP&S* 3, 1 (2004), 67-74; E. Grabham and J. Smith, ‘From Social to Individual Responsibility (Part Two): Writing Off Poor Women’s Work in the Welfare Reform Act 2009,’ *Journal of Social Welfare and Family Law (JSW&FL)*, 32, 1 (2010), 81-93; F. Bennett, ‘Universal Credit: Overview and Gender Implications,’ in M. Kilkey et al., *Social Policy Review 24* (Bristol: Policy Press, 2012). See further discussion below.

to refine gender-sensitive concepts to more fully capture the nature of ongoing developments.

One issue in this literature is that the conceptual starting point for change, the ideational framework of the postwar welfare state, has not been subject to the same level of scrutiny as more recent developments. In the British context, social policy literature continues to identify the postwar welfare state with a male breadwinner cum maternalist model, interwoven with a class settlement that assumed full employment and social rights within a ‘protective’ and ‘universalist’ social security system. When contrasted with the ‘new politics of welfare’, change appears rather sudden and dramatic; the assumptions about women’s roles appear to have become much more complex, while all citizens appear to have become increasingly faced with new risks and ever more stringent conditions on employment-oriented tax-benefits.⁴

This thesis questions whether the principles, in particular, the ideas about gender relations, that guided postwar social policies were as straightforward as portrayed by existing models used in social policy analysis. The research addresses this question using historical methods to examine archival documents. Drawing on feminist and ‘mainstream’ writings on gender regimes and citizenship, it explores continuities and changes in the gendered assumptions underpinning economic support for women in Britain and offers new perspectives on the interactions between policymaking, ideas and wider structural and institutional shifts.

The thesis focuses on social assistance policies between 1948 and 1966 towards separated, deserted, divorced and never-married women with children – the women excluded from the postwar social insurance system. It uses lone mother policy to examine ideas about gender, poverty, family relations, labour markets and the state. As Barbara Hobson has explained, women with dependent children

⁴ Eg., P. Taylor Gooby, *New Risks, New Welfare* (Oxford, OUP, 2005); G. Bonoli and D. Natali, ‘Introduction’ in idem., eds., *The Politics of the New Welfare State* (Oxford: OUP, 2012), 3-20; P. Taylor-Gooby, ‘Root and Branch Restructuring to Achieve Major Cuts: The Social Policy Programme of the 2010 UK Coalition Government,’ *SP&A* 46, 1 (2010), 61-82; B. Baumberg et. al., *Benefits Stigma in Britain* (London, 2012); P. Dwyer, ‘Universal Credit, Ubiquitous Conditionality and its Implications for Social Citizenship,’ *Journal of Poverty and Social Justice*, 22, 1 (2014), 27-35. See discussion below.

represent a ‘litmus test group, or indicator of gendered social rights’.⁵ For this reason, their position within the social security system has been integral to the construction of gendered theories of welfare state change. In Britain and the US, shifts in lone mother policies since the 1990s have been closely identified with neo-liberal restructuring and social-economic change. The employment oriented approach to lone parent benefits that emerged during the decade have become the archetypal ‘welfare to work’ policies. As such, they continue to represent prime examples of the apparent shift from ‘passive’ to ‘active’ welfare state and from a system that recognized women as mothers to one that recognizes them as adult workers.⁶

The research conducted for this thesis challenges these models of change through a close contextual analysis of lone mother policy from the perspective of the policymakers involved in the interpretation, implementation and development of this policy area between 1948 and 1966. This work aims to contribute to three distinct areas of scholarly debate. First, it offers a new perspective on postwar social policy that challenges existing assumptions about postwar society, economy and gender relations. Second, it reassesses the relationship between the ‘postwar period’ and the more recent phase in welfare state history, the age of so called ‘permanent austerity’⁷. The research complicates existing emphases on a major discontinuities between these periods by drawing attention to similarities in the principles guiding policymaking and in the challenges facing the welfare state at both times. It also draws attention to the persistence of ‘within period change’ and the instability of politics and policies of both periods. Finally, the thesis highlights the role of

⁵ B. Hobson, ‘Solo Mothers, Social Policy Regimes and the Logic of Gender’ in D. Sainsbury, ed., *Gendering Welfare States* (London: Sage, 1994), 171. See also, S. McLanahan and K. Booth, ‘Mother-Only Families: Problems, Prospects and Politics,’ *Journal of Marriage & the Family (JMF)*, 51 (1989), 557-580; J. Lewis and B. Hobson, ‘Introduction’ and Lewis, ‘Lone Mothers: The British Case’, in idem., ed., *Lone mothers in European Welfare Regimes* (London: J. Kingsley, 1997), 2; K. Rowlingson and S. McKay, *Lone Parent Families: Gender, Class and State* (London: Prentice Hall, 2001), x-xi.

⁶ Eg., Lewis, ‘Gender and Welfare State Change’; A. S. Orloff, ‘From Maternalism to “Employment for All”’ in J. Levy et al., ed., *The State After Statism* (Cambridge, MA: Harvard, 2006), 230-68; T. Knijn, et al., ‘Activation as a Common Framework for Social Policies towards Lone Parents,’ *Social Policy & Administration (SP&A)*, 41, 6 (2007), 638-52.

⁷ P. Pierson, ‘Coping with Permanent Austerity: Welfare State Restructuring in Affluent Democracies’ *RFS* 43: 2 (2002), 369-406.

incremental policy changes occurring beyond or away from the spotlight of democratic politics and legislation. By focusing on the role of civil servants as policymakers and the construction of rules and codes and narratives about benefits attached to them, the study brings attention to a frequently neglected group of actors in the policy process who have been a critical source of ideas about state-society and public-private relationships and the groups receiving benefits.

Lone motherhood, Social Policy and Political Debate

The following sections of this introduction set out the background for this research. The first section briefly reviews the changes in British lone mother policy since the 1960s and the social policy debates that have accompanied the changes. The second section focuses on developments in feminist analysis of the welfare state in relation to lone mother policy. The third section reviews the broader historiography of lone motherhood and postwar British social policy.

Lone Mother Policy

The concept of lone motherhood emerged in the late 1950s and early 1960s within the context of debates over the ‘failure’ of the welfare state and the ‘rediscovery’ of family poverty.⁸ In 1948 means-tested National Assistance replaced the existing poor laws and the existing system of supplementary assistance for widows and pensioners, and it became the dominant form of income support for women with dependent children other than widows.⁹ They were eligible for Family Allowances for children after the first, but the benefit was very low.¹⁰ In the 1960s, researchers and campaigners concerned with child poverty argued that all ‘unsupported’

⁸ See eg., P. Thane and T. Evans, *Sinners? Scroungers? Saints?: Unmarried Motherhood in Twentieth-Century England* (Oxford: OUP, 2012), 124-135; for a review of the more general poverty debate, see R. Lowe, ‘The Rediscovery of Poverty and the Creation of the CPAG, 1962-1968,’ *Contemporary Record (CR)*, 9, 3 (1995), 602-11; A. Deacon and J. Bradshaw, *Reserved for the Poor* (London: Blackwell, 1983), 51-73; T. J. Hatton and R. E. Bailey, ‘Seebohm Rowntree and the Postwar Poverty Puzzle,’ *Economic History Review (EHR)*, 53, 3 (2000), 517-543.

⁹ This is fully discussed in Chapter two.

¹⁰ See the detailed explanation in Lewis, ‘The Problem of Lone-Mother Families’. They were also eligible for National Insurance maternity benefit (after their introduction in 1946) if they qualified through their own or their husbands’ earnings-based contributions, and, as will be discussed in chapter two, this meant that few qualified.

mothers (or ‘fatherless families’) represented a single social category united by their vulnerability to poverty caused by the absence of a breadwinner. Their work pointed to the failure of National Assistance (NA), and later of Supplementary Benefit (SB)¹¹, to address the families’ needs, and they pressed successive governments for improvements in the financial support available for children.¹² Other contemporary studies drew attention to more general problems of social assistance related to its stigma and inadequacy, as well as its highly discretionary administration of regulations such as the wage stop and the cohabitation rule.¹³ In response to increasing pressure to improve the circumstances of ‘fatherless families’ the Labour government appointed the (Finer) Committee on One Parent Families in 1969, and thereby gave official recognition of lone parenthood as a social category and a social policy concern. The Committee proposed a new benefit for one parent families in 1974 (Guaranteed Maintenance Allowance, GMA).¹⁴ Though considered radical, the benefit did not in fact challenge fundamental assumptions of social assistance, in so far as it had both a cohabitation and an earnings rule.¹⁵ The proposal reflected the fact that the issue of child poverty was as problematic for the Committee as was the relationship between public (social security) and private law,

¹¹ SB replaced NA in 1966.

¹² These debates are discussed in thesis in chapter seven. M. Wynn, *Fatherless Families* (London: Michael Joseph, 1964); D. Marsden, *Mothers Alone*, (London: Penguin, 1969). Prior to these studies, concern about poverty and criticisms of policy and of attitudes towards poor people had prompted other studies that drew attention to specific groups of lone mothers, eg. P. Marris, *Widows and their Families* (London: Routledge, 1958); V. Wimperis, *The Unmarried Mother and Her Child* (London: Allen & Unwin, 1960). See also Wootton’s 1959 description of ‘the army of the New Poor’, which included old age pensioners, widows, deserted wives, unmarried mothers and the chronic sick and their dependents; B. Wootton, *Social Science and Social Pathology* (London: Allen & Unwin, 1959), 77.

¹³ Ibid; M. Hill, ‘The Exercise of Discretion in the National Assistance Board,’ *Public Administration (PA)*, 47, 1 (1969), 75-90; T. Lynes, *National Assistance and National Prosperity* (London: Bell, 1962); V. N. George, *Social Security Beveridge and After* (London: Routledge & Kegan Paul, 1969); R. Lister, *Social Security, the Case for Reform* (London: CPAG, 1975); O. Stevenson, *Claimant or Client?* (London: George Allen & Unwin, 1973); A. Webb, ‘The Abolition of National Assistance,’ in P. Hall, et al., eds., *Change, Choice and Conflict in Social Policy* (Aldershot: Gower, 1975); D. Donnison, *The Politics of Poverty* (Oxford: Martin Robertson, 1982).

¹⁴ Cmd. 5629, *The Report of the Committee on One-Parent Families* (Finer Report) (London: HMSO, 1974).

¹⁵ Ibid., S. 5-9.

and it proposed new administrative procedures to collect and enforce maintenance of women by 'liable relatives'.¹⁶ While the Finer recommendations were ultimately rejected, other social security reforms did begin to recognize lone parents as an administrative category in the 1970s. Family Income Supplement (FIS), introduced in 1970, offered to provide equity between one-parent and two parent families. Child Benefit (1975) was then introduced with a special allowance for first children of lone parents.¹⁷ However, rising numbers of families receiving SB and controversy over the cohabitation rule¹⁸ meant that debates over benefits for lone parents only became more intense in the following decades.

During the 1970s and 1980s feminists and social commentators concerned with family change brought new perspectives to the politics and policies of lone motherhood. Many of the feminist critiques of the welfare state that emerged at this time saw the position of single women, with or without children, who were barred from receiving social assistance because of the cohabitation rule as a key symbol of the ways in which social policies that originated in the postwar welfare legislation institutionalised women's dependence on men, reinforced their traditional roles as wives and mothers and more broadly sought to regulate and control domestic life and female sexuality. As socialist feminist Wilson argued, the cohabitation rule then 'turns out only to be a particular instance of the general principle that women cannot be one and the same time married... and independent'.¹⁹ More broadly, social provision for women, she argued, served the specific productive and reproductive needs of the capitalist state.²⁰ This critique implied that change

¹⁶ Ibid and see M. Finer and O. R. McGregor, 'The History of the Obligation to Maintain,' in Finer Report, Vol. II, App. 5.

¹⁷ Cmnd. 6615, SBC, *Report of the SBC, 1975* (London: HMSO, 1976), 19; Child Benefit Act 1975; Finer Report, Vol. I, 289-334, 315.

¹⁸ See eg., DHSS, SBC, *Cohabitation* (London: HMSO, 1971); id., *Living Together as Husband and Wife* (London: HMSO, 1976); R. Lister, *As Man and Wife? A Study of the Cohabitation Rule* (London: CPAG, 1973); J. Streather and S. Weir, *Social Insecurity: Single Mothers on Benefit* (London: CPAG, 1974).

¹⁹ E. Wilson, *Women and the Welfare State* (London: Tavistock, 1977), 153.

²⁰ Ibid., esp. 152-4. See also, eg, H. Land, 'Women, Work and Social Security,' *Social Policy & Administration (SP&A)*, 5 (1971), 183-192; J. Mitchell and A. Oakley, *The Rights and Wrongs of Women* (London: Pelican, 1976); J. Lewis, 'Dealing with Dependency: State Practices and Social Realities, 1870-1945,' in Lewis, ed., *Women's Rights/Women's Welfare* (London: Croom Helm, 1983); J. Dale and P. Foster, *Feminists and State Welfare* (London: Routledge, 1986); G. Pascall, *Social Policy: A Feminist Analysis* (London: Tavistock, 1986). For a

required a fundamental transformation of social and economic relations that went beyond demands of poverty campaigners and indeed,²¹ shifted the analytic focus away from child poverty towards the existing and historical relationship between women, the state and wider social and economic structures.

The social and economic changes that were occurring during the 1980s and 1990s raised new concerns about lone parenthood. During the 1980s, lone motherhood attracted ever more attention from social researchers, policymakers and polemicists anxious about family change. As the figures below show, the numbers of divorced and never married women with children were rising while the numbers of widowed mothers steadily fell. In the meantime, patterns of employment were also changing dramatically. While men's economic participation rates were in long-term decline, women's rates were rising, even though those of lone mothers was falling.²²

summary of the literature, see F. Williams, *Social Policy: A Critical Introduction* (Cambridge: Polity, 2001), 17, 41-81.

²¹ Feminists also campaigned for immediate practical changes in social security, especially the disaggregation of the tax-benefits system to recognize women's independence; see eg., Women's Liberation Campaign for Legal and Financial Independence and Rights of Women, 'Disaggregation Now! Another Battle for Women's Independence,' *Feminist Review*, 2 (1979), 19-31; M. McIntosh, 'Feminism and Social Policy,' *Critical Social Policy (CSP)* 1, 1 (1981), 32-42.

²² In 1994 in the UK, while all the proportion of all mothers with earnings was 59 per cent, it was only 38 per cent for lone mothers, P. Whiteford and J. Bradshaw, 'Benefits and Incentives for Lone-Parents,' *International Social Security Review (ISSR)*, 47, 3-4 (1994), Table 2; see also discussion in J. Brown, *Why Don't They Go to Work? Mothers on Benefit* (London: HMSO, 1989) and K. Rowlingson and J. Millar, 'Supporting Employment: Emerging Policies and Practice,' in idem, eds., *Lone Parents, Employment and Social Policy*: (Bristol: Policy Press, 2001), 255-263.

Table 1.1 Economic Activity Rates, Men and Women, 1901-2006

	Adult men*	Adult women*	Men 16-64	Women 16-59
1901	84	32	96	38
1911	84	32	96	38
1921	87	32	94	38
1931	91	34	96	38
1941	..	..	..	..
1951	88	35	96	43
1961	86	38	95	47
1971	81	44	91	57
1981	77	48	89	64
1991	74	52	87	71
1996	71	54	84	87
2001	70	55	83	74
2006	69	56	82	75

Source: C. Hakim, *Key Issues in Women's Work* (London: Glasshouse, 2004), Table 3.1.

These trends prompted much debate over the links between labour market change, the benefits system and family formation. Some theorised that women's increasing economic independence meant they no longer needed male support, necessarily eroding marriage based on the assumption that it was, at root, an economic contract.²³ Others believed that women's independence and declining male employment destroyed men's willingness or ability to perform traditional roles in society.²⁴ Sociologists, feminists and social policy analysts began to theorise and investigate the meanings and implications of 'individualisation,' the 'decline of the male breadwinner,' and the 'end of the family wage.'²⁵ Gender sensitive analysis showed that personal relationships were, in fact, much more complicated than the individualisation theory suggested, and that the actual behaviour of women, and especially wives and mothers in Britain, appeared to be only partially individualised.²⁶

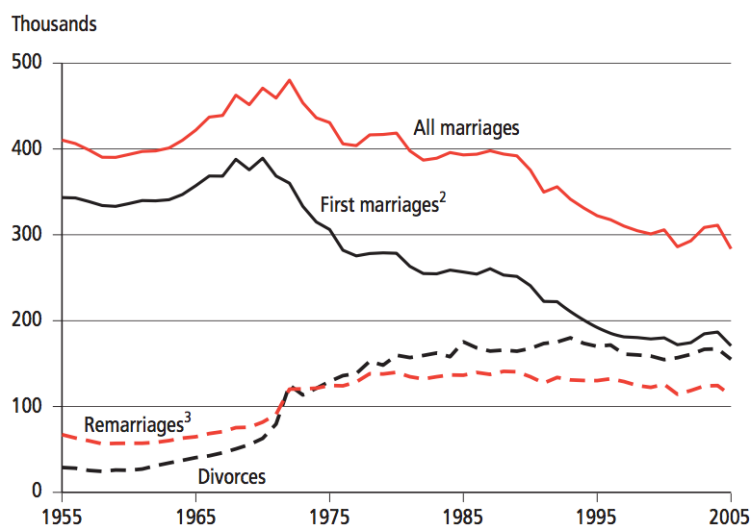
²³ G. Becker, *A Treatise on the Family* (Mass., USA: Harvard, 1981).

²⁴ Eg., W. J. Wilson, *The Truly Disadvantaged* (Chicago: CUP, 1987).

²⁵ See eg., U. Beck, *Individualization: Institutionalized Individualism and its Social and Political Consequences* (London: Sage, 2002); R. Crompton, ed., *Restructuring Gender Relations and Employment: The Decline of the Male Breadwinner* (Oxford: OUP, 1999); N. Fraser, 'After the Family Wage: Gender equity and the welfare state' *Political Theory* 22, 4 (1994), 591-618.

²⁶ Eg., J. Finch and J. Mason, *Negotiating Family Responsibilities* (London: Tavistock, 1993); J. Lewis, *The End of Marriage? Individualism and Intimate Relations* (London: Edward Elgar, 2001); F. Williams and S. Roseneil, eds., 'New Context for Collective Action: The Politics of Parenting, Partnering and Participation,' Special Issue of *Social Politics*, 11, 2 (2004); F. Williams, *Rethinking*

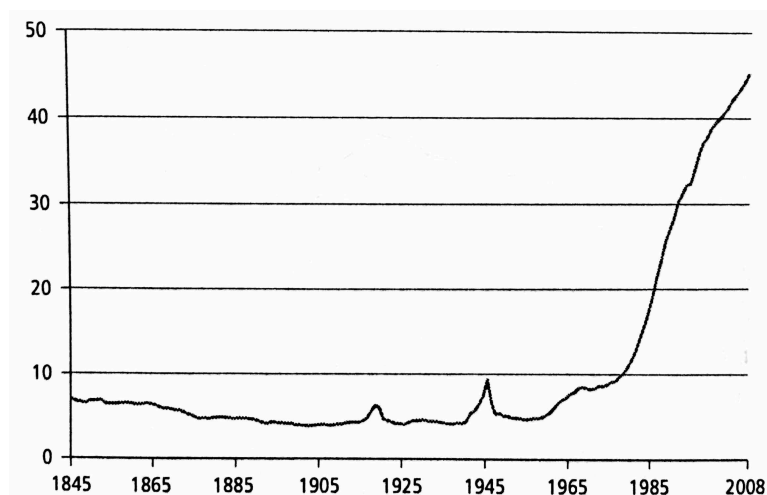
Figure 1.1 Marriages and Divorces, UK, 1955-2005



- 1 Divorce data from 1955 to 1970 are for Great Britain only. Divorce became legal in Northern Ireland from 1969. Includes annulments.
- 2 For both partners.
- 3 For one or both partners.

Source: ONS, *Social Trends 38* (London, ONS, 2008), 20, Fig. 2.8

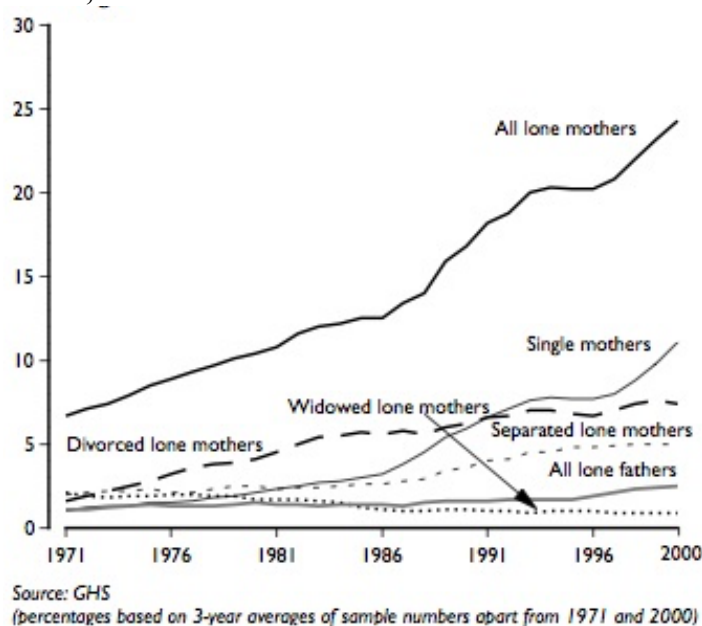
Figure 1.2 Births outside marriage as percentage of all births, UK, 1845-2008



Source: ONS, *Social Trends* (London, ONS, 2008), Fig. 2.18

Families (London: Calouste Gulbenkian, 2004); J. Lewis and F. Bennett, 'Themed Issue on Gender and Individualisation,' *SP&S*, 3, 1 (2004), 43-5; Lewis, 'The Decline of the Male Breadwinner Model'.

Figure 1.3 Percentage of all families with dependent children headed by lone mothers and lone fathers, and by lone mothers of each marital status, Great Britain, 1971-2000



Source: J. Haskey/ONS, 'One-parent Families – and the dependent children living in them – in Great Britain' *Population Trends* 109 (London, ONS, 2002), 8, Fig. 6.

In the 1980s, more significant than the rising overall numbers of lone parents was the rise in the numbers receiving assistance. In the first official study of lone parents since the Finer Committee, Millar and Bradshaw showed that by 1991 the proportion of lone mothers receiving assistance (IS by this time) had increased from 16 to nearly 75 per cent since 1961.²⁷ A similar pattern in the US led right wing political scientist Murray famously to argue that generous welfare benefits have been a cause of lone parenthood, and more generally the growth of a wider 'underclass', in the US and UK.²⁸ Though other social scientists demolished this argument through empirical study,²⁹ serious concerns remained about the effects of lone motherhood on children in both material and psychological terms, and, more

²⁷ See tables in the section below. Eg., J. Bradshaw and J. Millar, *Lone-parent Families in the UK* (London: HMSO, 1991).

²⁸ C. Murray, *Losing Ground, American Social Policy, 1950-1980* (NY: Basic Books, 1984); C. Murray, *The Emerging British Underclass* (London: IEA, 1990).

²⁹ Eg., M. Bane and P. Jargowsky, 'The Links between Government Policy and Family Structure' in A. Cherlin, ed., *The Changing American Family and Public Policy* (Washington, DC: Urban Institute, 1988); J. Brown, 'The Focus on Single Mothers' in Murray et al., *Charles Murray and the Underclass: The Developing Debate* (London: IEA, 1991), 61-5.

importantly, in terms of the social consequences.³⁰ Thus, lone motherhood became implicated in ‘welfare dependency’, the increase of an ill-defined ‘underclass’ and the transmission of intergenerational poverty, all of which, Conservatives argued, placed an unfair burden on the ‘taxpayer’ by increasing public expenditure.³¹

During this time, demands for a new lone parent policy came from across the political spectrum. But policymakers were increasingly adopting neo-liberal perspectives on labour market change and apparently accepting neo-conservative arguments that linked lone parenthood to moral decline a ‘culture of dependency’. New policy initiatives for lone parents focused on decreasing public expenditure and increasing employment.³² The landmark 1988 social security review led not only to the replacement of SB with Income Support (IS) and the replacement of FIS with Family Credit, but also to cuts in means-tested benefits and a freeze on child benefit,³³ all of which left lone mothers worse off.³⁴ But the first policy changes directed towards lone mothers specifically began in the early 1990s with the Conservatives’ ill-fated Child Support Act of 1991, which created an administrative agency separate from the court system with the aim of more aggressive and consistent enforcement of men’s financial responsibility for their children. The same Act also sought to increase incentives for lone mothers to take on paid works.³⁵

³⁰ Eg., I. Garfinkel and S. McLanahan, *Single Mothers and Their Children: A New American Dilemma* (Washington, DC: Urban Institute, 1986); Eg., K. Kiernan, ‘The Impact of Family Disruption in Childhood on Transitions made in Young Adult Life,’ *Population Studies* (PS), 46 (1992), 213-34. Dennis and Erdos attributed the rise of the ‘obnoxious Englishman’ to lone motherhood: N. Dennis and G. Erdos, *Families without Fatherhood* (London: IEA, 1992).

³¹ See eg., summaries of R. Lister, ‘Introduction: In Search of the ‘Underclass,’’ in Murray et al., *Charles Murray and the Underclass*, 1-18, and Brown, op. cit.

³² For a summary of changes, see eg., J. Brown, *In search of a Policy, the rationale for social security provision for one parent families* (London: NCOPF, 1989); J. Bradshaw and J. Millar, ‘Lone-Parent Families in the UK: Challenges for Social Security,’ *International Social Security Review (ISSR)*, 43, 4 (1990), 446-59; Kiernan, et al., *Lone Motherhood in Twentieth-Century*, esp. 1-20; Williams, *Rethinking Families*.

³³ Social Services Committee, *Ninth Report: Social security Changes Implemented since April 1988*, HC437-1 (London: HMSO, 1989) and A. Dilnot and S. Webb, ‘The 1988 Social Security Reforms,’ *Fiscal Studies (FS)*, 9, 3 (1988), 26-53.

³⁴ Eg., Bradshaw and Millar, *Lone-Parent Families*.

³⁵ Cm. 1264, DSS, *Children Come First* (London: HMSO, 1990); J. Millar, ‘Lone Parents and Social Security Policy in the UK’ in S. Baldwin and J. Falkingham, eds., *Social Security and Social Change* (Brighton: Harvester Wheatsheaf, 1994), 70-5; J.

New Labour then made lone parenthood a key area of its New Deal initiative. Though also heavily influenced by neoliberal labour market theory, the government also conceptualized lone parenthood as a problem from a communitarian, social in/exclusion perspective. Along with the New Deal for Lone Parents (NDLP), further regulations were introduced into the child maintenance system (1998).³⁶ The employment-oriented ‘make work pay’ programme sought to gradually link benefits to active job seeking, and by 2001 lone mothers’ benefits were conditional on work-focused interviews. Soon after, lone mothers received a new tax credit (2003) and along with increased conditionality on their benefits, ultimately ending their access to IS when children reached a specific age (eventually seven) and shifting them to unemployment benefit (JSA) which came with stronger conditions and sanctions in 2008.³⁷

The Coalition government’s budget cuts, which Taylor Gooby has referred to as ‘women and children first cutbacks’,³⁸ and the Welfare Reform Act of 2010 that introduced universal credit, to replace all other benefits and tax credits,³⁹ have had significantly gendered effects and decreased support for lone mothers. Early evaluations have repeatedly demonstrated that ‘lone parents will, on average, lose in

Millar, ‘State, Family and Personal Responsibility: The Changing Balance for Lone Mothers in the UK,’ *Feminist Review*, 48 (Autumn 1994), 33, 36; K. Clarke et al., ‘Money Isn’t Everything: Fiscal Policy and Family Policy in the Child Support Act,’ *SP&A*, 29, 1 (1995), 26-39.

³⁶ Eg., Cm. 3805, *New Ambitions for our Country: A New Contract for Welfare* (London: HMSO, 1998) and Cm. 4102, *DSS, A New Contract for Welfare* (London: HMSO, 1998).

³⁷ Cm. 7290, DWP, *Ready to Work: Full Employment in Our Generation* (London: HMSO, 2007); S. Kennedy, *Lone Parents and Jobseekers Allowance*, HC Library, SN/SP/5532 (London: HMSO, 2010); J. Millar, ‘Lone Parents and the New Deal’ *PS* 21, 4 (2000), 333-45; S. Duncan and R. Edwards, ‘Single Mothers in Britain’, in idem, ed. *Single Mothers in an International Context: Mothers or Workers?* (London: UCL, 1997), 60-75; G. Pascall, ‘UK Family Policy in the 1990s: The Case of New Labour and Lone Parents,’ *International Journal of Law, Policy & the Family (IJPF)*, 13 (1999), 258-273; J. Lewis, ‘Lone Mothers: The British Case’, in idem., ed., *Lone Mothers in European Welfare Regimes* (London: J. Kingsley, 1997), 50-75; S. Driver and L. Martell, ‘New Labour, Work and the Family,’ *SP&A*, 36, 1 (2002), 46-61.

³⁸ P. Taylor-Gooby, ‘Overview: Resisting Welfare State Restructuring in the UK,’ *JPSJ*, 20, 2 (2012), 121; on the cuts see eg., K. Stewart and P. Obolenskaya, *The Coalition’s Record on the Under Fives: Policy, Spending and Outcomes 2010-2015* (LSE, CASE, 2015), 19-31.

³⁹ Cm. 7957, DWP, *Universal Credit: Welfare that Works* (London: HMSO, 2010).

the long run’:⁴⁰ the DWP itself has acknowledged that 41 per cent will be worse off – as one report has pointed out, this is the largest proportion of any group to be worse off.⁴¹ Assessments of these policies have shown that they fail to recognize adequately the structural and institutional barriers to employment while they brought emotional strain to lone mothers and their children. To the extent that poverty declined among lone mothers, it was an outcome of more favourable economic conditions of the late 1990s/early 2000s.

More generally, decades of policy shifts have stimulated debates about the changing nature of the politics of welfare, social rights and social citizenship. Scholars have emphasized the importance of national differences in states’ responses to new social risks and the financial crisis, and in the British context, scholars have traced several distinct trends. The trends in tax-benefit and employment policies have been conceptualized as moving from ‘passive’ to ‘active’ and from contributory to means-tested. While the postwar welfare state has been identified with a universalist ideology of welfare and an emphasis on social protection, ‘permanent austerity’ has been identified with selectivism, social investment, the erosion of social rights or ‘creeping conditionality’. In turn, researchers have argued that such trends have both reflected and reinforce processes of othering and social exclusion with increasingly negative and stigmatizing representations of, and attitudes, towards groups receiving benefits from poor people to the unemployed to the disabled.⁴²

⁴⁰ M. Brewer, et al., *Universal Credit: A Preliminary Analysis* (London: IFS, 2011), 3.

⁴¹ DWP, *Universal Credit (Impact Assessment)* (2012). H. Graham and R. McQuaid, ‘Exploring the Impacts of the UK Government’s Welfare Reforms on Lone Parents Moving into Work’ (2014), 41. See also: P. De Agostini, et al., ‘Were We Really All in it Together? The distributional effects of the 2010-2015 UK Coalition government’s tax-benefit policy changes: an end-of-term update’ *Social Policy in a Cold Climate*, Working Paper 22 (CASE, Sept. 2015), 22, 23 Fig. 5.2; H. Kowalewska, ‘Diminishing Returns: Lone Mothers Financial Incentives and Incomes under the Coalition’, *SP&S* 14, 4 (2015), 569-91; M. Brewer and P. De Agostini, *Credit Crunched: Single Parents, Universal Credit and the Struggle to Make Work Pay* (Colchester: ISER, 2015), 48-50; F. Bennett and M. Daly, *Poverty Through a Gender lens: Evidence and Policy Review on Gender and Poverty* (Oxford: Dept. of Social Policy/JRF, 2014) 63.

⁴² Eg., P. Pierson, ‘Coping with Permanent Austerity: Welfare State Restructuring in Affluent Democracies,’ *Revue Française de Sociologie*, 43, 2 (2002), 369-406; J. D. Barbier and W. Ludwig-Mayerhofer, ‘Introduction: The Many Worlds of Activation,’ *European Societies*, 6, 4 (2004), 423-36; P. Taylor Gooby, *New Risks*,

Welfare Regimes, Gender and Lone Motherhood

In the meantime, scholarship on lone motherhood during the 1990s was re-shaped by the rise of gendered welfare regime analysis and debates over welfare state change. The starting point for much of this new literature was Esping-Andersen's conceptualization of a framework for welfare regime comparison in terms of individuals' position in relation to paid work or labour markets and the state.⁴³ Because his work was concerned with the extent to which welfare policies de-commodified individuals' labour, or enabled them to live independently of markets, scholars pointed out that it could not adequately capture women's position within policy regimes, which has always been mediated by gendered divisions of labour. The link between paid work, social rights and independence obscured women's dependent position within families and the extent to which markets provided independence for some women.⁴⁴ Several feminist critiques pointed to the complex position of lone mothers in different national contexts to problematize such welfare regime models that did not account for gendered divisions of paid and unpaid work, and as Lewis and Hobson, pointed out, this group of women 'emerged as a significant category in the discourse on social citizenship'.⁴⁵ Hobson argued,

New Welfare (Oxford, OUP, 2005); G. Bonoli and D. Natali, 'Introduction' in idem., eds., *The Politics of the New Welfare State* (Oxford: OUP, 2012), 3-20; P. Taylor-Gooby, 'Root and Branch Restructuring to Achieve Major Cuts: The Social Policy Programme of the 2010 UK Coalition Government,' *SP&A* 46, 1 (2010), 61-82; B. Baumberg et. al., *Benefits Stigma in Britain* (London, 2012); P. Dwyer, 'Universal Credit, Ubiquitous Conditionality and its Implications for Social Citizenship,' *Journal of Poverty and Social Justice*, 22, 1 (2014), 27-35.

⁴³ G. Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Princeton, PUP, 1990).

⁴⁴ Eg., P. Taylor-Gooby, 'Welfare State Regimes and Welfare Citizenship' *JESP* 1 (1991) 93-105; M. Langan and I. Ostner, 'Gender and Welfare: Towards a Comparative Framework' in G. Room, *Towards a European Welfare State* (Bristol: SAUS, 1991); Lewis, 'Gender and the Development of Welfare Regimes,' id., ed., *Women and Social Policies in Europe: Work, Family and the State* (Cheltenham: Edward Elgar, 1993); J. O'Connor, 'Gender, Class and Citizenship in the Comparative Analysis of Welfare Regimes,' *BJS* 44, 3 (1993), 501-18; A. S. Orloff, 'Gender and the Social Rights of Citizenship,' *ASR* 58 (1993), 303-28; F Williams, 'Race/Ethnicity, Gender and Class in Welfare States' *SP* 2, 2 (1995), 127-59; D. Sainsbury, *Gender and Welfare State Regimes* (Oxford: OUP, 1999).

⁴⁵ J. Lewis and B. Hobson, 'Introduction' in J. Lewis, 'Lone Mothers: The British Case', in idem., ed., *Lone Mothers in European Welfare Regimes* (London: J. Kingsley, 1997), 2.

for example, that lone mother policies reveal most clearly that in order to determine the extent to which women are able to form an independent household at a reasonable standard of living required several layers of analysis, an examination not only of the provision of cash and care but also the ways in which women package their income. Rather than any one conceptual frame, this suggested a 'set of strategies for decoding the logic in a policy frame'.⁴⁶ Millar pointed out that policies for lone mothers illustrated that welfare regimes differed in terms of the ways in which they assumed women would be mothers, workers or wives. This suggested that understanding women's position or social rights required an assessment of the basis of entitlement to benefit and of policy expectations about the role of other sources of income from earnings or maintenance by a male-breadwinner.⁴⁷

Lewis's male breadwinner (MBW) model demonstrated that lone mother policy provides a key indicator of differences between welfare regimes and within them as they change over time.⁴⁸ She has explained that women with children without men are particularly problematic in strong MBW regimes such as the UK: 'Predicting the treatment of lone mothers in strong male-breadwinner countries is virtually impossible because their position defies the logic of the system'. In turn, lone mothers 'policies have tended to oscillate over time between treating these women primarily as workers (under the nineteenth century poor law) or primarily as mothers (under postwar welfare state legislation), depending on the influence of maternalist ideologies.'⁴⁹ As she has explained, 'the claims of lone mothers as mothers were recognized explicitly in Britain after World War II, when under the National Assistance Act of 1948 they were not required to register for work if they

⁴⁶ Hobson, 'Solo mothers', 171; 184-5.

⁴⁷ Eg. J. Millar, 'State, family and personal responsibility: the changing balance for Lone Mothers in the UK' *FR* 48 (1994), 24-39; id., 'Mothers, Workers, Wives: policy approaches to supporting lone mothers in comparative perspective' in E. B. Silva, ed., *Good Enough Mothering* (Brighton: Wheatsheaf, 1996), 97-113.

⁴⁸ Lewis, 'Gender and the Development of Welfare Regimes', 159-73

⁴⁹ *Ibid.*, 169-170; 159-73. See also id., 'Gender and Welfare Regimes: Further Thoughts', *SP* 4, 2 (1997), 172. See also J. Lewis, ed., *Lone Mothers in European Welfare Regimes*; S. Duncan and R. Edwards, eds., *Single Mothers in an International Context: Mothers or Workers?* (London: UCL, 1997); id., eds., *Lone Mothers, Paid Work and Gendered Moral Rationalities* (Basingstoke: Palgrave, 1999); R. Ford and Millar, eds., *Private Lives Public Responses: Lone Parenthood and Future Policy in the UK* (London: PSI, 1998).

had dependent children under 16'.⁵⁰ As Lewis has pointed out, lone mothers in the UK have benefitted from the fact that British social assistance has been non-categorical, paid to both men and women and set by national policy since 1948.⁵¹ In the context of comparison, British postwar assistance policy stood out against the federalized, categorical, and highly stigmatizing US 'welfare' system (AFDC) or the decentralized, highly discretionary or highly conditional schemes of some European countries.⁵² Finally, by showing the ways that women's access to benefits as mothers or workers may cut across their position as dependants, Lewis's analysis has drawn attention to the dualities of, and tensions within, women's relationship to the state (as discussed in the opening paragraphs of this introduction):

The effects of social welfare policies have in fact been Januslike. Thus social security programs have permitted the transformation of traditional family form and the formation of autonomous households by lone mothers, while also enforcing traditional assumptions about men's obligation to maintain in the form of a cohabitation rule.⁵³

In this way, feminist analysis of lone mother policy shifted away from emphasizing state regulation and control towards critical assessments of the relationships between women's dependence and independence and between un/paid work and welfare.

At the same time, scholarship was becoming more concerned with defining the nature of welfare state change in the context of the major restructuring of the 1990s and the definitive shift towards an employment-oriented tax-benefits system in the UK. For Lewis, whose work has been central to feminist social policy research in general and to lone mother policy in particular, historical context has been an essential component of explaining and conceptualizing policy development. By comparing postwar social provision for single mothers, she has underscored the significance of what she has understood as a growing emphasis on individualisation in policies towards women and families. As she has pointed out, 'even though the

⁵⁰ Lewis and Hobson, *op. cit.*, 7.

⁵¹ Lewis, 'Gender and Welfare Regimes: Further Thoughts', 169.

⁵² *Ibid.* See also., T. Knijn, 'Fish without Bikes: Revision of the Dutch Welfare State and its Consequences for the (In)dependence of Single Mothers,' *SP*, 1, 1 (1994), 94; L. Gordon, *Pitied But Not Entitled: Single Mothers and the History of Welfare* (New York: Free Press, 1994); S. Duncan, 'Theorizing European Gender Systems,' *JESP* 5, 4 (1995), 263-84.

⁵³ Lewis, 'Gender and Welfare Regimes: Further Thoughts', 165.

post-war settlement failed to individualise women for the purposes of social security, and indeed persisted in treating them as dependents of men, social assistance nevertheless made an independent existence possible for women with children and without men'.⁵⁴ By the mid-1990s, in the USA and UK, the 'pendulum had swung again from treating lone mothers as mothers to treating them as workers',⁵⁵ as under the poor law. She has further argued that this has been symbolic of nothing less than a paradigm shift in the policy logic (though not in the social reality) underpinning the UK welfare regime. This new regime based on an 'adult-worker model' (AWM) links into the idea of increasingly individualized social policies.⁵⁶

Lewis's narrative substantially reconstructed the history of postwar policy towards lone mothers. While accounts of contemporary critics and feminists in the 1960s and 1970s emphasised the extent to which social assistance reinforced 'fatherless families' traditional dependence on men and private laws of maintenance through restrictions, conditions and discretion, analyses of lone mother policy from a gendered perspective instead began to emphasise that postwar assistance provided an important source of *independence*:

To a considerable extent, assistance based benefits permitted a substantial transformation of the family. Women and children and without men were able to live autonomously, albeit not well. The initiatives of the 1990s have sought... fundamentally to change the pattern of support for lone-mother families away from the state and towards men and lone mothers themselves.⁵⁷

Lewis and Land have suggested that the independence provided by postwar assistance was bolstered by low expectations that male breadwinners would contribute to the maintenance of lone parent families,⁵⁸ another aspect of policy that

⁵⁴ J. Lewis, 'Family Policy in the Postwar Period', in S. N. Katz et al., eds., *Cross Currents: Family Law and Policy in the US and England* (Oxford: OUP, 2000), 87.

⁵⁵ Lewis, 'The Problem of Lone-Mother Families,' 277.

⁵⁶ J. Lewis, 'Gender and Welfare State Change,' esp. 340.

⁵⁷ Lewis, 'The Problem of Lone-Mother Families,' 277.

⁵⁸ H. Land and J. Lewis, 'The Problem of Lone Motherhood in the British Context', in Ford and Millar, eds., *Private Lives*, 144-5; also, H. Land, 'Social Security and Lone Mothers' in Kiernan, et al., *Lone Motherhood in Twentieth-Century Britain*, 151-211.

changed significantly in the 1990s with the introduction of the CSA (1991). However, their accounts have shown that lone mothers' social rights to benefit have been increasingly conditioned on their engagement with the labour market. Commentators have tended to agree that there has been a significant shift away from the traditional 'maternalism' of welfare states through 'activation' policies towards "employment for all",⁵⁹ but, as explained above, there has been much debate over the extent to which this can be interpreted as a general trend towards individualization or an adult worker model.

A growing body of literature has demonstrated that there have been strong movements towards familialising economic support and care. This builds on the feminist scholarship that has suggested 'defamilialisation' as a conceptual complement to Esping-Andersen's idea of decommodification, or the degree of an individual's independence from the labour market, to represent independence from the family provided by the state or labour market.⁶⁰ For Orloff, the important idea is autonomy in forming a household.⁶¹ Lister has identified defamilialisation with policies that could help to modify the gender division of labour. Trends towards familialism would reinforce dependence and/or traditional divisions of work and care.⁶² For Saraceno, defamilialisation of care would essentially mean providing adults with a genuine choice to engage in family care work without being 'trapped'

⁵⁹ A. S. Orloff, 'From Maternalism to "Employment for All"', 230-68; see also Knijn, et al., 'Activation as a Common Framework'; K. Rowlingson and J. Millar, 'Supporting Employment: Emerging Policies and Practice' in idem, eds., *Lone Parents, Employment and Social Policy* (Bristol: Policy Press, 2001), 255-263.

⁵⁹ Daly, 'What Adult Worker Model?'

⁶⁰ Esping-Andersen, *The Three Worlds of Welfare Capitalism*; see also, T. Knijn and I. Ostner, 'Commodification and de-commodification' in B. Hobson, et al., eds., *Contested Concepts in Gender and Social Politics* (Cheltenham: Edward Elgar, 2002), 141-70; also eg. O'Connor, 'Gender, Class and Citizenship'; R. Lister, 'Women, Economic Dependency and Citizenship,' *Journal of Policy*, 19, 4 (1990), 445-67.

⁶¹ A. S. Orloff, 'Gender and the Social Rights of Citizenship,' *American Sociological Review*, 58, 3 (1993), 303-28; id., 'Gender in the Welfare State,' *ARS*, 22 (1996), 51-78.

⁶² R. Lister, 'She has other duties: Women, citizenship and social security' in S. Baldwin and J. Falkingham, eds., *Social Security and Social Change* (Brighton: Harvester Wheatsheaf, 1994), 31-44; R. Lister, 'Women, Economic Dependency and Citizenship' *JSP* 19, 4 (1990), 459-60.

in it.⁶³ On the other hand familialising policies would re-inforce traditional family arrangements, including family/maternal care and/or family/male-breadwinner maintenance. Specifically writing about trends in lone mother policy in the 1990s, Pascall has suggested that ‘welfare policy in terms of the breadwinner/caregiver model ... points to contradictory movements... and policies for lone mothers are a strong example of these changes’.⁶⁴ More recently, Daly, Bennett and others have highlighted ways in which shifts in tax-benefit policies and in care provision have moved in multiple directions in Britain, towards the expectation that women will participate in paid work, but with reduced support for child care (a ‘familialising’ trend), and with a new reinforcement of the male-breadwinner model family by channeling universal credit to households rather than individuals.⁶⁵

The broader question of how to conceptualise and compare the interconnections between gender relations, markets/economic change and states continues to drive feminist theoretical and empirical writings. Scholars have pointed to several issues that have yet to be thoroughly explored. Orloff and others have, for example, long emphasized the need for more detailed examination of the diverse and complex role of the state as an actor, at different levels and from different perspectives.⁶⁶ Recent literature has also explained that further research is needed to illuminate more fully the relationship between economic crises,

⁶³ C. Saraceno, ‘Family change, family policy and the restructuring of welfare’ in OECD, *Family, Market and Community: Equity and Efficiency in Social Policy* (Paris: OECD, 1997), 94; C. Saraceno, *Family policies: Concepts, goals and instruments*, Carlo Alberto Working Paper No. 230 (2011), 3-7.

⁶⁴ Pascall, ‘UK Family Policy in the 1990s,’ 260.

⁶⁵ Eg., Daly ‘What Adult Worker Model?’; M. Daly and K. Scheiwe, ‘Individualisation and Personal Obligation - Social Policy, Family Policy and Law Reform in Germany and the UK’ *IJLPF*, 24, 2 (2010), 195; F. Williams, *Rethinking Families*, 26-40; J. Millar, ‘Squaring the Circle? Means Testing and Individualisation in the UK and Australia’ *SP&S* 3, 1 (2004), 67-74; F. Bennett, ‘Gender implications of current social security reforms’ *Fiscal Studies* 23, 4 (2002), F. Bennett and M. Daly, *Poverty through a Gender lens: Evidence and Policy Review on Gender and Poverty* (Oxford: Dept. of Social Policy/JRF, 2014) 63; F. Bennett, ‘Universal Credit: Overview and Gender Implications’ in M. Kilkey et al., *Social Policy Review* 24 (Bristol: Policy Press, 2012); J. Jenson, ‘The Fading Goal of Gender Equality: Three Policy Directions that Underpin the Resilience of Gendered Socio-economic Inequalities,’ *SP*, 22, 4 (2015), 547-56.

⁶⁶ Eg., Orloff, ‘Gender,’ in F. Castles et al., *The Oxford Handbook of the Welfare State* (Oxford: OUP, 2010); K. Morgan and A. Orloff, *Introduction: The Many Hands of the State*, Buffett Centre Working Paper, Northwestern University, 2014.

neoliberalism and gender relations. Additionally, the role of different types of feminist activism has been yet another area in need of investigation.⁶⁷ Though some of these topics have been approached through historical research, the following review of the historiography of lone motherhood and the postwar welfare state demonstrates that many gaps remain.

The Historiography of Lone Motherhood, Marriage and Social Policy

The only comprehensive historical survey of lone motherhood in Britain by Kiernan, Land and Lewis has been framed by these contemporary debates over families and welfare state change. While they argue that patterns of policy change have been somewhat cyclical, they emphasise the distinctiveness of the post war welfare state prior to restructuring. During this period, on the one hand, social security policy for lone mothers perpetuated the hierarchical and moralistic distinctions between lone mothers with different marital histories until the 1970s; on the other hand, policy departed sharply from the poor law by according all lone mothers a modicum of independence from labour markets and male breadwinners through the recognition of their status as mothers within the social assistance system. As Land's chapter on social security has explained, 'the position of lone mothers in the social security system improved greatly as a result of the post-war welfare reforms.'⁶⁸ She suggests that the enforcement of cohabitation policy and its attendant investigations and prosecutions began only in the 1960s.⁶⁹ While her account provides much greater detail of NA policy in the 1950s and 1960s, she has drawn the same conclusions as Lewis, arguing that the structural changes and policy shifts of the late twentieth century left lone mothers even more vulnerable to poverty than they always had been.⁷⁰ For both scholars, the Finer Report marked a significant departure. For Lewis, its proposal of a collecting agency represented 'modified blurring of public and private law' that was significantly different from the way that the CSA sought to shift maintenance towards fathers without an income guarantee for the mothers.

⁶⁷ J. Leschke and M. Jepsen, 'Is the Economic Crisis Challenging the Prevailing Gender Regime? A Comparison of Denmark, Germany and the United Kingdom,' *SP*, 21, 4 (2014), 485-508; B. Hobson, et al., 'Revisioning Gender: An Introduction,' *SP*, 22, 4 (2015), 495-512.

⁶⁸ Kiernan, et al., *Lone Motherhood in Twentieth-Century Britain*, 151.

⁶⁹ *Ibid.*, 151, 159-62.

⁷⁰ *Ibid.*, 208-210.

Furthermore, she has argued that the earnings rule attached to the GMA was generous enough to genuinely enable women to ‘choose’ to work or not.⁷¹

Other historical work on lone motherhood that has emerged since the 1990s has tended to echo earlier critiques of the postwar welfare state. Instead of underscoring the way that policy recognised and de-commodified lone mothers as mothers, it has drawn more attention to the contradictions and inadequacies of state support for these women. One writer has gone so far as to essentially turn the analysis of Lewis and Land on its head by identifying the origins of policies oriented towards employment and paternal child support in the practices of the postwar NAB. By drawing attention to officials’ pressure on mothers to take up work and seek maintenance from liable relatives, issues that were, as we have seen, at the heart of earlier poverty campaigners’ criticisms of assistance in the 1960s, Noble has highlighted long term continuities rather than major changes in social policy towards lone mothers.⁷² In her examination of representations of unmarried motherhood between 1945 and 1960, Fink has focused on the way that this group of lone mothers were excluded from the new, apparently universal, ‘welfare state’, emphasizing that voluntary welfare services remained the main source of support for these women.⁷³ For Gallwey, who has written an insightful oral history of lone motherhood since the 1940s, ‘the single mother’ was excluded from ‘social

⁷¹ Lewis, ‘Problem of Lone-Mother Families’, 265-272.

⁷² V. Noble, “‘Not the Normal Mode of Maintenance’: Bureaucratic Resistance to the Claims of Lone Women in the Postwar British Welfare State’ *L&SI* 29, 2 (2004), 343-371.

Noble’s paper was oriented towards an American audience and reflected the recent American historiography of ‘welfare’. In contrast to the sharp distinctions social policy analysts have drawn between postwar maternalist social assistance and the conditional, activation oriented benefits of Britain today, historians of the US welfare reforms of 1996, and the replacement of AFDC with the much more restricted TANF ‘workfare’ system, have traced the reform back to shifts in discourse, policy and practice towards single black mothers in the 1950s. See eg., L. Levenstein, *A Movement without Marches: African American Women and the Politics of Poverty in Postwar Philadelphia* (Chapel Hill: UNC, 2003); J. Mittelstadt, *From Welfare to Workfare: the unintended consequences of liberal reform, 1945-1965* (Chapel Hill: UNC, 2005); P. Nadasen, et al., eds., *Welfare in the United State: A History with Documents, 1935-1966* (NY: Routledge, 2009); M. Chappell, *The War on Welfare: Family, Poverty and Politics in Modern America* (Philadelphia: U Penn, 2012).

⁷³ J. Fink, *Condemned or Condoned? Investigating the Problem of Unmarried Motherhood in England, 1945–60* (Ph.D. thesis, University of Essex, 1997).

citizenship under the 1945 welfare settlement' and, in her view, only became 'bearer of social rights from the 1970s'.⁷⁴ Her aim was to reveal the diversity of these women's identities and experiences and to shift historical research away from their relationship to the state, but she has recognised that lone mothers' lives were significantly shaped by their access to social security. She found that the stigma of assistance and an ethic of self-reliance deterred women from applying if they did not have access to widows' benefits.⁷⁵

Thane and Evans study of unmarried motherhood in twentieth century Britain has examined the changes and continuities in attitudes, laws and policies towards this of this group of lone mothers and illegitimacy.⁷⁶ As in the social policy histories, they have argued that changes in attitudes and policies have been complicated and nonlinear. In the post-war years, they have emphasized that 'moral panic' about family breakdown and teenage pregnancy and the elimination of special wartime social services for mothers and children left many unmarried mothers with few housing and childcare options and led them to have the child adopted or else live with their own parents in an 'atmosphere of tolerance but secrecy'.⁷⁷ Their research has mainly drawn on the archives of the National Council of the Unmarried Mother and her Child (NCUMC), now Gingerbread, and they have underscored the importance of voluntary organisations as welfare providers and campaigners for improvements in social policies towards single mothers and children. While these writers have agreed with Lewis's point that 1948 was a definitive turning point for unmarried mothers, Thane and Evans have identified the most important shift less with the relaxation of the means test that enabled single mothers living with their parents to receive assistance in their own right. Though they have referred to the NAB as more generous and 'less punitive' than the poor law towards unmarried mothers, they have pointed out that much of the NCUMC's work in the 1950s focused on the ways that NA remained deficient and restrictive.⁷⁸ Writing in the wake of the 2008 crisis and the ascendancy of Coalition government, these historians identify the cuts introduced more recently with the most significant

⁷⁴ A. Gallwey, 'Lone Motherhood in England, 1945-1990: Economy, Agency, Identity', PhD Thesis, Warwick University, 2012, 10-11.

⁷⁵ *Ibid.*, 71.

⁷⁶ P. Thane and T. Evans, *Sinners? Scroungers? Saints.*

⁷⁷ *Ibid.*, 82.

⁷⁸ *Ibid.*, 108, 107-11, 195.

curtailment of social provision for lone mothers since the improvements of the 1970s (despite the rejection of the Finer proposals). And, looking back across the previous century, they have ultimately concluded that over the long-term, ‘too much remained the same’ in policies and in the social position of unmarried mothers by the 2010s.⁷⁹

Apart from Gallwey’s work, very little research has focused on widows and widowhood,⁸⁰ and though there now exists a large body of historical literature on marriage divorce, few studies have examined the position of separated, divorced and deserted women within public social security laws and policies. On the other hand, there are now many studies of never married motherhood in postwar Britain concerned as much with law and policy as with social attitudes and cultural representations of this group of women and their children, and has underscored that over the long-term, they have occupied complicated, ambiguous and contradictory positions in social and political intuitions and the popular imagination.⁸¹

One issue that has drawn the attention of several historians is the extent of the influence of ‘Bowlbyism’ in on policy and practice⁸² towards unmarried mothers. Most closely associated with attachment theory and idea that ‘maternal deprivation’ adversely affects infants and children, Bowlby also suggested that, while illegitimacy could be socially acceptable where the mother lived with her

⁷⁹ Ibid., 140-208.

⁸⁰ I. Blom, ‘The History of Widowhood: A Bibliographic Overview,’ *Journal Family History (JFH)*, 16 (1991), 191-210.

⁸¹ Fink, *Condemned or Condoned*; id., ‘Natural Mothers, Putative Fathers and Innocent Children’ *JFH* 25, 2 (2000), 178-95; id. ‘Private Lives, Public Issues: Moral Panics and ‘the Family’ in 20th-century Britain,’ *JSBC*, 9, 2 (2002), 135-48; id., ‘For Better or for Worse? The Dilemmas of Unmarried Motherhood in Mid-twentieth century British Film and Fiction’ *WHR* 20,1 (2011), 145-60; J. Fink and K. Holden, ‘Pictures from the Margins: Representations of Spinsters and Single Mothers’ *GH* 11, 2 (1999), 233-55; K. Holden, *The Shadow of Marriage, Singleness in England, 1914-60* (Manchester: MUP, 2007); P. Thane, ‘Unmarried Motherhood in Twentieth-Century England,’ *Women’s History Review (WHR)*, 20, 1 (2011), 11-29; T. Evans ‘The Other Woman and Her Child: Extra-marital Affairs and Illegitimacy in Twentieth-century Britain’, *WHR*, 20, 1 (2011), 47-65; C. Langhamer, ‘Adultery in Post-War England,’ *HWJ* 62, 1 (2006), 87–115.

⁸² See eg., J. Bowlby, *Childcare and the Growth of Love* (London: Pelican, 1953). This issue has long been debated, eg., D. Riley, *War in the Nursery: Theories of the Child and the Mother* (London: Virago, 1983); P. Summerfield, *Women Workers in the Second World War: Production and Patriarchy in Conflict* (London: Routledge, 1984); A. Davis, *Modern Motherhood: Women and Family in England, 1945-2000* (Manchester, MUP, 2012), 112-22.

family or cohabited the father, in other cases the woman's extramarital childbearing indicated mental illness,⁸³ possibly suggesting that the child should be adopted. Lewis and Welshman's analysis of the writings of 'experts' and welfare professionals towards unmarried mothers in the postwar years has identified three overlapping and conflicting views on the women. They have suggested that, although American psychiatric social work literature was becoming increasingly influential in 1950s England, and encouraging professionals to treat the 'problem' of unmarried motherhood in terms of individual pathology, many medical and social researchers in fact carried on an older tradition that identified the women and children as a public health issue. As practitioners were mainly voluntary and local authority health and social workers, they continued to approach the women as much from a child health perspective as one rooted in moral welfare concerns.⁸⁴ Thane and Evans have drawn attention to the way maternity homes sought to make women repent through hard work, not unlike poor law practices, but, like Lewis and Welshman, they have emphasized the diversity of opinion towards this group of women as well as the diversity of their circumstances.⁸⁵

Wider issues of attitudes towards marriage, divorce and sexuality, and their relationship to changes in law, policy and behaviour, have framed much of the historiography of the postwar decades. Overall, scholarship has now complicated the popular mythology of, on the one hand, the 1950s as a decade of stable families, conservatism and prosperity, and on the other, the 1960s, as years of 'permissiveness', liberalism and growing instability. Recent research has contributed to a more nuanced understanding of the shifts and tensions underlying the structural landscape of these years. As the figures above show, in the 1950s divorces and extramarital births fell after the wartime spike. Marriage rates reached historic heights and ages of first marriages fell lower than they were at the beginning of the twentieth century. Several historians have argued that a longer-term movement in ideas about the meaning of love and marriage reached a peak in the postwar years, the 1950s witnessing the culmination of elite and popular

⁸³ Bowlby, *Childcare*, 84; *Maternal Care and Mental Health* (Geneva: WHO, 1951), 98.

⁸⁴ J. Lewis and J. Welshman, 'The Issue of Never-Married Motherhood in Britain 1920-1970', *SHM* 10, 3 (1997), 401-18.

⁸⁵ Thane and Evans, *Sinners?*, 82-106.

identification of marriage with a privacy, romantic love, sex, mutuality and intimacy.⁸⁶

Historians have shown that postwar writers understood this change in a descriptive as well as prescriptive sense.⁸⁷ Lewis has explained that many commentators concerned about family breakdown believed that marriage would be strengthened as institution and relationship by anchoring it in sex and companionship.⁸⁸ Other historians have focused on the way that such idealisation of marriage may have been part of its growing popularity but may have also actually undermined its stability. Some have argued that expectations of marriage were raised as it was linked more closely to monogamous sex, intimacy and romantic love, and others have suggested that attitudes towards extramarital sex hardened while attitudes towards premarital sex were softening. Evans has indicated that this had important implications for attitudes towards lone mothers: increasingly vivid representations of a demonised ‘other woman’ (and her child) were starkly contrasted against a passive, sympathetic, victimised deserted wife and family.⁸⁹ Other studies have demonstrated that marriage and family law were fiercely contested and highly politicised in the 1950s as many women’s organisations campaigned against divorce law reform because it appeared to allow husbands to abandon their families and their responsibilities to maintain them for younger women. Freeguard and Beaumont, for example, have challenged the idea that feminism and women’s organisations were in decline at this time by charting the

⁸⁶ See eg., J. Gillis, *For Better, For Worse, British Marriages, 1600 to the Present* (Oxford: OUP, 1985); R. Phillips, *Putting Asunder: A History of Divorce in Western Society* (Cambridge: CUP, 1988); M. Collins, *Modern Love* (London: Atlantic, 2003); C. Langhamer, *The English in Love* (Oxford: OUP, 2013).

⁸⁷ Eg., J. Finch and P. Summerfield, ‘Social Reconstruction and the Emergence of Companionate Marriage, 1945-59’, in D. Clark, ed., *Marriage, Domestic Life and Social Change: Writings for Jacqueline Burgoyne* (London: Routledge, 1991), 2-26.

⁸⁸ J. Lewis, ‘Public Institution and Private Relationship: Marriage and Marriage Guidance, 1920–1968,’ *TCBH*, 1, 3 (1990), 233–63.

⁸⁹ Langhamer ‘Adultery’; Evans ‘The Other Woman’; M. Richards and B. J. Elliott, ‘Sex and Marriage in the 1960s and 1970s’ in D. Clark, ed., *Marriage and Domestic Life and Social Change: writings for Jacqueline Burgoyne* (London: Routledge, 1991); S. Szreter and K. Fisher, *Sex Before the Sexual Revolution: Intimate Life in England 1918-1963* (Cambridge: CUP 2010).

activities of groups devoted to various legal reforms, including measures to secure women's economic independence within marriage.⁹⁰

Increased cohabitation, widely understood as a major feature of recent changes in family arrangements, has been a focal point of historical debate regarding postwar family life. This has not been unrelated to the fact that, as historians have frequently noted, an apparent increase in 'illicit partnerships' or cohabitations and adultery fuelled demands for marriage and divorce law reforms in the 1950s and 1960s (as well as in previous decades).⁹¹ Over the long term, Land and Lewis have suggested that cohabitation was 'probably at its nadir in the 1950s and 1960s'.⁹² Murphy and Kiernan have pointed out that cohabiting unions were statistically and socially 'invisible' prior to the 1970s; in other words it is impossible to know.⁹³ However, she points out that the difficulty of obtaining divorce before 1969 meant that cohabitation was the only way to form a new union and suggests that it was probably not uncommon among some subgroups.⁹⁴ This, along with the contemporary literature that sought to 'normalise' unmarried motherhood by highlighting the evidence that around a third cohabited with partners, has prompted Thane and Evans to argue that the '1950s was not quite the sexually conventional decade, centred wholly on the married two parent family that is often portrayed' and that views towards unmarried motherhood were slowly relaxing.⁹⁵ Thane has elsewhere argued that the high rates of marriage and legitimacy of the 1950s and 1960s were exceptional, suggesting that recent trends do not indicate a new era in family formation.⁹⁶ This has not been uncontroversial; Probert for example has

⁹⁰ See eg., J. Freeguard, 'Women of the 1950s Stand Up and Be Counted', Ph.D. thesis, University of Sussex, 2005; C. Beaumont, *Housewives and Citizens: Domesticity and the Women's Movement in England, 1928-1964* (Manchester: MUP, 2013); id. 'What do Women Want? Housewives Associations, Activism and Changing Representations of Women in the 1950s,' *WHR*, (2016), 1-16.

⁹¹ Langhamer 'Adultery'; Evans 'The Other Woman'; S. Cretney, *Family Law in the Twentieth Century* (Oxford: OUP, 2005); R. Probert, *The Changing Legal Regulation of Cohabitation: From Fornicators to Family, 1600-2010* (Cambridge: CUP, 2012).

⁹² Land and Lewis, 'The Problem of Lone Motherhood,' 142.

⁹³ M. Murphy 'The evolution of cohabitation in Britain, 1960 - 95' *Population Studies* 54 (2000), 43-56; K. Kiernan, 'Changing Demography of Lone Motherhood' in Kiernan et al, 40-1. See also

⁹⁴ Kiernan, op cit.

⁹⁵ Thane and Evans, *Sinners?*, 89.

⁹⁶ P. Thane, *Happy Families? History and Family Policy* (British Academy, 2010).

countered that speculation about the nature of family life in the past ‘should not obscure the centrality of marriage to family life in previous decades.’⁹⁷

Such research has also contributed to the re-thinking of the 1960s and ‘permissiveness’. On the one hand historians have validated that there were important political, legal, cultural and demographic changes during the decade. On the other hand, research has revised the periodisation of such changes, which have been shown to have been gradual, diverse, contradictory and mediated by region, class and gender. Important legal and cultural changes such as the introduction of the contraceptive ‘pill’ in 1961, the legalisation of abortion in 1967 and ‘no fault’ divorce in 1969 did of course occur, yet as Hall has pointed out, the decade ‘did not see anything like wholesale sexual revolution...promiscuity was less apparent than ignorance, and societal constraints still militated against sexual experimentation.’⁹⁸ The pill was not widely available until the 1970s and couples continued to practice traditional methods of avoiding pregnancy, including simply abstaining. For young women, especially of the working class, sex and unmarried motherhood was shrouded in notions of behaviour that was un/respectable, shameful and highly secretive, even if unmarried mothers themselves were not ostracised.⁹⁹ Taken together, this literature suggests that more significant changes occurred only in the 1970s, a point stressed by the studies of attitudes towards unmarried mothers.

Nevertheless, as the tables above show, divorce and extramarital birth rates did rise from the late 1950s/early 1960s. Kiernan and Lewis have summarised longer term trends in marriage and parenthood by suggesting that first, in the 1960s, there was the separation of sex and marriage; only later was this followed by the separation of marriage and parenthood. Though there is evidence of increased sexual activity before and during marriage, most premarital conceptions were legitimated by marriage.¹⁰⁰ Lewis has further argued that rising levels of divorce

⁹⁷ R. Probert, ‘Review: *Happy Families?*, P. Thane’ (Brit Ac., 2011).

⁹⁸ L. Hall, ‘Sexuality’ in Addison and Jones, *Contemporary Britain*, 154; See also, A. Leathard, *The Fight for Family Planning* (London: Palgrave, 1980); B. Brookes, *Abortion in England* (London: Croom Helm, 1988); L. Marks, *Sexual Chemistry: A History of the Contraceptive Pill* (New Haven: Yale, 2001).

⁹⁹ Eg., E. Roberts, *Women and Families: An Oral History 1940–1970* (Oxford: Blackwell, 1995).

¹⁰⁰ J. Lewis and K. Kiernan, ‘The Boundaries between Marriage, Non-marriage and Parenthood: Changes in Behaviour and Policy in Postwar Britain,’ *JFH*, 21 (1996), 372-87.

and shifting attitudes towards divorce law at elite level did not imply a lessening of commitment within relationships or growing individualism. While historians have pointed to the tensions between heightened expectations and experiences, Lewis has also drawn attention to the way that tying marriage to love and private morality was implicated in critiques of laws of marriage and divorce that imposed external demands on behaviour based in a 'public morality'.¹⁰¹ For Lewis, debate over divorce law reform in the 1960s was related to heightened tension between private and public morality and a shift in ideas among religious elites, not a decline in commitment.¹⁰²

The demographic trajectory points to a final relevant theme of the historiography: the revision of the periodisation of the 1950s and 1960s. While periodisation is necessarily arbitrary, much recent social history has adopted the Marwick's idea of the 'long' 1960s, beginning around 1957-8 and ending around 1974.¹⁰³ Not only have these years been identified with significant cultural and sexual shifts, they have been seen as an important era in economic, political and institutional history. As Tomlinson and others have pointed out, post-war economic growth began to be questioned as early as 1956, regional unemployment spiked in the following years, and Macmillan brought with him new approaches to social and economic policy.¹⁰⁴

¹⁰¹ Lewis, 'Public Institution'.

¹⁰² Lewis, *End of Marriage?*, 72-95; J. Lewis and P. Wallis, 'Fault, Breakdown and the Church of England's Involvement in the 1969 Divorce Reform,' *TCBH*, 11 (2000) 308-332.

In contrast, Stone, had earlier argued that divorce law reform and was that by the 1960s individualism and expectations about sexual and emotional fulfilment had reached unrealistic levels; L. Stone, *Road to Divorce, England, 1530-1987* (Oxford: OUP, 1990), 413-17.

¹⁰³ A. Marwick, *The Sixties* (Oxford: OUP, 1998); id., *British Society since 1945* (London: Penguin, 2003); see also F. Mort, *Capital Affairs, the Making of Permissive Society* (London: Yale, 2010).

¹⁰⁴ Eg., J. Tomlinson, *The Politics of Decline: Understanding Postwar Britain* (London: Routledge, 2000); R. Lowe, 'Modernising Britain's Welfare State: The Influence of Affluence, 1957-1964' in L. Black and H. Pemberton, eds., *An Affluent Society? Britain's Post-war Golden Age Revisited* (Aldershot: Edward Elgar, 2004); M. Kitson 'Failure followed by success or success followed by failure?: a re-examination of British economic growth since 1949' in R. Floud, et al., eds., *The Cambridge Economic History of Modern Britain*, V. III (Cambridge: CUP, 2004) 28-56.

This vast body of literature has thus examined and re-examined a wide range of issues related to lone motherhood and social policies in Britain's postwar decades. Yet, it also points to important gaps that remain and raises new questions. It clearly establishes that social assistance was the critical source of state support for this group of women between 1948 and the mid-1970s and that their lives were shaped and structured in important ways by policies, the attitudes of professionals and political groups and wider social shifts. But the nature of assistance provision and the ways in which policies and practices reconciled or re-negotiated women's institutionalised dependence with access to an independent allowance as mothers has not been thoroughly examined and represents a fundamental issue for social policy analysts, feminists and historians. This study intends to address this issue and to examine the relationships between policies and ideas towards lone mothers and wider social, economic and political shifts over this period.

Methods, Concepts and Sources

Methodological and Conceptual Frameworks

This section explains the overall methodological and conceptual approach of the thesis and the sources used. The research for this thesis is based on a selection of archival materials from the National Archives (TNA). It provides a historical account of British social assistance policy towards single women and lone mothers between 1948 and 1966 from the perspective of the civil servants within the postwar National Assistance Board (NAB). This group of officials was responsible for interpreting, implementing and developing policy, and as such, represent a key group of postwar social policymakers. The first section below discusses the historical methods used and their strengths and weaknesses; the second section focuses on the sources, their selection and their strengths and weaknesses.

The main influences on the research and writing connected with this thesis have been social and cultural history and women's and gender history. Lone mother policy based on the provision of social assistance is taken to be a critical component of the social world of postwar Britain, and the NAB's debates over policies and construction of rules and practices is approached as way to gain a new understanding of the 'postwar welfare state' and the ways in which women, lone motherhood, poverty and the social policy were understood, represented and given meaning. The thesis approaches NAB officials and civil servants, and the

campaigners, social researchers, professional groups and the voices of the media involved in debates over lone mother policy, as historical actors who, as one historian has written, ‘hold the privilege of defining the identities, problems and norms of the social world [and] impose the conditions which must be observed by all those who wish to intervene in the public arena...’ From this starting point, analysis is concerned with ‘questions of naming, defining and categorizing.’¹⁰⁵ This concern helps guide the study of the way policymakers represented the lone mothers receiving assistance and the way that they perceived or made assumptions about the social, economic and institutional ‘forces’ around them and the nature of their work or roles.

In doing so, the study takes up issues of meaning and language and of the ways in which historical agents interacted with their ideational, social, institutional and structural context and reshaped it. This study uses a multilayered analysis of contextual elements that shaped NAB policymakers’ arguments, identification of goals and actions, and it closely tracks their construction of rules, regulations and ‘strategies’ that gradually gave rise to new institutional arrangements and new ‘discourses’ related to the ‘management’ of the women and others applying for assistance. The thesis does not adhere to a specific theory of the relationship between structures, institutions and agency, but Bourdieu’s concepts, for example, of ‘habitus’, ‘rules’, and ‘strategies’ have been useful tools.¹⁰⁶ As one practitioner has explained, social history does not have a ‘theory of the social world, but rather a toolbox’ that is ‘orientated towards the analysis of concrete empirical problems’.¹⁰⁷ This allows the study to explore the way that officials interpreted different ideas about the political economy of welfare and about gender relations, for example, and how they reconciled or negotiated conflicting assumptions or institutional demands in their practices at different times and against different backgrounds. The relative weight of agency and context – and of different components within it (eg. ideas about gender relations vs those related to political economy) is taken as fluid and dynamic.

¹⁰⁵ C. Waters and G. Noiriel, ‘Is There Still a Place for Social History?’ in R. Gildea and A. Simonin eds., *Writing Contemporary History* (London, 2008), 18.

¹⁰⁶ P. Bourdieu, *Outline of a Theory of Practice*, trans. R. Nice (CUP, 1977), 1-22; 72-87.

¹⁰⁷ Waters and Noiriel, ‘Is There Still a Place for Social History?’, 18.

The use of a social/sociological approach to the NAB resonates with a conceptualisation of institutions that has been instrumental in recent scholarship on gradual institutional change. Thelen and Conran have explained that historical institutionalists who have produced new theories of incrementalism share a ‘core understanding’ of institutions as ‘a) the legacy of concrete historical processes and b) the object of ongoing contestation’.¹⁰⁸ This starting point has opened up new ways to think about the relationship between agents, institutions and external forces. Theorists have, for example, identified processes of endogenous incremental change in policies (as institutions) in situations where political actors are able to exploit ‘inherent ambiguities of the institutions’. In these cases, ‘rules remain formally the same but are interpreted and enacted in new ways’, giving rise to new systems.¹⁰⁹ Gradualist models do not preclude dramatic shifts at ‘critical junctures’; instead the models provides an alternative and supplement to rational choice-based perspectives on institutions that have underpinned notions of change identified with ‘punctuated equilibrium’, or institutional discontinuities linked to major exogenous disruptions, followed by stasis.¹¹⁰ These last models have been highly influential in the scholarship on welfare state change,¹¹¹ including Lewis’s model of the rise of the adult worker model.¹¹² The thesis draws attention to the micro-processes of incremental change and the role of assumptions about gender relations, offering new gender-sensitive insights into gradual, ‘within period’ change that might be applied to analysis of contemporary policy change.

In its focus on such micro processes, and on one policy area, institution and group of actors, this study has links to ‘microhistory’¹¹³ and contemporary cultural

¹⁰⁸ K. Thelen and J. Conran, ‘Institutional Change’, in O. Fioretos et al, *The Oxford Handbook of Historical Institutionalism* (OUP, 2016), 60-1.

¹⁰⁹ J. Mahoney and K. Thelen, ‘A Theory of Gradual Institutional Change’, in, *ibid.*, eds., *Explaining Institutional Change* (Cambridge: CUP, 2009), 17. Such a concept of institutions is more consist with sociological- organizational literature on social policy governance, eg., J. Clarke and J. Newman, *The Managerial State* (London: Sage, 1997), 8.

¹¹⁰ P. Hall, ‘Historical Institutionalism in Rationalist and Sociological Perspective’ in *Explaining Institutional Change*, 204-223.

¹¹¹ See esp. welfare state ‘crisis’ studies and political economy literature, including C. Hay and D. Wincott, *The Political Economy of European Capitalism* (London: Palgrave, 2012), esp. 8-31.

¹¹² See above, Lewis, ‘Gender and Welfare State Change’

¹¹³ G. Levi, ‘On Microhistories’, in P. Burke, ed., *New Perspectives on Historical Writing* (London: Polity, 2001), 97-118.

history, understood as ‘the social history of representations’.¹¹⁴ Like these traditions, the thesis draws on anthropological approaches to the past, especially in its use of ‘thick description’¹¹⁵ to show the ways that lone mothers were constructed in different contexts and the way that new rules and regulations were codified to manage caseloads and political controversy. The thesis also pays close attention to the use of narrative and its meaning within policymaking, tracing for example the use of stories as a device for representing the behaviour, economic circumstances and relationships of lone mothers believed to be fraudulently receiving assistance.

The thesis does not assume the possibility of objective history writing or of social research more generally. One practical aspect of this epistemological approach is the ongoing challenge of balancing attention to ‘insider’/‘emic’ views (those of the NAB) and to ‘outsider’/‘etic’ concerns. To do so, the thesis has been structured to give a sense of priority to themes and issues that have come out of the research, while maintaining a critical distance that the analysis to track concerns that have come out of contemporary policy debates and the gender analyses of lone mother policy and its history.

These other concerns relate to the way the thesis has been influenced by histories of women, contemporary gender history and gendered analysis of social policy. In explaining recent trends in gender history, Harris and Downs have argued that this perspective has placed a ‘new emphasis on the material, family, religious and political context in which women’s aspirations were conceived, and ... struggles took place. This has reopened the debate about the division between public and private spheres...’¹¹⁶ Such insights as they have been combined with the influences of social and cultural history, have been a central to the motivation for re-examining policy towards women in the postwar years.¹¹⁷ The thesis takes up some of the particular concerns of recent work that has sought to ‘revision’ women’s history in postwar Britain, including the complexity and fluidity of public and private and the

¹¹⁴ D. Kalifa and M. Kelly, ‘What is Cultural History Now About?’ in Gildea and Simonin eds., *Writing Contemporary History*, 47-68.

¹¹⁵ C. Geertz, *The Interpretation of Cultures* (New York: Basic, 1973), 412-53.

¹¹⁶ R. Harris and L. L. Downs, ‘What Future for Gender history?’, in Gildea and Simonin eds., *Writing Contemporary History*, 69.

¹¹⁷ Ruth Harris (see note above) was a former tutor.

importance of boundary crossings.¹¹⁸ Such concerns have also motivated critical re-assessments of the position of women within the 19th century poor laws.¹¹⁹ In this way, the thesis builds on the large body of scholarship that has tracked the development of the British welfare state around the assumption of a ‘male breadwinner model’¹²⁰ but also re-examines the framework and explores the way that ideas related to public/private, independence/dependence and active/passive were complicated, reinterpreted and/or drawn on in diverse or unexpected ways. For example, it reinvestigates Lewis’s analysis of lone mother policy as represented by major discontinuities in the relationship between public and private law and in terms of visions of the women as ‘mothers’ or ‘workers’ based on readings of key policy statements.¹²¹ It also seeks to understand the way that lone mothers’ anomalous position within the broader male breadwinner postwar social security scheme was made sense of in concrete terms, or how policymakers involved in enacting the system did in practical terms to deal with contradictions. In doing so, the thesis also provides new context for recent histories of lone motherhood that have focused on recovering identity and experience and have provided extremely valuable new insights, but not fully engaged with the policy context or the political and public narratives that shaped the women’s experiences and self-perception.¹²² In this sense the thesis is presented as an attempt to capture an important and previously neglected perspective on lone mother policy and its history, but as a definitive history.

This research and analysis takes a new approach. It moves away from the use of key policy statements to focus closely on policy as it was written, practiced and continually reassessed and reconstructed. The analysis pays attention to the ways in which policymakers constructed women receiving assistance in different contexts and how this changed over time as civil servants developed new rules and

¹¹⁸ See eg., P. Tinkler et al., ‘Revisioning the History of Girls and Women in Britain in the Long 1950s,’ *WHR* 26, 1 (2017), 1-8.

¹¹⁹ Eg. A. Clark, ‘The New Poor Law and the Breadwinner Wage: Contrasting Assumptions,’ *Journal of Social History* 34: 2 (2000), 261-81.

¹²⁰ See discussion above re work of Wilson, Land, Pedersen and Lewis.

¹²¹ See above, Lewis, ‘Problem of Lone-Mother Families’.

¹²² T. Evans and P. Thane, ‘Secondary Analysis of Dennis Marsden *Mothers Alone*,’ *Methodological Innovations Online* 1:2 (2006), 78-82 and Gallwey, ‘Lone Motherhood in England, 1945-1990: Economy, Agency, Identity’ (see esp. her emphasis on the ‘choices’ of lone mothers, 31).

regulations in the face of challenges from external pressures and difficulties interpreting and implementing policy. This opens up an exploration of the ways that social assistance for lone mothers problematised binary categories and divisions and the boundaries between them. The account that emerges shows that how the identification, representation and management of women challenged and complicated traditional ideas about gender relations, poverty and public/private realms even while policymakers sought to uphold or reinforce or maintain traditional or ideal arrangements.

The strengths of this methodology lay in its ability to capture the complexities of the ideas, practices and narratives that made up lone mother policy and the multi-layered processes of policy change that occurred through the agents' interactions with their context. It therefore offers a nuanced account sensitive to meaning, contextuality and agency. By tying the analysis of this one policy area to broader trends in social policy and to wider developments in postwar society, it also has the potential to speak to larger scale or abstract issues.¹²³ On the other hand, the approach has clear weaknesses. It cannot offer a new generalizable theory of the postwar welfare state or the causes of policy change. In addition, its intensive attention to the issues of concern to the NAB and to gender analysis, this approach excludes alternative analytical frames that could also offer fruitful new insights, for example into the relationship between lone mother policy and changes in welfare state governance, or issues of race and immigration. The approach taken reflects the goal of providing a much closer look at a particular policy area, and the thesis does not claim to offer an all-encompassing history but a one new perspective on a policy area critical to initiating a broader reexamination of the postwar welfare state.

Sources

The sources used have been selected with the view of addressing a historical 'problem', identified in terms of gaps, conflicts and inconsistencies in accounts of the 'postwar welfare state', in particular, of Britain's postwar lone mother policy.

¹²³ Esp. D. Gentilcore, 'Anthropological Approaches' in S. Berger et al., *Writing History: Theory and Practice*, 2nd Ed. (London: Bloomsbury, 2010), esp.178; see also, J. Gerring, 'What is a Case Study and What Is It Good For?' *American Political Science Review*, 98:2 (2004), 342: 'intensive study of a single unit for the purpose of understanding a larger class of (similar) units'.

As scholars have long recognized, economic provision for women with children in the UK has long taken the form of means-tested social assistance; even in the case of widowhood access to insurance benefits was highly qualified. In the postwar period in Britain, this meant that most lone mothers in need of economic support relied on National Assistance (NA).¹²⁴ To gain a deeper understanding of this policy area, the source selection has focused on the NAB and its civil servants, those involved in the working out of lone mother policy between 1948 and 1966. Analysts of British legislation as well as theorists of public policy and institutional change more generally have emphasized the importance of bureaucracies and civil servants in policy making through processes of interpretation, implementation and administration.¹²⁵ Notwithstanding the well-documented power of ‘street-level bureaucrats’ in the practical making of policy at the ground level,¹²⁶ I have chosen to focus on the NAB’s highest level of officials, the senior civil servants based at its London headquarters (HQ).

From here, I constructed a ‘corpus’ of files in the National Archives (TNA) based on those I considered relevant to the NAB’s general approach to social assistance policy and to its specific approach to policy towards women, children, lone mothers and wives. I developed a sense of ‘relevance’ through background research, and then in selecting files, relied on the archive’s and NAB’s own labels and categories. The corpus represents over 350 files. This includes, first, all NAB minutes, memoranda, reports of annual regional conferences and books codes; second, all files categorized as related to ‘liable relative policy’, ‘relations with magistrates courts’, ‘illegitimacy’, and ‘cohabitation’, as well as those relevant to other policy areas such as ‘welfare’, ‘visiting’ and children; third, a sample of casefiles from each region; fourth, files created before 1948 and after 1966 that

¹²⁴ See eg., Kiernan et al, 151-171.

¹²⁵ See, eg., E. Page, ‘The Civil Servant as Legislator: Law Making in British Administration’, *PA*, 81, 4 (2003), 675; M. Hill and P. Hupe, eds., *Implementing Public Policy: Governance in Theory and Practice* (London: SAGE, 2002); and J. Mahoney and K. Thelen, eds., *Explaining Institutional Change: Ambiguity, Agency, and Power* (Cambridge: CUP, 2005), esp., ch. 1: the relevance of this model of is discussed further in the section related to conceptual frames used in the interpretation of sources.

¹²⁶ Eg., M. Lipsky, *Street Level Bureaucracy: Dilemmas of the Individual in Public Services* (NY: Sage, 1980); and eg., M. Hill and P. Hupe, eds., *Implementing Public Policy*, 41-56.

relate specifically to NAB lone mother policy; and finally, a selection files related to specific people involved in lone mother policy, including Donald Sargent (Permanent Secretary to the NAB after 1959), Margaret Wynn (campaigner and social researcher, author of *Fatherless Families*¹²⁷) and Dennis Marsden (sociologist and campaigner, author of *Mothers Alone*¹²⁸). Such a corpus meets the demands of a ‘topical’ corpus for qualitative research.¹²⁹ The selection does not focus on randomization but on broad representativeness of the way that different areas of policy were constructed, interpreted and implemented through the development of rules and regulations.

Like any selection of research material, this corpus offers access to specific insights and closes off access to others. As archival documents, the sources represent a sample of a larger body of material that has been selected, culled, labeled, preserved, organized and catalogued by individuals with practical constraints and value-based assessment criteria.¹³⁰ Awareness of this general problem of archival research has meant adopting a critical assessment of each document. A more serious issue that arises from using the NAB’s archival materials is that they restrict access to the voices and views of women receiving assistance and to other key actors involved in the policy area. While a strong tradition of women’s history has been to gain insight into ‘prescriptive patterns’ and to record the lives of women in the past, since the late 20th century, historians have placed a ‘singular emphasis on subjectivity’.¹³¹ This has meant a focus on sources produced by women themselves, and a concern that writing from the perspective of official records that privilege the voices of groups in power, mainly white upper class men, potentially perpetuates and reinforces traditional gendered social divisions and hierarchies and the objectification and disempowerment of the women in question. A similar issue is that sources mainly produced at NAB HQ narrow access to the policies and ideas of regional and local policymakers, outside campaigners, (mainly

¹²⁷ M. Wynn, *Fatherless Families* (London: Michael Joseph, 1964).

¹²⁸ D. Marsden, *Mothers Alone*, (London: Penguin, 1969).

¹²⁹ Eg., G. Aston, et al., ‘Corpus Construction: A Principle for Qualitative Data,’ in Bauer and Gaskell, eds., *Qualitative Researching with Text, Image and Sound* (London: Sage, 2011), 6.

¹³⁰ Jordanova, *History in Practice*, esp. 160, 87-97, 157-66.

¹³¹ K. Offen, et al., eds., *Writing Women’s History: International Perspective* (London: Macmillan, 1991), xxxi.

of women), and of other relevant professionals and political agents except through the lens of the NAB's files. The corpus therefore eliminates the potential for subjective views of assistance and reduces the potential for a systematic comparison of different approaches to policy within government (based on horizontal/geographical and/or vertical/hierarchical distinctions) or between outside groups and government insiders.

While recognizing the limits of the sources, the selection can be defended based on the importance of the opportunity they provide to explore policymaking and perspectives on lone mothers from the 'inside'. From a social policy, political and historical perspective, the sources offer unique insight into policy making over a period of time that has become critical for understanding, interpreting and evaluating the postwar period and the meaning of current and recent policy change. Apart from a small set of these files that have been used in the research for a few articles,¹³² these sources have not been used. They provide new information about the construction of rules, regulations, circulars and 'codes' of practice, and their analysis offers a deeper understanding of past and present politics and policy and of representations of women, poverty, and social-economic relations more generally. From this perspective, the sources provide a supplement to and new context for the recent research that has aimed to understand the points of views, identity and experiences of the women themselves.¹³³

The exploration of this material is also defended from the view that it offers a way to 'bear witness'¹³⁴ to important policies, rules and regulations that structured social relations and the lives of poor women and have remained an official secret for decades. The NAB's and later the SBC's 'A Code' became an infamous symbol of oppression of the poor and of the arbitrary, discretionary power of government bureaucracy. Demands for its publication became inseparable from the welfare rights movement in the UK and from a wider debate that emerged over 'rights vs.

¹³² The NAB archive has been used only by Veit-Wilson in a series of articles on poverty research, eg, J. Veit-Wilson, 'The National Assistance Board and the 'Rediscovery' of Poverty' in H. Fawcett and R. Lowe, eds., *Welfare Policy in Britain: The Road from 1945* (London: Macmillan, 1999), 116-57; Noble, "'Not the Normal Mode of Maintenance'".

¹³³ Evans and Thane, 'Secondary Analysis' and Gallwey, 'Lone Motherhood'.

¹³⁴ Jordanova, *History in Practice*, 162, 1-2.

discretion' is the benefits system from the late 1960s.¹³⁵ Nevertheless, it was never published and has remained hidden within the archives. This research is the first to examine it. Further, these sources help to alert social policy researchers to the importance of studying civil servants as a group of political actors and the ways in which policy is made through implementation and the development of practices and codes outside of any democratic framework.

Finally, source selection and corpus construction has necessarily been constrained by the practical requirement of the thesis and by the necessity of defining a manageable scope. Furthermore, the thesis is presented as a starting point for further research and only claims to address the questions discussed above related to the nature of policymaking from the inside.

Scope and Structure of Thesis

The thesis covers the years 1948 to 1966. This period broadly corresponds to existing notions of the 'postwar period' in Britain,¹³⁶ but it is a particularly useful periodisation here because it represents the lifespan of the NAB, from the year it began its work and took over poor law cases to the year it was replaced by the SBC, an institution which was only replaced in 1988. Any periodisation is arbitrary and open to criticism, this one for its prioritisation of a political and administrative timeframe. It is defended as part of the research agenda aimed at understanding the perspective of policymakers within the social assistance system.

The chapters are broadly structured chronologically and thematically to explore particular policy issues. It is divided into three parts. Part one covers the years immediately following the introduction of the NAB in 1948. The 1940s and early 1950s witnessed anxieties over population 'decline' subside and new questions about the family, marriage and the role of the welfare state emerge. The NAB's policies towards lone mothers crystallized around the woman's relationship to her male liable relative and the significance of her role as a mother diminished.

¹³⁵ For a discussion of the A Code controversy by social researcher and onetime SBC chair David Donnison see his *The Politics of Poverty* (Oxford: Martin Robertson, 1981), 89-140; see also T. Lynes, *Welfare Rights* (London: Fabian Society, 1969) and R. Titmuss, "Welfare 'Rights', Law and Discretion" *Political Quarterly* 42, 2 (1971), 113-32.

¹³⁶ See eg., B. Conekin et al, eds., *Moments of Modernity? Reconstructing Britain, 1945- 1964* (NY: NYU Press, 1999).

Chapter two explains the origins of the NAB and the provisions of the 1948 National Assistance Act that were relevant to lone mothers. The chapter focuses on the NAB's statutory duty to recover the cost of maintenance for women and children with liable relatives, i.e. separated and deserted wives and their children, and children of unmarried and divorced women. It shows that the new legislation was a major shift away from the poor law for women with children not only because they became eligible for assistance on the basis of motherhood, but also because the 1948 Act made explicit the legal duty of spousal and parental maintenance. This swept away the ancient code of familial liability and the last remnants of the 'household means test' while simultaneously inscribing women and children's dependence on male breadwinners. As a result, there was a wholly new relationship between private and public law that has not been widely recognised.

Chapter three examines the NAB's assumptions about lone mothers' employment in the context of labour market change and ideas about child welfare. It demonstrates that, despite the absence of a statutory requirement that women with dependent children register for employment, the administration of assistance and the NAB's 'welfare' policies were structured around the assumption that the women would and should be working mothers. Not only did the NAB seek to encourage women to work in the interest of their own and their children's welfare, but the campaigners, feminists and social researchers demanded that the state allow lone mothers to earn more and participate more fully in the labour market.

Chapters four and five make up part two of the thesis and broadly cover the changes in the NAB during the 1950s. Chapter four explores officials' interpretation of the NAB's liable relative policy and the growing emphasis on enforcing husbands' and fathers' responsibility for maintaining wives and children. It explains how new liable relative policy emerged in relation to political pressure related to marital breakdown and public expenditure and in relation to repeated budget cuts and a chronic shortage of resources.

Chapter five focuses on the development of the NAB's cohabitation policy. Though the 'cohabitation rule' became one of the NAB's (and SBC's) most notorious policies by the late 1960s, its history has not been fully explored. The chapter tracks the changes in officials' interpretation and use of the rule in relation to heightening demands on its resources, growing criticism of its 'welfare' services for old people and widespread publicity of the problem of 'disappearing husbands'

and 'illicit' unions, much of which blamed the policies of the new Board. It explains that the special investigators (SIs) assigned to handle cases of suspected cohabitation were initially introduced in order to handle difficult cases of unemployed men, and from the early 1950s, an important institutional link was established between the official approach to these men and to women with liable relatives. The chapter shows that 'difficult' liable relative cases were allocated to the SIs in order to manage both the caseload and public criticism. Though the rule was clearly underpinned by the assumption of women and children's dependency on a man, the way that the rule was used helps to illustrate that policies based on this assumption were shaped by structural and political forces at particular points in time. It further explores the way that the rule encouraged NAB policymakers to separate the needs of mothers and children and also created new dualities in the women's identities as they became potential criminals (recognised in their own right in terms of long held suspicions of and prejudices against the poor), as well as mothers and dependants.

Chapters six and seven form part three, and cover the years between 1958 and 1966, when the SBC replaced the NAB. During these years, political and legal changes, debates over family law, the 'rediscovery' of child poverty, the increasingly unstable economic situation and weakening labour markets reshaped the structure of the administration of assistance and the Board's priorities, policies and practices.

Chapter six discusses these broader changes and the way that they forced the NAB to reconsider its approach to lone mothers on assistance. At the end of the 1950s, the NAB's failure to address the needs of the families of widows and other lone mothers featured prominently in political debates over family law and national insurance benefits. In addition to the Board's responsibility for recovery from liable relatives, it had a more general statutory duty to administer assistance with regard to the 'welfare' of all recipients. The research finds that a special body of code had been created to handle the welfare needs of women with dependent children. The chapter explains the Board's halting and somewhat grudging attempts to address the questions raised about its welfare work through greater engagement with social work ideas and practices and through the introduction of new training courses for officers and new social welfare specialists. It draws attention to the conflicting ideas about the meaning of poverty and welfare and the way that attempts to address

the material and emotional needs of women with children contributed to the reconstruction of administrative approaches to the women and the children that tended to stigmatise and pathologise them and identify them more closely with poverty and means-tested assistance.

Chapter seven finds the NAB amid the greatest crisis it had yet faced when ‘full employment’ appeared to come to an end in 1962. The chapter brings the NAB to its final year of existence in a state of anxiety and internal disarray over how to respond to conflicting pressures. The new politics of poverty and ‘decline’ that had developed at the end of the 1950s gave rise to ever sharper critiques of the welfare state, and of the NAB in particular. In this context, benefit fraud was perceived to have become a serious problem among young unemployed men, women with illegitimate children and deserted wives. ‘Fatherless families’ became increasing politicised and, by 1964, campaigners were beginning to unite around the idea of a special lone mother benefit. The major parties developed plans to completely restructure the social security system and the NAB struggled to respond to newly exposed structural, institutional and political problems. The NAB thus sought to establish a plan for the reconstruction of social assistance along the most socially, politically and financially acceptable lines, and above all, along lines that would prevent the institution from being overwhelmed in the immediate future. Officials rejected the principle of a benefit for lone mothers as mothers and hesitated to recognise them as a special category for the receipt of benefits. The chapter examines the proposals, including higher rates for some groups of children, more aggressive tools for recovering maintenance from liable relatives and a stricter cohabitation policy, and discusses the extent to which they represented shifts in the construction of lone mothers’ needs and in views on the relationship of families, women and the state and between the public, private and domestic.

The concluding chapter reviews the research findings in terms of the issues set out in the first part of this introduction and the questions raised by the existing literature. It considers conceptual interpretations of the shifts that occurred over the postwar period and reflects on the ways in which the policies, and the processes of policymaking, of this earlier period represent continuities and changes in relation to more recent developments. It draws together the multiple and conflicting aims underpinning social security over these years, in particular, the goal of asserting women’s roles as ‘casual’ paid workers and unpaid carers, economically dependent

on their own resources and those of a relevant male breadwinner, and the equally important imperative of upholding the 'active' labour market principle of 'less eligibility'. It highlights other parallels with more recent discourse that has heightened the stigma attached to benefits and has aimed to maintain a separation between benefits and services directed towards children and those for mothers or women. Finally it suggests directions for further research.

Part I.
National Assistance and the Reconstruction of Family,
Economy and State:
Women and National Assistance, 1948-1950

Chapter 2

National Assistance and the Reconstruction of Family and Marriage

Introduction

Critics of the postwar welfare state have frequently claimed that the introduction of national assistance to replace poor relief in 1948 represented little substantive change. Elizabeth Wilson argued that the 1948 National Assistance Act did nothing to change the position of the ‘unsupported mother’ under the poor law. She argued that the new assistance benefit was no less stigmatising than relief, and that its administrators retained punitive ‘Victorian attitudes’ towards deserted wives and unmarried mothers rooted in the belief that the women ‘should in the first place look to their menfolk for maintenance’.¹³⁷ More recent literature has pointed to positive changes introduced for lone mothers in 1948. Thane and Evans have argued that ‘the new system was helpful in times of crisis, imperfect but better than anything that had gone before,’¹³⁸ and, as we have seen, analysts focused on more recent ‘activation’ policies have painted an even more positive picture of postwar benefits for lone mothers. Knijn et al., for example, have suggested that during ‘the heyday of the “protective” welfare state in the second half of the twentieth century’ lone mothers benefitted from a less arbitrary and significantly different form of support from the ‘morally based exclusion, arbitrary treatment and rigid social control’ of the past. These writers have emphasised the importance of a maternalist ideology in driving a policy that enabled lone mothers to receive benefits as full time carers.¹³⁹ Though Lewis, for example, has noted the conflicts between the postwar lone mother policies that sought to maintain the male breadwinner model family and those that aimed to provide maternal support, the literature has not examined the meaning of these contradictory principles in terms of actual policy and practice. For these writers, the cohabitation rule has been the symbol of these conflicts.¹⁴⁰

¹³⁷ E. Wilson, *Women and the Welfare State* (London: Tavistock, 1977), 153.

¹³⁸ P. Thane and T. Evans, *Sinners? Scroungers? Saints? Unmarried Motherhood in Twentieth-Century England* (Oxford: OUP, 2012), 108.

¹³⁹ T. Knijn, et al., ‘Activation as a Common Framework for Social Policies towards Lone Parents,’ *SP&A*, 41, 6 (2007), 638-9.

¹⁴⁰ Eg., J. Lewis, ‘Lone Mothers: The British Case’, in idem., ed., *Lone Mothers in European Welfare Regimes* (London: J. Kingsley, 1997).

This chapter re-examines the policies established by the new National Assistance Board (NAB) regarding deserted wives and unmarried mothers to more fully explain and explore the complexities and implications of their position. It focuses on the new statutory framework created by the 1948 Act and NAB officials' subsequent interpretation of National Assistance law through the construction and development of a new system of regulations and codes over the following two years. In particular it describes the remaking of liable relative policy. This was an ancient policy embedded in the Elizabethan poor laws that imposed the duty to maintain relatives on families defined generationally. National Assistance law redefined liability and 'the family' in terms of spousal and parental duties to maintain. This fundamental law embedded in postwar social assistance was the key to understanding its total development and the framework of policies and practices, including the cohabitation rule, that reinforced a male breadwinner family form.

After reviewing the statutory framework of national assistance, including its new scale rates and regulations, the chapter focuses on the construction of policies towards separated wives and unmarried mothers by the NAB's senior civil servants. The first section emphasises that one of the greatest changes of 1948 was the introduction of a new liable relative policy to replace the one that had existed within the poor law since 1601. The 'obligation to maintain' that had been inscribed in the poor law for centuries extended financial liability for family members vertically through the extended family. The 1948 National Assistance Act radically altered the chain of liability by confining it to the nuclear family, for the first time making spouses legally liable for each other and parents for children. Though this assumption had long been assumed by common law, and though there were some shifts towards this approach under the regime of public assistance, this was the first time such principle was made explicit by statute.¹⁴¹ The 1948 Act also gave the NAB new powers to enforce liability in its own right in the courts of law. These changes were introduced alongside the new recognition accorded to women with children under 16 as mothers for the purposes of eligibility to receive assistance without registering for work. While these aspects of the new law echoed the poor

¹⁴¹ N. L. Brown, 'National Assistance and the Liability to Maintain One's Family,' *Modern Law Review (MLR)*, 18, 2 (1955), 110-19.

law's emphasis on the economic and social roles of the working class family, they did so in new and significant ways.

The second section examines civil servants' interpretation and elaboration of the 1948 Act. The codes of instructions and regulations created by senior officials between 1948 and 1950 revealed their profound concerns about applications for assistance from women with liable relatives, separated wives in particular and their determination to limit these women's access to benefits. As questions of population and child health receded into the background, codes of practice developed that focused on the enforcement of men's liability. These recognised women in terms of their marital status and severely circumscribed their eligibility based on need or motherhood. In doing so, they re-oriented statutory policy around informal extra- or quasi-legal, discretionary interactions between officials, liable relatives and applicants for assistance. This new system built on and further expanded informal and formal institutional spaces and financial arrangements that were neither public nor private, but a blend of both.

Just as the remnants of the household means test were swept away, removing the most objectionable restrictions on eligibility for the male breadwinner, and limiting the scope for official intrusion into his home, new tests based on liable relative law were introduced, instituting new restrictions on women's eligibility and vastly expanding the scope for official intervention into the private lives of wives and mothers, husbands and fathers. The following sections show how this was accomplished and why. They underscore the complex and fluid reality of the post-war assistance scheme by teasing out the ways in which policies were shaped not only by assumptions about poverty, social welfare and gender relations, but also by a historically specific political economy of austerity and by political, institutional and structural imperatives that limited innovation and generosity.

This chapter finds that the new institution's reinstatement of long-standing, morally inflected policies towards these lone mothers did much to emphasise restrictions on their access to assistance based on their relationships to men, but that these policies and practices issued only partly from traditional attitudes. In fact, they were also very much shaped by contemporary political debates and national concerns about family change, marriage law, economic stability and the restructuring of the relationship between state, family and individual represented by postwar welfare legislation. In turn, assistance policies that emerged to restrict

assistance from separated wives and unmarried mothers at once reinforced old social, economic and gender divisions and simultaneously produced wholly new legal and institutional arrangements between men and women, public and private law and individuals and the state.

The Framework of National Assistance

After decades of fierce debates over the ‘break-up’ of the poor laws in the early twentieth century, the 1948 National Assistance Act represented an anti-climactic end of poor relief and the workhouse system. Contemporary observers understood, and many historians have pointed out, that the new system of national assistance, like the rest of the new welfare state legislation, was not a radical departure from the existing assistance schemes. No real debate arose over the Bill. As the Minister of National Insurance, James Griffiths, explained, there was ‘general agreement on all sides with the main provisions and indeed with the purpose of this Bill to end the Poor Laws’. While a hard-core of Conservative critics of the new social security system remained relatively mute through the 1940s, most Conservatives were simply satisfied that means-tested assistance would continue to play a key role in social security. Some voiced concern to ensure that that the role of voluntary welfare agencies and the local touch of the public assistance committees would be preserved, but Labour supporters wanted to maintain these aspects of poor relief also. Labour had become primarily focused on ending the means test during the interwar years, and this was genuinely believed to have been done - even before 1948.¹⁴² The poor law had become largely uncontroversial once assistance for unemployed men had been transferred to the UAB. Then, in the context of wartime full employment, the introduction of the AB and the redirection of the assistance schemes towards civilian welfare, social assistance became viewed increasingly positively.

Women, and in particular women with children, were almost completely absent from debates over National Assistance. Though widows did receive some mention regarding provision for their welfare, overall this is a striking demonstration of the extent to which the new system of assistance, like national

¹⁴² The debates over the second reading of the National Assistance Bill, HC Deb 24 Nov. 1947 vol 444 cc 1603-716; A. Deacon and J. Bradshaw, *Reserved for the Poor* (London: Blackwell, 1983), 45-48.

insurance, was designed with regard to the male worker, his life-cycle, health and dependants. Bevan declared that Labour had ‘practically ended’ the means test, since ‘only the resources of the man and dependent children’ would be taken into account in determining ‘their need’.¹⁴³ The groups that would continue to require assistance after the introduction of national insurance, the National Health Service and the Children’s Department were described as ‘residual’: those in need of supplements to national insurance and, in Griffiths words, ‘those people whose lives are so afflicted that they will not come inside the insurance field at all’.¹⁴⁴ A small but significant and growing proportion of these ‘so afflicted’ would, as we will see, be lone mothers, especially separated wives in the 1950s. Based as it was on a male breadwinner logic, and focused on the able-bodied worker, the aged and the sick, the National Assistance Act made no reference to women with dependent children and without a male breadwinner.

In fact, the 1948 Act mainly provided for a consolidation and unification of the two existing assistance schemes. It brought the remaining recipients of local public assistance into the centralised assistance system already provided by the Assistance Board, which was renamed the National Assistance Board (NAB). The NAB inherited the local office infrastructure, staff and many of the policies Assistance Board (AB) and also the Public Assistance Committees (PACs) that had been created during the interwar period. It would only handle cash payments; those in need of institutional support would receive care from the NHS or local authorities. The NAB would be housed within the new Ministry of National Insurance but, like the UAB and AB, it would be a quasi-independent agency, purposely designed as such in order to shield it from political pressures.¹⁴⁵ The new chair of the NAB had been a member of the UAB and the new Board gained only two new members to make a total of six. Its staff of civil servants continued to be headed by the acting Secretary of the AB, and the three tier structure of officialdom based in London, regional offices and local offices remained unchanged.¹⁴⁶

¹⁴³ HC Deb 24 Nov. 1947 vol 444 c 1606.

¹⁴⁴ Ibid, c 1710.

¹⁴⁵ B. B. Gilbert, *British Social Policy, 1914 – 1939* (London: Batsford, 1970), 253-4.

¹⁴⁶ Cmd. 7767, *Report of the National Assistance Board (NAB), 1948* (London: HMSO, 1949), 5-7, 35-41.

Eligibility for national assistance was to be based solely on the resources and requirements of an individual and his or her dependants, defined as a wife and children under 16. The despised household means test had been gradually curtailed during the life of the Assistance Board, and its regulations were then incorporated into national assistance law.¹⁴⁷ Though the new assessment of need was referred to as an ‘individual means test’, this was misleading. Spousal, though not household, resources would still be aggregated. Wives living with their husbands were normally barred from receiving assistance. On the other hand, unmarried mothers over 16 who were living at home with their parents would be eligible for the first time. New regulations allowed applicants to keep higher amounts of income and capital. National insurance benefits, including family allowances, would however be assessed.¹⁴⁸

Applicants for assistance were distinguished between those required to register for employment with the local Ministry of Labour and those who were not. Wives, women with dependent children (under 16), the disabled and those over pension age were not required to register. This group was allowed to earn and keep up to 20s; those required to register could keep 10s. Though an applicant might be eligible based on income and assets, she would be barred if in full time work. The 1948 Act specifically barred the payment of assistance to wives living with men in full time work: ‘where a husband and wife are members of the same household no assistance grant shall be made to meet the requirements of the wife for any period during which the husband is so engaged.’¹⁴⁹ As we will see, this was the part of the law that provided the foundation for the ‘cohabitation rule’.

The new scale rates of 1948 set a uniform rate for each category of applicant, and the rates required an Act of parliament to be changed.¹⁵⁰ Beveridge’s attempt to devise a scientifically based subsistence scale rate was abandoned throughout the new social security scheme. Members of the government and officials were fully cognizant that the rates had little to do with calculations of human needs; AB officials privately considered the proposed scale rates for National Assistance to be

¹⁴⁷ Ibid.; *Determination of Needs Act*, 1941; *Pensions and Determination of Needs Act*, 1943.

¹⁴⁸ *National Assistance Act*, 1948, Pt. II; see also *Report of the NAB*, 1948, 8-18.

¹⁴⁹ *National Assistance Act*, 1948, S. 9(1).

¹⁵⁰ Ibid.

‘inadequate’,¹⁵¹ even though the adult (not the child) rates were higher than those provided by the AB, as the table below shows. Nevertheless, the term ‘subsistence’ continued to be ambiguously applied to the new scale. As Deacon and Bradshaw have pointed out, the Permanent Secretary to the Ministry of National Insurance told parliament that the rates of June 5th 1948 – the ‘Appointed Day’ when national insurance and assistance would become operational, represented ‘an appreciable margin over subsistence’.¹⁵² Rowntree and Lavers’ third poverty study seemed to confirm official claims with their conclusion that the new welfare state had decreased poverty from 31.1 to 2.7 per cent between 1936 and 1951.¹⁵³

In reality, official statements reflected the fact that the Ministry and the new NAB had to defend their scale rates. The NAB’s scales were based on recommendations of civil servants, whose calculations were framed by the view was that there was no necessary or desirable link between income maintenance and ‘subsistence’.¹⁵⁴ They were primarily concerned with budgetary constraints and with the necessity of restricting allowances below male earnings. The ancient principle of ‘less eligibility’ was protected under the NAB to prevent any applicant from being better off on assistance than in work. Fiegehen et al. later estimated that the 1948 NAB scales represented only 48.0 per cent of average earnings, a significantly smaller proportion of earnings than poor law scales had provided in 1899 and 1936, when they represented 61.0 and 67.0 per cent of earnings, respectively.¹⁵⁵ It is true that average earnings had risen substantially, lifting living standards greatly, as pointed out in the previous chapter. But the NAB scales were decidedly austere, as was the rest of the rest of the new social security system.¹⁵⁶ And though Rowntree and Lavers did propagate a tenacious myth that poverty had

¹⁵¹ J. Veit-Wilson, ‘Condemned to Deprivation? Beveridge’s responsibility for the invisibility of poverty’ in J. Hills, et al., eds., *Beveridge and Social Security* (Oxford: OUP, 1994), 109-110.

¹⁵² Quoted in Deacon and Bradshaw, *Reserved for the Poor*, 47.

¹⁵³ B. S. Rowntree and G. R. Lavers, *Poverty and the Welfare State* (London: Longmans, 1951).

¹⁵⁴ J. Veit-Wilson ‘Condemned to Deprivation?’, 110.

¹⁵⁵ G. Fiegehen, et al, *Poverty and Progress in Britain* (Cambridge: CUP, 1977), 131. Their estimates were based on Rowntree’s findings discussed in the previous chapter.

¹⁵⁶ J. Tomlinson, ‘Why so Austere? The British Welfare State of the 1940s’ *JSP*, 27 (1998), 63-7.

been all but abolished, social scientists and Labour MPS had no illusions as to the ‘austerity’ of the welfare state.¹⁵⁷

Table 2.1 Scales of Unemployment Assistance, Supplementary Pensions and National Assistance, 1948

Scale rates (to which is added an allowance for rent)

	Before 5th July, 1948		After 5th July, 1948	
	U.A.	S.P.	Ordinary	Special
	s. d.	s. d.	s. d.	s. d.
Married couple	31 0	35 0	40 0	55 0*
Single householder	18 0	20 0	24 0	39 0
Other persons:—				
Aged 21 or over	15 6	17 6	20 0	39 0
Aged 18–21	12 6	12 6	17 6	30 0
Aged 16–18	10 6	10 6	15 6	25 0
Aged 11–16	9 0	9 0	10 6	10 6
Aged 5–11	7 6	7 6	9 0	9 0
Aged under 5	7 6	7 6	7 6	7 6

* 65s. when both husband and wife are in the special classes.

Source: *Report of the NAB, 1948*, 11.

It must be understood that national assistance, and its ungenerous scale rates, were introduced during a period of economic turmoil and uncertainty. International and domestic events greatly shaped the social and economic policies of these years.¹⁵⁸ Though the country enjoyed high levels of employment in the 1940s and 1950s, wartime austerity lasted into the early 1950s.¹⁵⁹ After 1947, a year later described as one of ‘almost unrelieved disaster’,¹⁶⁰ the country experienced a sterling crisis, an incredibly severe winter, a fuel shortage and power cuts.¹⁶¹ The Chancellor of the Exchequer then began to introduce successive deflationary budgets.¹⁶² Both Labour and Conservative post-war governments saw the strength

¹⁵⁷ Eg., PEP (P. Townsend), ‘Poverty – Ten Years after Beveridge’ *Planning*, no 344 (London: PEP), 30; B. Wootton, ‘The Labour Party and the social services’ *PQ*, 24, 1 (1953), 56-8. For a review of the post-war poverty debate see T. J. Hatton and R. E. Bailey, ‘Seebom Rowntree and the Post-war Poverty Puzzle’, *EHR*, 53, 3 (2000), 517-543.

¹⁵⁸ Eg., J. Tomlinson, ‘Managing the Economy, Managing the People: Britain c. 1931-1970’ *EHR*, 58, 3 (2005), 561-2.

¹⁵⁹ I. Zweiniger-Bargielowska, *Austerity in Britain, 1939-1955* (Oxford: OUP, 2000), 12-30.

¹⁶⁰ K. O. Morgan, *Labour in Power, 1945-51* (Oxford: Clarendon, 1984), 331.

¹⁶¹ *Ibid.*

¹⁶² Tomlinson, *Public Policy and the Economy since 1900* (Oxford: OUP, 1990), 213-4.

of the pound, the balance of payments and inflation levels as critical indicators of Britain's economic health and of the country's international status more generally.¹⁶³ As a result, deflation appeared necessary. 'The central fact', the government explained, was that 'we have not enough resources to do all that we want to do. We have barely enough to do all that we *must* do'.¹⁶⁴ Bread and potatoes, never rationed during the war, were added to the rationing list for 1946/7 – the years rationing peaked.¹⁶⁵ The eventual decision to substantially devalue the pound in 1949 greatly improved some economic indicators by 1950, but, as we shall see, preparations for the Korean War triggered another payments crisis and short recession only a year later.¹⁶⁶

Social and economic policy were closely interconnected, and changes in the international economic situation greatly affected the way that NAB civil servants sought to implement the new laws of assistance. The crises during the NAB's early years left it marked by something akin to 'birth trauma'. Senior officials were plagued by the twin pressures of budgetary constraints and overwhelming demands on resources. More importantly perhaps was the generalised uncertainty about the future. No one knew that Britain would experience a period of uniquely astonishing economic growth and maintain 'full' employment through the 1950s.¹⁶⁷ Assistance administrators knew that they would be at the frontline of any catastrophe that hit the country.

The New Legal Responsibilities of Spouses and Parents

For the NAB, the greatest changes in administration of assistance were its new duties and powers to recover maintenance from liable relatives. The 1974 Report of the (Finer) Committee on One-Parent Families pointed out that 'the right of the public authority granting such assistance to seek reimbursement from the liable

¹⁶³ Id., 'Managing the Economy', 555-85. Historians have long debated the nature of post-war economic policy; for a review see eg., R. Middleton, *The British Economy since 1945: Engaging with the debate* (Basingstoke: Macmillan, 2000), 67-99; see also A. Cairncross, *The British Economy since 1945: Economic Policy and Performance, 1945-90* (Oxford: Blackwell, 1992).

¹⁶⁴ Cmd. 7046, *Economic Survey, 1947* (London: HMSO, 1947), para 61.

¹⁶⁵ Tomlinson, *Public Policy and the Economy*, 204.

¹⁶⁶ *Ibid.*, 212.

¹⁶⁷ For the contemporary view, see G. D. N. Worswick and P. H. Ady, eds., *The British Economy 1945-50* (Oxford: OUP, 1952), ch 1.

relative’, retained ‘its vitality in the social security legislation of today’.¹⁶⁸ As we have seen, since at least 1601 poor law authorities had been able to seek reimbursement for the cost of relief of any person from extended family members; during the nineteenth and early twentieth centuries, guardians had gained new powers to help them enforce husband’s common law responsibility for his wife and family. However, these ‘obligations to maintain’ were not incorporated into the regulations of the UAB or the AB, which instead used means testing.¹⁶⁹ This meant that, although the principle of liable relatives was ancient, when it was transferred to the NAB, it was a wholly new addition to the Board’s statutory framework, and it represented another layer of gendered law and policy.

Not only was the power to seek reimbursement new for the Board, the concept of liability that the NAB inherited was dramatically altered by the 1948 Act. The Act jettisoned the generational chain of liability that had remained in place since 1601 and imposed a new definition of liability that was more consistent with the determination of needs regulations. Section 42 of the National Assistance Act stated that husbands were liable for wives, wives liable for husbands, and parents liable for their children.¹⁷⁰ In previous centuries it had been generally assumed that a wife had a common law right to maintenance that she could exercise by pledging her husband’s credit. Husbands had been explicitly added to the list of liable relatives in 1927,¹⁷¹ but with the 1948 Act, wives with resources became liable for husbands for the first time. As legal experts noted in the 1950s, these changes represented significant shifts in the law.¹⁷² In practice, the NAB explained in its first Report, enforcement of liability would generally only be concerned with cases of ‘deserted wives and illegitimate children’.¹⁷³ In other words, liable relatives became synonymous with husbands and fathers. Wives and children became

¹⁶⁸ Finer Committee, *Report*, App. 5, 148-149.

¹⁶⁹ *Report of the NAB, 1948*, 22-23.

¹⁷⁰ *National Assistance Act, 1948*, S. 42 (1).

¹⁷¹ Husbands had been explicitly identified as liable relatives within the poor law for the first time in 1927 (*Poor Law Act, 1927*, S. 41 (1)), and this was later reinstated in the *Poor Law Act, 1930*), but the general rule of spousal and parental liability became law only in 1948.

¹⁷² See eg., L. N. Brown, ‘National Assistance and the Liability to Maintain One’s Family’, *Modern Law Review*, 18, 2 (1955), 110-19.

¹⁷³ *Report of the NAB, 1948*, 22. It was pointed out that Immediately before 5 July 1948, the AB paid assistance to 1,329 separated wives and 323 unmarried mothers, but the Board could not have recovered maintenance for them; *ibid*, 23.

conspicuously special cases as the only group of applicants whose ‘need’, and therefore, a sense of their eligibility, was conceived first in terms of their private relationships.

Although poor law authorities were able to apply for warrants to bring a liable relative to court, they had limited legal power to enforce liability.¹⁷⁴ In the wake of decades of agitation to strengthen the legal tools available to women, courts and local authorities to enforce men’s maintenance,¹⁷⁵ and in the midst of a movement to ‘rebuild the family’ following the increased rates of divorce, separation and illegitimacy due to the war,¹⁷⁶ the 1948 Act gave the NAB potentially extensive new powers of recovery. Section 43 of the Act enabled the Board to initiate civil proceedings against a husband to recover maintenance of a wife and/or his legitimate children. Section 44 provided it to take civil proceedings against fathers of illegitimate children for their maintenance. Section 51 gave the Board power to initiate criminal proceedings against a liable relative after persistent refusal or neglect to maintain.¹⁷⁷ The new laws of liability added a second layer of qualification to married women’s eligibility for assistance. Taken as whole, the new

¹⁷⁴ As we have seen, the *Vagrancy Act*, 1824, S. 3 allowed poor law officials to take criminal actions against a husband who willfully refused or neglected to maintain his family; the *Poor Law Amendment Act*, 1850 allowed for recovery of the maintenance only of wives in asylums or hospitals.

¹⁷⁵ See eg., the minutes of evidence from womens’ organisations submitted to two major enquiries into maintenance law of the first half of the twentieth century: Cd. 6479, *Report of the Royal Commission on Divorce and Matrimonial Causes, Minutes of Evidence*, Vol. I (London: HMSO, 1912); Cd. 6481, *Report of the Royal Commission on Divorce and Matrimonial Causes, Minutes of Evidence*, Vol. III (London: HMSO, 1912), esp., q. 12, 952; Cmd. 4649, *Report of the Departmental Committee on the Imprisonment by Courts of Summary Jurisdiction in Default of Payment of Fines and other Sums of Money* (Fischer Williams Committee) (London: HMSO, 1934), 35-57. See also, E. Rathbone, *The Disinherited Family* (London: E. Arnold & Co., 1924).

¹⁷⁶ There were different strands of the push to rebuild the family, during the war, before birthrates began to rise, population improvement and increase had been a central focus, see eg., J. Marchant, ed., *Rebuilding Family Life in in the Post-War World* (London: Odhams Press, 1945); J. Lewis, *Women in Britain since 1945* (Oxford: Blackwell, 1993); J. Finch and P. Summerfield, ‘Social Reconstruction and the Emergence of Companionate Marriage, 1945-59’, in D. Clark, ed., *Marriage, Domestic Life and Social Change: Writings for Jacqueline Burgoyne* (London: Routledge, 1991), 6-26.

¹⁷⁷ *National Assistance Act* 1948, S. 43, 44, 51.

legal framework of an 'individual' men's test for male workers and a double layer of qualifications on women's eligibility initiated a new phase of gendered welfare.

The Interpretation and Implementation of Liable Relative Policy

Defining Women with Children

A unifying concept of lone motherhood that identified all women with children and without a male breadwinner in terms of a common experience was not recognised until at least the late 1950s.¹⁷⁸ Until this time the NAB was not interested in the numbers of lone mothers per se, and so it did not collect information that categorised women receiving assistance in such a way. In fact the Board was not concerned with *mothers*: this is clear from the language used in categorisations of women and the failure to collect data on women or families in maternalist language. Data on women was collected separately from data on children, and they were clearly seen as different groups with different needs that represented different public responsibilities: women and children. The NAB's successor, the Supplementary Benefits Commission (SBC), later attempted to calculate the numbers and categories of lone mothers receiving assistance going back to 1948 for the Finer Committee, and this information has been reproduced in the appendix. Significantly, lone mothers continued to be defined in terms of their marital status and each category was understood to present distinct 'problems'. Also significant is the fact that women with children represented a small minority of recipients of assistance during the period covered here. In 1948 there were 32,000 women under 60 with dependent children; in 1951, 41,000, or 3.8 and 4.1 per cent of the total caseload for these years.¹⁷⁹

In contrast to poor law authorities' concern to define policy towards widowed mothers earlier in the century, this group was rarely discussed after 1948. The NAB collected the numbers of widows under 60 (see above), but it is not clear how many had dependent children in the early years. The Ministry of Pensions and National Insurance (MPNI) reported that 100,000 women received NI widowed mothers allowances and in that year 97,080 payments were made to war widows

¹⁷⁸ Most historians identify the shift with 1960s or 1970s, eg., Lewis, 'Problem of Lone-Mother', 252; but subsequent chapters relocate this shift to the late 1950s.

¹⁷⁹ CSO, *Social Trends* 3 (London: HMSO, 1972), 100, Table 48.

with children.¹⁸⁰ Because widowed mothers had access to contributory benefits a significant proportion only received supplements from the NAB. This status reflected the fact that widowed mothers had always represented the most ‘deserving’ and least controversial group of lone mothers, and this was recognised with their national insurance benefits. The NAB mainly dealt with those applying for supplements to contributory benefits. This group represented none of the policy issues of recovery and none of the moral issues of marital breakdown. Moreover, many NAB officials had gained experience handling their cases after the AB took responsibility for them. For these reasons, their cases rarely drew attention unless the widow had an illegitimate child or there was a serious welfare concern.

Though lone motherhood as such was not defined as a ‘problem’, the lone mothers with liable relatives did immediately become a major source of anxiety for the NAB from the beginning. More specifically, separated wives, with and without children, were immediately identified as a major ‘problem’. Though a small proportion of the overall caseload, the numbers of separated wives applying for assistance grew sharply in the NAB’s early years and their cases represented a major demand on resources because of the complications of their link to a liable relative. At the same time, they were a political lightning rod because of the ongoing controversies over family ‘breakdown’ and debates over the reform of divorce law. It is necessary therefore to explain the situation the NAB faced in more detail.

‘The Deserted Wives Problem is Acute’

Within this context, separated and deserted wives with and without children turned to national assistance in far greater numbers than expected between 1948 and the mid 1960s. The minutes of early National Assistance Board meetings are filled with discussions of the serious problems it was facing. These included inadequate premises, local floods, Polish refugees, ‘colonial immigrants’, severe staff shortages and deserted wives. From the outset, Board members were anxious to know the latest statistics on ‘recovery action’ taken in ‘liable relative cases’. Consistent interest in these figures was matched only by that in data related to unemployment. After tables of information on ‘liable relative work’ were first circulated September

¹⁸⁰ Cmd. 9159, *Report of the MPNI, 1953* (London: HMSO, 1954), 9; Table 48.

1948, they became a mainstay of Board meetings.¹⁸¹ Applications from deserted wives were the main preoccupation. As one member noted with unease, these were ‘tending to increase’. Another noted, ‘the deserted wives problem is acute’ in Portsmouth.¹⁸² This ‘problem’ was to be expected in port cities, but it appeared much more serious than usual. As applications from women described as ‘married but living apart’ continued to increase, the Board approved requests from the secretary to direct offices to keep detailed records on liable relative cases that would be readily available for extraction.¹⁸³

Though the overall numbers were small, the growth of applications from all women with liable relatives – women with illegitimate children, separated wives and divorced women with children, was alarming. At the end of the Board’s first year, a memorandum drew attention to the fact that the numbers of women with liable relatives receiving assistance had more than doubled in a year after the initial transfer of cases from the local authorities. There were reasons to expect this trend, and the memo explained that the ‘striking’ statistic could be partly attributed to the ‘considerable “attraction”’ in the transition from the poor law to the NAB. Yet the total ‘caseload’ had increased by only 30 per cent over the same period.¹⁸⁴

Separated and deserted wives were the largest group. They represented a small but, at least until 1954, growing proportion of the NAB’s cases. Annual Reports estimated that separated wives of all ages represented about five per cent of the total caseload. Tables below show the numbers of separated wives above and below pension age and provide information about their dependent children, information only collected after 1953.¹⁸⁵ From the beginning, it appears that between two-thirds and a little over 70 per cent of the separated wives under 60 had

¹⁸¹ Ibid.

¹⁸² TNA, AST 12/72, NAB, Minutes of 2nd Meeting, 1 Sept., 1948.

¹⁸³ TNA, AST 12/72, NAB, Minutes of 11th Meeting, 16 Feb., 1949, paras. 4, 6, report of Secretary to the NAB, Sir Harold Fieldhouse.

¹⁸⁴ TNA, AST 12/78, NAB, Board Memorandum No. 565, ‘Recovery from Liable Relatives’, circulated 15th July 1949, para 4.

¹⁸⁵ The Royal Commission on Marriage and Divorce (RCMD) pressed the NAB to collect this information, TNA, AST 12/79, NAB, Board Memorandum 790, ‘Royal Commission on Marriage and Divorce (RCMD)’, circ. 26th June 1953, 1.

children.¹⁸⁶ In 1953, as the table shows, a large majority of the women had only one or two children.¹⁸⁷ These figures appear to have changed little over the 1950s.

Table 2.2 Women with Liable Relatives and Widowed Mothers Receiving NA, Nov. 1948-1953

	1948*	1950	1953	1954
Total Separated Wives ('Married but living apart')	33,200	57,000	78,600	74,600
Separated Wives under 60	unavailable	35,000	51,400	unavailable
Separated Wives under 60 with dependent children	unavailable	25,000	33,700	unavailable
Unmarried mothers	8,500	unavailable	20,000+	16,000 (22,300 children)
Divorced Women	unavailable	unavailable	unavailable	11,000
Divorced Women with dependent children	unavailable	unavailable	unavailable	6,500 (13,000 children)

*For 1948 the numbers represent total allowances paid on from July 5 to Dec. 31.

Widows under 60	unavailable	97,760	99,000	unavailable
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TOTAL caseload	963,000	1,284,560	1,735,000	1,796,000
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Source: *Report of the NAB, 1948*, 23; *Report of the NAB, 1950*, 3; *Report of the NAB, 1953*, 18, 45; *Report of the NAB, 1954*, 12-13.

Table 2.3 Numbers of Children of Separated Wives under 60 Receiving Assistance, 1953

	Total	Total with Children	1 Child	2 Children	3 + Children
Wives apart from Husbands under 60	51,400 (2.9 % of caseload*)	33,700 (66 %)	12,800 (38 %)	11,100 (33 %)	9,800 (29 %)

Source: *Report of the NAB, 1953*, 18.

*1.735 mill.

Though impossible to determine the actual number of separations occurring, evidence shows that court applications for separations and maintenance orders increased during and after the war, similar to divorce rates. Applications for judicial

¹⁸⁶ Ibid., para. 6.

¹⁸⁷ *Report of the NAB, 1953*, 18.

separations in the high courts of England and Wales rose during and after the war, peaking in 1947.¹⁸⁸ Separation and maintenance orders granted in magistrates' courts appear to have peaked and fallen slightly later, as the table below shows.¹⁸⁹ Though this pattern was clearly mainly due to wartime disruption to family life, legal experts believed that the addition of desertion as cause for separation in 1937 also played a part and meant that the courts continued to face more applications for separations in the 1950s than before the changes of the law in the 1930s.¹⁹⁰

For decades, campaigners and official bodies had demonstrated that there were substantial barriers that faced couples seeking judicial separations. Though there had been several changes in the law during the interwar years, legal separations and maintenance orders remained impossible for many to obtain and enforce. The number of offences that allowed for separation and maintenance had expanded just before the war, as we have seen, but remained limited. Though cheaper than divorce, litigation in magistrates' courts still required some expense. Legal aid and advice was introduced for high court cases in 1949 but not available for lower court cases until 1961.¹⁹¹ Maintenance orders continued to be even more difficult to obtain and to enforce. Significantly, the table below reveals that only 56 per cent of the maintenance orders applied for in 1950 were actually granted, and data collected for earlier periods show that this was the general pattern. Even if separation was granted, a wife could not obtain maintenance for herself if she was the party 'guilty' of a marital offence, only an order for a child of the marriage could be obtained. Wives 'right' to remain in the matrimonial home, unless it was her own property, was entirely left to the discretion of the court, even if she had been deserted, and the severe housing shortage after the war posed serious practical problems. The amount of maintenance that a court could order remained limited and, in practice, determined at the discretion of the court; no matter what was ordered however, enforcement continued to be notoriously difficult.¹⁹²

¹⁸⁸ Cmd. 9678, *Report of the RCMD* (London: HMSO, 1956), 355, Table 1.

¹⁸⁹ McGregor, *Separated Spouses*, 33, Table 1.

¹⁹⁰ R. H. Graveson and F. R. Crane, eds., *A Century of Family Law 1857-1957* (London: Sweet & Maxwell, 1957), 219, 324-8.

¹⁹¹ The delay was due to fiscal retrenchment following the 1947 economic crisis. *Legal Aid and Advice Act*, 1949; R. I. Morgan, 'The Introduction of Civil Legal Aid in England and Wales, 1914-1949' *TCBH*, 5, 1 (1994), 74; Cretney, *Family Law*, 316-18.

¹⁹² Graveson and Crane, *A Century of Family Law*, 217-31, 311-73.

Table 2.4 Magistrates' Court Maintenance Proceedings, 1948-66

	Affiliation orders		Separation orders (No provision for maintenance)		Married women maintenance orders		Guardianship of infant orders	
	Applied for	Granted	Applied for	Granted	Applied for	Granted	Applied for	Granted
1948	*	4,173	*	497	*	17,934	*	6,066
1949	4,956	4,097	*	534	*	16,417	*	7,455
1950	5,151	4,285	945	515	28,557	16,035	6,952	4,749
1951	4,704	3,944	746	399	26,495	14,849	6,010	4,205
1952	4,922	4,072	662	334	27,636	15,100	7,103	4,933
1953	4,827	3,979	628	311	26,570	14,396	7,143	4,930
1954	4,669	3,842	702	348	24,918	13,613	7,591	5,150
1955	4,395	3,598	784	375	22,727	12,644	7,334	4,993
1956	4,191	3,458	93	63	23,378	13,107	6,726	4,806
1957	4,472	3,746	81	53	25,165	13,759	7,829	5,533
1958	4,663	3,868	101	54	24,655	13,795	7,949	5,438
1959	4,996	4,160	130	80	24,520	13,358	8,527	5,670
1960	5,690	4,754	137	89	27,793	16,539	10,691	7,373
1961	5,697	4,715			25,471	14,621	7,065	5,023
1962	6,507	5,389			26,128	15,497	5,988	4,437
1963	6,994	5,832			25,717	15,516	5,440	4,216
1964	7,760	6,429			26,069	15,764	5,825	4,429
1965	8,181	6,951			27,262	16,442	5,202	3,994
1966	8,664	7,458			27,586	17,353	4,727	3,800

Source: Cmnd. 3587, *Report of the Committee on Statutory Maintenance Limits* (London: HMSO, 1968), 103, App. G Table 22.

The increase in divorce rates caused by the war represented a major moral crisis to many observers, but even policymakers not so scandalised were concerned with the effects on court administration. The number of divorces granted peaked in 1947; though the number declined thereafter it remained higher than pre-war levels, again most likely due to interwar legal changes.¹⁹³ Divorce remained rare in the 1950s, especially among low income couples. Researchers documented an increase in the proportion of manual workers among the divorced population in the 1951 statistics, but they cautioned that the numbers were undoubtedly 'inflated' by wartime disruption and by a backlog of couples that were finally enabled to divorce with the help of legal aid.¹⁹⁴ Divorce only became closely associated with lower income and lower socio-economic groups in the 1970s.¹⁹⁵ More generally, research of the 1950s began to show not only that 'two-thirds to three-quarters' of divorced spouses remarried, but also that around a third of divorcing couples had no children.¹⁹⁶ Few divorced women applied for assistance throughout the period

¹⁹³ See below and OPCS, *Marriage and Divorce Statistics Series FM2 no. 1* (London: HMSO, 1974), Table 2.1.

¹⁹⁴ G. Rowntree and N. Carrier, 'The Resort to Divorce in England and Wales, 1858 - 1957', *Population Studies*, 11: 3 (1958), 222.

¹⁹⁵ J. Haskey, 'Social Class and Socio-economic Differentials in Divorce in England and Wales', *Population Studies* 38, 3 (1984), 419-38.

¹⁹⁶ Rowntree and Carrier, 'The Resort to Divorce', 221.

covered here. When the NAB first collected information on the number of divorced women applying for assistance in 1954, there were only 11,000, over half with dependent children, the smallest group of lone mothers on assistance.¹⁹⁷

Nevertheless, the NAB was deeply affected by the post-war politics of divorce law reform and the debates over the family and women's economic dependence that only intensified between 1948 and the mid 1960s.

Table 2.5 Divorces Granted Annually by the Court of Session, 1898-1972

Year	Total number	Year	Total number	Year	Total number	Year	Total number
1898	145	1917	296	1936	618	1955	2,054
1899	165	1918	480	1937	637	1956	1,865
1900	142	1919	796	1938	812	1957	1,723
1901	161	1920	706	1939	869	1958	1,759
1902	216	1921	498	1940	794	1959	1,684
1903	192	1922	482	1941	760	1960	1,804
1904	187	1923	362	1942	1,011	1961	1,804
1905	170	1924	437	1943	1,301	1962	2,015
1906	169	1925	448	1944	1,711	1963	2,212
1907	197	1926	420	1945	2,205	1964	2,416
1908	191	1927	466	1946	2,878	1965	2,656
1909	188	1928	498	1947	2,499	1966	3,546
1910	222	1929	516	1948	2,020	1967	2,963
1911	233	1930	462	1949	2,418	1968	4,766
1912	246	1931	558	1950	2,185	1969	4,215
1913	247	1932	476	1951	1,927	1970	4,589
1914	351	1933	501	1952	2,701	1971	4,785
1915	238	1934	504	1953	2,353	1972	5,501
1916	265	1935	520	1954	2,200		

Source: 1898–1954: *Report of the Royal Commission on Marriage and Divorce*, Cmd 9678, 1955, Appendix II, Table 3; 1955–1972: *Civil Judicial Statistics for Scotland*, Table 5.

Source: Finer Committee, *Report*, Vol. II, 166, Table 2.

Table 2.6 Occupation Structure of Divorce Population, 1871 and 1951

Year	Husband's Occupation at Divorce					
	Gentry, Professional and Managerial Workers	Farmers and Shop-keepers	Black-coated Workers	Manual Workers	Unknown Occupations	All Occupations
1871	41.4	12.7	6.3	16.8	22.8	100.0
	118	36	18	48	65	285
1951	11.4	6.7	7.6	58.5	15.8	100.0
	207	122	138	1061	285	1813

Source: G. Rowntree and N. Carrier, 'The Resort to Divorce', 222, Table II.

Similarly, the wartime spike in extra-marital births had a major impact on the political and legal context in which the NAB developed and sought to implement

¹⁹⁷ *Report of the NAB, 1954*, 15.

policy towards women. Applications for assistance from unmarried mothers remained low in comparison to those from separated wives however. The figures were collected irregularly in the early years of the NAB, a strong indication that the group did not represent a serious financial concern. When Annual Reports did begin to regularly track the numbers of unmarried mothers in the early 1950s, the rates and ratios of extramarital births had fallen significantly from the wartime high, though not to pre-war levels, as the table below shows.¹⁹⁸ Officials understood, as the Registrar-General explained, that the increase in illegitimacy in the last years of the war reflected ‘the decline in the proportion of parents who regularised their actions by marriage before birth’.¹⁹⁹ It is not clear how many of the women with illegitimate children were in fact lone mothers: research of the 1940s and 1950s found that around a third or more cohabited with the father. Evidence indicates that many others lived at home.²⁰⁰ For the NAB, as for most policymakers, this group of women posed more urgent questions regarding child ‘welfare’.²⁰¹

Table 2.7 Fertility Rates and Illegitimacy Rates and Ratios, England and Wales,

	1938-65					
	1938	1945	1950	1955	1960	1965
(Ratio) Percentage live births outside marriage	4.2	9.3	5.1	4.7	5.4	7.7
(Rate) Extra-marital birth rate per 1,000 single women aged 15 to 44	5.8	16.1	10.2	10.3	14.7	21.4
Total Fertility Rate (TFR)	1.84	2.04	2.18	2.22	2.68	2.85

Source: ONS, *Birth Summary Tables, England and Wales*, Table 1.

¹⁹⁸ ONS, *Birth Summary Tables, England and Wales* (London: HMSO, 2015), Table 1. See Appendix historical trends. See also discussions of the issue in S. M. Ferguson and H. Fitzgerald, *History of the Second World War, Studies in the Social Services* (London: HMSO and Longmans, 1954).

¹⁹⁹ Registrar General’s *Statistical Review of England and Wales for the Six Years 1940-45* (London: HMSO, 1949), 144.

²⁰⁰ See eg., V. Wimperis, *The Unmarried Mother and Her Child* (London: Allen & Unwin, 1960), 51-75; Thane and Evans, *Sinners?*, 55-81.

²⁰¹ See eg., Lewis and Welshman, ‘Never-Married Motherhood’, 401-418.

Table 2.8 First Marriages: the number marrying per 1,000 single persons aged over 16

	1936-40	1941-45	1946-50	1951-55	1956-60	1961-65	1966-70	1971-75
Women	73.3	67.6	75.7	76.8	82.6	83.6	94.2	92.1
Men	78.7	71.2	75.6	75.9	78.7	75.6	82.1	76.8

Source: OPCS, *Marriage and Divorce Statistics* Series FM2 no. 1 (London: HMSO, 1974), Table 2.1.

Social commentators of the 1940s and 1950s were fascinated by exploring the nature and meaning of ongoing changes in ‘the family’ and marriage.²⁰² By the early 1950s, anxieties about family breakdown were challenged by data pointing to rising marriage rates and dropping ages of marriage. The increase in the rates of women marrying was especially striking (see table above). Yet the NAB’s early years were marked as much by economic turmoil and unpredictability as by uncertainty about the future of family life. Fierce debates over matrimonial law, married women’s economic position and the relationship between the welfare state, private law and the family all shaped and were affected by the creation of NAB policy towards women. It is therefore necessary to briefly examine the contemporary issues and relevant changes in these other areas of law and policy in order to understand the development of NAB policies.

One of the most significant issues in these debates was the economic vulnerability of families without male breadwinners and the public costs of unsupported wives and children, whether the cause was desertion, separation or

²⁰² See eg. E. Slater and M. Woodside, *Patterns of Marriage, A Study of Marriage Relationships in the Urban Working Classes* (London: Cassell, 1951), 11-12; R. M. Titmuss, ‘The Position of Women’ and ‘Industrialisation and the Family’ in *Essays on ‘the Welfare State’* (London: Allen & Unwin, 1958); Finch and Summerfield, ‘Social Reconstruction,’ 7-32; M. Collins, *Modern Love: Personal Relationships in Twentieth Century Britain* (London: Atlantic, 2003), 90-133; Lewis, *Women in Britain since 1945*, 11-36, 65-11.

divorce.²⁰³ Though there were deep divisions over divorce law reform, there was widespread support for new legislation to toughen laws to enforce maintenance. Debates show that it was widely agreed that husbands and fathers were responsible for maintaining their families and agencies of the state were responsible for enforcing their maintenance, both in the interest of regulating marriage and sex and of minimising public expenditure.²⁰⁴ Yet the historical divisions over state intervention in the earnings of male workers remained potent. As we have seen, just before the war the Fischer Williams Committee had recommended new attachment of wages orders to address the problem of enforcement, and though this was strongly supported by many reformers and women's groups, the measure was emphatically rejected by many trade unionists as encroaching on the 'sanctity of the pay packet'.²⁰⁵ However with the creation of the NAB and its takeover of the cases of separated and deserted wives, new policies emerged around the idea of the NAB taking on a key role in enforcement. One MP argued that when a separated wife applied to the NAB, it should be made responsible for paying her an allowance and simultaneously proceeding against the husband for the maximum amount of an order – ideally ensuring the woman would be paid by the husband via the NAB. This proposal attracted many reformers attention, and, as we shall see, Lady Summerskill put it forward as a Bill in 1965.²⁰⁶

The most important new legislation related instead to court enforcement of maintenance or affiliation orders. The 1949 Act required courts of summary jurisdiction to appoint collecting officers to handle payments, keep records and generally ensure that court orders were enforced. Where they had been introduced after their creation in 1914 they had proven instrumental in improving the 'machinery' of enforcement. For the NAB, they represented the critical link between NAB officers, the courts, other local services like the police and probation officers, and the women seeking maintenance. According to Cretney, during the 1950s court collecting officers 'came to play a large part in supporting one parent

²⁰³ J. Freeguard, 'Women of the 1950s Stand Up and Be Counted', Ph.D. Thesis, University of Sussex, 2005, 126-40.

²⁰⁴ See eg., debates over Married Women (Maintenance) Bill, HC Deb 18 Feb. 1949 vol 461 cc 1534-58; HL Deb 21 July 1949 vol 164 cc 341-55.

²⁰⁵ Cmd. 4649, *The Report of the Departmental Committee on the Imprisonment by Courts of Summary Jurisdiction*; Cretney, *Family Law*, 457-8.

²⁰⁶ McGregor, *Separated Spouses*, 26-7; National Assistance Bill [HL], 1965.

families'.²⁰⁷ In the meantime the 1949 Act also increased the limits on maintenance payments from £2 to £5 and the child allowance from 10s to 30s.²⁰⁸ Later, in 1951 parliament passed the Guardianship of Infants Act that provided an increase in the limit on orders for children in the custody of any woman (or man) from 30s to £1,²⁰⁹ in 1952, the limit on Affiliation Orders was raised from £1, where it had stood since 1925, to £1 10s.²¹⁰

One of the most active areas of policymaking in the 1940s was in the field of marital reconciliation. It demanded few public resources and promised to solve the problem of enforcement. Magistrates, officers of the courts, and police officers simply sought to prevent cases coming into court.²¹¹ As one Magistrate explained, 'the whole object in... dealing with women and children and husbands was at all costs, even at some sacrifice of the individual, to keep the homes together'.²¹² At the same time, Lewis has explained, many public intellectuals and policymakers advocated marriage guidance and conciliation work to build stronger marital relationships to renew and strengthen the moral basis of marriage as an institution.²¹³ Some argued that any legal action tended to diminish if not remove the possibility for reunion, which encouraged out-of-court negotiations if reconciliation was not immediately possible. Critics of the movement pointed out that policies that forced working class couples to reconcile or negotiate turned a blind eye to domestic violence or simply amounted to 'wishful thinking', and in 1937 the Home Office even warned that 'overzealous officers of the courts' seeking out-of-court settlements based on 'reverence' for the marriage tie were raising questions of the denial of justice.²¹⁴

²⁰⁷ *Married Women (Maintenance) Act*, 1949, S.4; S. Cretney, *Family Law in the Twentieth Century* (Oxford: OUP, 2005), 453- 454.

²⁰⁸ *Married Women (Maintenance) Act*, 1949.

²⁰⁹ *Guardianship of Infants Act*, 1951.

²¹⁰ *Affiliation Act*, 1952.

²¹¹ S. Cretney, *Law, Law Reform and the Family* (Oxford: OUP, 1998), 116; G. Behlmer, 'Summary Justice and Working Class Marriage in England, 1870 -1940,' *Law and History Review* 12 (1994), 228-38.

²¹² Joint Select Committee on the Guardianship of Infants Bill, Minutes of Evidence, 19 July 1922, q. 9, cited in Cretney, *Law Reform*, 116.

²¹³ J. Lewis, 'Public Institution and Private Relationship: Marriage and Marriage Guidance, 1920-1968', *TCBH* 1, 3 (1990), 233-63.

²¹⁴ G. Behlmer, 'Summary Justice and Working Class Marriage in England, 1870 - 1940' *Law and History Review* 12 (1994), 257-258, 274.

Nevertheless, pre-war legislation gave probation officers responsibility for providing conciliation work. It also required domestic hearings to be held separately from criminal cases in order to emphasise the sanctity and privacy of marriage.²¹⁵ Reconciliation became even more attractive to policymakers when divorce courts became overwhelmed with work during the war. The Denning Committee, appointed to avoid dealing with the politically explosive issue of marital law, argued that ‘The unity of the family is so important that, when parties are estranged, reconciliation should be attempted in every case where there is a prospect of success.’²¹⁶ As a result, financial assistance was made available to voluntary agencies with historic ties to the poor law authorities to provide guidance and reconciliation work to ‘save’ working class marriages.²¹⁷

Liable Relative Policy and Removing ‘Chargeability’

The Public Face of Liable Relative Policy

The NAB and its civil servants were conscious of these debates and sought to safeguard itself from criticism. While the Board fretted over the numbers of liable relative cases, the civil servants at NAB headquarters faced the task of actually implementing the new laws of assistance. Though the Board was asked for guidance on implementing liable relative policy,²¹⁸ implementation of the 1948 Act was the role of the civil servants and officials at each tier of the NAB’s organisation. The Board’s role, like that of the AB, was to meet about once a month to discuss major policy issues and to give official approval to policies or regulations presented by the permanent secretary (who always attending Board meetings) and produced by senior civil servants. Board members held other careers. Between meetings their NAB work was limited to visiting regional and local offices as ‘inspectors’, but it was the Regional Controllers that were mainly responsible for monitoring and supervising local office work. Senior civil servants at the NAB’s London

²¹⁵ *Summary Procedure (Domestic Proceedings) Act, 1937*; Cretney, *Law Reform*, 132-133; Behlmer ‘Summary Justice’, 280.

²¹⁶ Cmd 7042 *Final Report of the Committee on Procedure in Matrimonial Causes* (Denning Committee) (London: HMSO, 1947), para 4.

²¹⁷ Cretney, *Family Law*, 304; Lewis, ‘Marriage Guidance’, 250-4.

²¹⁸ TNA, AST 12/72, NAB, Minutes of the 2nd Meeting, 1 Sept., 1948, para. 7, Mr. Brinley Thomas; *Ibid.*, paras. 7-8, Questions by Mr. Thomas and Fieldhouse; TNA, AST 12/72, NAB, Minutes of 4th Meeting, 29th September 1948, para 5.

headquarters set out the framework for implementing policy and communicated guidance on procedures to regional and local officials. As Page has shown, the circulars and codes produced by such senior civil servants 'can be crucial for the interpretation of legislation',²¹⁹ within the NAB, civil servants were the key policymakers, particularly during the Board's first decade.

These civil servants were perhaps even more acutely aware than the Board of the public relations challenge that the administration of assistance to women with liable relatives presented. Within months of the appointed day, the NAB was bombarded by queries, advice and criticism of the new law from representatives of the Law Society, voluntary organisations and the summary courts regarding NAB officers' role in recovering and enforcing maintenance. The vast bulk of these missives concerned separation cases.²²⁰ Since many of them were former staff of the AB, they had never dealt with the legal issues involved in liability. Even with knowledge of the way poor law authorities handled liability, as we have seen, the 1948 Act had created entirely new powers of recovery and the private laws of maintenance were undergoing changes.

After months of consideration, senior civil servants had, in fact, already formulated their own liable relative policies. Notwithstanding the overwhelming tasks they faced in rolling out the new assistance scheme, officials had begun to explore how the Board would handle these cases long before the appointed day.

²¹⁹ E. Page, 'The Civil Servant as Legislator: Law Making in British Administration', *PA*, 81, 4 (2003), 675.

²²⁰ See eg., TNA, AST 7/1132, G. W. Cole (Secretary, HQ) to R.O. Bristol, 'Recovery from Liable Relative: Provision of Legal Assistance', 5 March, 1949; TNA, AST 7/1132, C. N. Sweet, Secretary Law Society of Plymouth to the Secretary, Law Society London, 'Legal Advice Centres', 23 July 1952; attached to G. W. Cole (Secretary, HQ) to T. L. Williams, Solicitor's Office, MPNI, 20 Aug. 1952; TNA, AST 7/1380, B. J. Hartwell, Jt. Hon. Secretary, Justices' Clerks' Society to Secretary of the NAB, HQ London, 'National Assistance Board Instructions to Area Offices of Board: recovery from liable relatives', 18 Feb., 1949; TNA, AST 7/1412, Mr. C. E. Barker to Sir Patrick Hannon, MP, 14 Dec., 1949; TNA, AST 7/1108, G.W. Cole to J. W. M. Siberry, 'Recovery from Liable Relatives: Takeover from local authorities: Enquiry ref. G. 89/49', 14 Sept., 1949; TNA, AST 7/1380, R. F. N. Thoyts, Solicitors Office, MPNI, to G. W. Cole, 10 Mar. 1949; TNA, AST 7/1380, J. H. Dobson to Gray, 'Liable Relatives - Centralised Collection Schemes', 29 Sept., 1951; TNA, AST 7/1374, G. Raphael, Marylebone Magistrates' Court, to Sir Frank Newsom, Under Sec. of State, Home Office, 29 Dec 1952; Secretary of NAB to G. Raphael, Dec 1952; TNA, AST 7/1389, 'T. A. Doubleday Clerk of Court, Hull, to NAB Regional Controller, Leeds, 17 Mar., 1953.

They hoped to follow the precedents set by PACs, but they realised that they would have to explain how these would be adapted to new statute law.²²¹ The NAB began to publish its liable relative policies and procedures in early Annual Reports, and these have become relatively well known.²²² The main plank of the Board's policy was that it would use its own powers to bring liable relatives to court only in exceptional cases. As concerned observers would have been well aware, the Reports pointed out that recovery involved considerable and often unrewarding work to trace the man and build a case, and often nothing could be done to enforce liability.²²³ In cases where a man's whereabouts were known, the first action the Board would take would be to attempt to negotiate for voluntary payments from husbands or fathers to the Board directly.²²⁴ Reports stressed that the new social security laws did not in any way interfere with a woman's ability to apply for a court order on her own. If officials' negotiations failed, the Board would encourage a woman to 'exercise her own rights' to apply for orders.²²⁵ Although the legal difficulties involved in obtaining and enforcing maintenance were used to explain the Board's own avoidance of litigation, Reports casually insisted that women would not need legal advice or assistance in most cases, though they promised that a solicitor would be provided or paid for if necessary and the cost recovered from the liable relative.²²⁶

The policy was claimed to be 'in the best interests of the women'.²²⁷ The woman could obtain an order of an amount above national assistance rates that would remain in force whether or not she received assistance, which would help her gain 'independence' and ensure that she would not be a continuing charge on the Exchequer. Reports regularly assured the public that this policy did not mean that the Board would deny assistance to the woman: 'the first consideration, if she is in

²²¹ TNA, AST 12/77, NAB, Board Memorandum No. 505, 'The Board's Work', Appendix II. 'Liable Relatives', circulated 16 July, 1948.

²²² Eg., K. Kiernan, et al, *Lone Motherhood in Twentieth-Century Britain* (Oxford: OUP, 1998), 156-70.

²²³ *Report of the NAB, 1948*, 22.

²²⁴ *Report of the NAB, 1949*, 23.

²²⁵ *Report of the NAB, 1950*, 17.

²²⁶ *Ibid.*

²²⁷ *Report of the NAB, 1948*, 22.

fact in immediate need, is, of course, to meet her need and that of any children dependent upon her'.²²⁸

If an order was obtained, either by the Board or a woman, the Board would rely on the court's own system of enforcement, mainly the collecting officers. If an order was obtained and it was less than an amount that would allow the woman to be 'independent' or it was paid irregularly, the Board would arrange to receive the payment from the court collecting officer directly. Reliance on the collecting officer was a favoured practice because it 'saves work'. But it was also presented as the 'sensible and humane course to assist the woman out of public funds to the full extent of her needs' and to save her 'inconvenience and anxiety'.²²⁹ The details of liable relative policy that were presented to the public through Annual Reports sought to ensure that the NAB was seen as a humane and conscientious administrator; that it would meet need while always guarding the public purse. However, the Reports provided a distorted guide to 'actual' unpublished policies that consisted of the guidelines created and disseminated by the civil servants at HQ.

The Private Face of Liability: Gendering the 'A Code' During Austerity

The 'A Code', the handbook of policy guidance first created by the UAB and then amended continuously by the AB and NAB, became notorious for holding administrative secrets, assumed to mainly provide for restrictions on assistance. In fact, there was a wide gap between the public face of policy and the circulars, codes and advice that senior civil servants issued to local officers. In implementing the new Act, senior officials' interpretation of their powers and creation of policy towards women with liable relatives sought to regulate men's maintenance of women and children informally, outside of the private courts, and at the same time, to reclassify women applicants in terms of their marital and moral status. As an intermediary between women and liable relatives, NAB officials' administration would at once reinforce and subvert gender roles within the family, not only by offering a woman independence while enforcing men's maintenance, but also by undermining the male breadwinner's autonomous control over the 'family wage' and by breaching the privacy of the family relationship. The 'state' or official could

²²⁸ *Report of the NAB, 1949, 23.*

²²⁹ *Ibid, 24.*

be seen to be simply replacing the male breadwinner, but this meant that the NAB's policies sought to create new public-private arrangements. They also undermined the principles of need and eligibility set out in the law and created new stratifications and classifications of women and lone mothers that cut across divisions of gender and poverty.

The AB had been aware that the new Board would become responsible for recovery from liable relatives when it took over poor law cases. It had collected reports from all local PACs on their recovery procedures to guide the NAB in developing its policy. Though, as we have seen, local poor law authorities developed their own idiosyncratic regulations based on local circumstances and traditions, the reports the Board received showed widespread preference for informal arrangements with the liable relatives if any action was taken at all. As we have seen, accounts of poor law procedure over the previous century have also portrayed recovery action, if taken at all, it tended to be through personal contact and negotiation with the relatives or extended family. Though this continued, it appears that during the interwar years, new strategies had been pursued to place more emphasis on extracting money from husbands or simply withholding relief from wives, not simply for a short period to deter collusion but as a policy of upholding or repairing marriages. Civil servants at the NAB were significantly influenced by their research into these policies of the poor law authorities.

One highly detailed report on poor law practices in Kent gave NAB officials a useful explanation of the development of liable relative procedures towards husbands and fathers and the principles that underpinned them. The reports reiterated all of the known problems of proceeding against liable relatives. Before 1948, PAC's could use the Vagrancy Act of 1824 to bring husbands to court, but they had to show that husbands wilfully or knowingly failed to maintain or had committed 'desertion and chargeability'. There was rarely enough evidence for a conviction. Officers had to be highly knowledgeable of the law and very careful of which cases to pursue. Failing to produce results was embarrassing and costly: it was considered very bad for the authority if such a case did not stand up in court.²³⁰ The county level superintendent explained that a warrant for a husband was only

²³⁰ TNA, AST 21/7, 'Outdoor relief: Local Authorities Administration', S. W. Reed to Mr. Ottlay, Kent County Authority, 28 Jan., 1948, para. 10.

ever appropriate if the husband was missing, it appeared likely that ‘the chargeability would be long’, and ‘*the man had means to provide*’.²³¹

Poor law officials viewed developments in private law as extremely important in guiding local practices. They appear to have assumed that since wives had been enabled to apply for maintenance, it was generally possible for them to obtain their own ‘personal’ order if the husbands whereabouts were known, and failure to take their own case to court was often tantamount to withholding evidence. The AB official reported that in Kent, the policy was

to guide the applicant to obtain a “personal” order. Two ROs [relieving officers] informed me that in cases in which it was thought that the applicant had the necessary evidence but refrained from taking action the threat was made of refusing relief... the RO does all he can by persuasion and if necessary sterner measures to bring applicant to apply to the court...[he] uses help of other interested parties – Moral Welfare Society or Probationers...²³²

Bastardy orders (under the 1873 Bastardy Act) were even less likely to be pursued. Bringing husbands to court was ‘infrequent’; where a Bastardy Order was at stake, proceedings were nothing ‘other than exceptional’.²³³ Necessary evidence in these cases was even more difficult to obtain, and officials believed that many applicants would not or could not give any details about the man. Since the war, locating putative fathers had become an ever more serious problem. But another consideration was the ‘sordid nature’ of these cases: they were seen as simply not ‘suitable’ for court proceedings. Court proceedings against liable relatives were criminal affairs and conducted exactly like fraud proceedings. Without ample evidence and the man in question at hand, there was ‘little useful purpose’ in bringing them to court. Finally, if an authority did obtain an order, it would not be varied so that it was paid to the women, it would always be received directly by the county.²³⁴

The Kent superintendent believed that he had witnessed a significant change in approach to these cases since the First World War. In particular, he believed the

²³¹ Ibid., para 5, Reed’s emphasis.

²³² Ibid., paras 4, 10.

²³³ Ibid., para 35.

²³⁴ Ibid., paras 5-7.

‘setting up of domestic courts’, presumably in 1937 with the separation of domestic from criminal cases in summary law and the introduction of probation officers to facilitate reconciliation, officials were encouraged to see the case as a matter of ‘reconciliation and rehabilitation rather than recover[y] of costs’. ‘This tendency’, he explained, further encouraged authorities to ‘delay resort to the Court where there remains a chance that the parties can be brought together and the home remade.’ In his view, this was part of a wider shift to ‘emphasise the need of the applicant rather than to protect the community’.²³⁵ He believed that reconciliation could be effected in half the cases the county handled and described in detail officers’ role in bringing the couple together. Nevertheless, after the AB official interviewed local area officials she felt that though the superintendent’s statements about reconciliation were ‘no doubt true’, she ‘found little evidence except in one relief district, that it was uppermost in the minds of ROs’.²³⁶ One RO of eleven years told her ‘he did practically no reconciliation work; he had never arranged a round table conference with H and W present... it was better to leave the parties alone. I should add that in this district there is a poor strata of society’. Presumably the fact that it was a ‘poor strata of society’ meant that relief was unavoidable. Whether or not reconciliation was attempted, the general approach was to avoid prosecutions.

Senior civil servants of the NAB clearly hoped to build on these poor law traditions. They focused on developing policy towards the group of wives, perhaps the fifty percent referred to by the Kent official, that could, essentially, be returned to their husbands. Denial of assistance as a method of persuasion immediately became a key policy instrument, notwithstanding the fact that it overtly contradicted the NAB’s publicly stated promise to always meet the need of wives and children first. But reconciliation and out-of-court negotiation were regarded as the key to permanently ‘removing chargeability’. Guidance on liable relative procedure divided cases based on marital history. Officials insisted that three types of case had to receive priority. These were newly separated wives without a court order, newly deserted wives and separated wives with an order not in payment. Few actions could be taken in cases of long-separated or deserted wives, especially if the husband was missing, and this meant that such cases were to be a lower priority.

²³⁵ Ibid., para 2.

²³⁶ Ibid.

However, even in these cases, if an officer determined that a husband's circumstances had improved they were guided to press a woman to vary her court order if she had one; if there was an existing arrangement with the local authority at the time of takeover, this was to be renewed and the amount of payment increased if possible. In all cases, most of an NAB officer's work would focus on placing pressure on the women applicants. While officers would be instructed 'to write to the husband and give him the opportunity to remove the chargeability', they were at the same time encouraged to deny benefits to women and given examples of instances when this was especially helpful. Under the heading 'Cases where Assistance might be Refused or Deferred', notes explained that though 'need was a fundamental principle' of national assistance, 'officers are instructed to bear in mind...[this] does not mean that assistance should be granted immediately'.²³⁷

There were four specific situations in which officers were instructed not to immediately grant assistance. The first was when a wife had left after a quarrel, since there was a possibility of 'speedy reconciliation'. Second, when a husband disappeared but there was no history of marital strain. Third, when there was 'any reason to doubt a woman's statement about desertion'. Fourth, where a court order had been made but is delayed. A further note outlined the two types of fraud likely in these cases, both related to collusive desertion. The first type was where a man lived apart to receive assistance through his wife. The second was where the wife continued to receive an allowance though her husband had returned. Women were liable to criminal charges if found colluding, but only if collusion could be proved, and there was rarely enough evidence for this.²³⁸ If reconciliation or negotiations for payments failed while assistance was being withheld, then officers were given wide discretion in handling the case. Guidance advised that, at this point, the woman should be strongly persuaded to take her case to court.²³⁹ For the NAB, reconciliation was essentially a way to unburden itself of responsibility, since it did little to actually ensure a wife and any children were maintained. Even if it was clear that the family lacked the resources to support itself, assistance could only be paid on application by an unemployed husband looking for work if the couple could

²³⁷ TNA, AST 7/1376, NAB Circular A.33A/48, Appendix I, 'Recovery from Liable Relatives', Note 2-13.

²³⁸ Ibid.

²³⁹ TNA, AST 7/1107, NAB, Draft Memorandum, 'Liable Relatives', c 1948.

be identified as ‘reconciled’. Taken together, instructions to local offices could be interpreted to allow assistance to be withheld from separated wives at almost any point during this process.

Guidance for handling cases of women with illegitimate children received much less attention and was brief. Once again, the language is significant for its emphasis on distinguishing the women as women rather than mothers or wives. In these cases, officers were instructed to arrange voluntary payments with the father, if he was known.²⁴⁰ It appears to have been assumed that assistance would be withheld while all attempts to negotiate payments were conducted. Though women with illegitimate children were not viewed by senior civil servants as a major problem, they did want to ensure that they continued to be distinguished from other women applicants. They believed that the AB had not been as tough in these cases as poor law authorities had been, and as a circular explained, the new Board had to take the ‘sterner view’ of the poor law.²⁴¹ Above all, this meant that NAB policies could never place ‘the woman with illegitimate children in a better position than a woman whose children were legitimate.’²⁴² For this reason it was necessary, for example, to remove an obscure 1935 UAB rule from the ‘A’ Code that allowed the amount obtained from affiliation orders to be disregarded where a single mother was living in the household of an applicant. The amendment to procedure was circulated to ensure that the practice did not continue in some form, given the continuity of staff.²⁴³ In other words, the less eligible status of the unmarried mother in the poor law was reproduced after 1948.

In cases of illegitimacy or divorce, liability only extended to children. Even if the man paid the full amount of an order up to the legal limit, it was unlikely to fully remove chargeability. The only instruction given for divorced women’s cases

²⁴⁰ TNA, AST 7/1376, NAB Circular A.33A/48, Appendix I, ‘Recovery from Liable Relatives’, Note 12, in conjunction with TNA, AST 7/1376, Circular A/33A/48 (22-23), ‘Women with Illegitimate Children’.

²⁴¹ TNA, AST 7/1107, Note attached to NAB, Board Memorandum No. 601, ‘Treatment of sums received by applicants under Affiliation Orders’, circulated 24 Feb 1950.

²⁴² TNA, AST 7/1107, A. M. Webb to G. W. Cole, ‘Affiliation Orders’, c. 8/1948, attached to NAB, Draft Memorandum, ‘Liable Relatives’, c 1948; TNA, AST 7/1107, NAB, Board Memorandum No. 601, ‘Treatment of sums received by applicants under Affiliation Orders’, circulated 24 Feb 1950, para 3.

²⁴³ Ibid.

was to advise the woman to make use of the 1925 Guardianship of Infants Act.²⁴⁴ Finally, headquarters explained that the Board was not yet prepared to use its new powers to take criminal proceedings (under S. 51) against relatives in any type of case. To do so required evidence of failure to maintain. Though one civil servant suggested that it should be enough to simply show a husband had absconded and left a family with no resources other than family allowance, the general view was that the question of evidence was a problem and that no case should be brought to court without strong evidence and potentially high remuneration.²⁴⁵

Though reluctant to resort to litigation in their own right, senior civil servants were anxious to recover maintenance informally if reconciliation failed. Headquarters gave a great deal of attention to developing negotiation procedures. Again the focus was mainly on husbands and on economy. As one prominent civil servant wrote, 'I must confess that negotiation with husbands... is in our interest in the long run if it removes the need for her to receive assistance.'²⁴⁶ It was widely believed that a husband was more likely to make a payment to an officer of the court than to his wife and that he was more likely to pay fully and regularly if he agreed to the amount and it was based on an assessment of his own situation. But the level of payment that husbands would be required to contribute was long debated, and the Board was even asked for advice on the question.²⁴⁷ Mainly, however, they looked for a precedent in poor law practices.

Just as local PACs had set their own scale rates, they had developed scales and methods for determining the amount a relative should be responsible to contribute in repayment. The London County Council (LCC) and Glasgow Corporation expected full recovery unless a woman was 'at fault' or a man was cohabiting with and maintaining another family. The LCC also allowed for the lowest level of resources kept by a husband in its scale of acceptable payments from

²⁴⁴ TNA, AST 7/1376, NAB Circular A.33A/48, Appendix I, 'Recovery from Liable Relatives', para 4.

²⁴⁵ Ibid., Notes 2-13.

²⁴⁶ TNA, AST 7/1107, Mr. A. M. Webb to Mr. G. W. Cole, 'Liable Relative Procedure', 30 Aug. 1948. Webb was a Higher Executive Officer to the Board and Cole a Principal of the Board. The same point was made in the beginning of a draft memorandum to the Board, TNA, AST 7/1107, NAB, Board Memorandum No. 505, 'The Board's Work', Appendix II, 'Liable Relatives', circulated 16 July 1948.

²⁴⁷ Ibid., paras. 7-8, Questions by Mr. Thomas and Fieldhouse; TNA, AST 12/72, NAB, Minutes of 4th Meeting, 29th September 1948, para 5.

husbands who were deemed unable to pay the full cost of assistance. In contrast, a ‘Derbyshire model’, which was used by the largest urban areas outside of London, provided for the highest rates of personal allowances for husbands. Senior civil servants preferred the ‘Leeds model’: ‘it worked exceptionally well’ using ‘no scales, written or otherwise’.²⁴⁸ A subsequent memorandum recommended that local officers be left ‘free to decide on the facts of the particular case and on such assumptions as they are able to make of what the local bench would order’.²⁴⁹

Discretion: The Relationship between Officer and Applicant

Senior civil servants and NAB officials at all levels placed the greatest importance on discretion. Headquarters recognised and understood the eternal tension between directing and ‘controlling’ policy from the centre and emphasising the flexibility and personalisation of discretionary administration,²⁵⁰ and sought to stress the latter in the NAB’s first years. The ‘A Code’, embodied the tension between rules and discretion. The flood of circulars and new codes of instructions for liable relative procedure immediately after the NAB became operational indicate that civil servants at NAB headquarters wanted to assert a certain amount of control over this area of policy. In particular, they wanted to heavily regulate administration to newly separated or deserted wives, and more generally, contain the numbers of women with liable relatives while re-asserting a moral order into their receipt of assistance. Beyond this, they encouraged ‘street level bureaucrats’ to provide another layer of implementation-cum-policymaking at the local level through their day-to-day administration of assistance. And an important part of this local administration was considered the interpersonal relationship between the official and the recipient of assistance.

This was another part of the NAB’s inheritance from the poor law and the AB. The superintendent in Kent had stressed the centrality of officers’ personal role

²⁴⁸ Ibid.; TNA, AST 12/77, NAB, Board Memorandum No. 517, ‘Liable Relatives’, circulated 24 Sept., 1948

²⁴⁹ TNA, AST 12/77, NAB, Board Memorandum No. 517, ‘Liable Relatives’, circulated 24 Sept., 1948.

²⁵⁰ Eg., M. Hill, ‘The Exercise of Discretion in the National Assistance Board’, *PA* 47, 1 (1969), 75-90; P. Hupe, et al., eds., *Understanding Street-Level Bureaucracy* (Bristol: Policy Press, 2016), esp. 45-7; B. D. Wood and R. J. Wasserman, ‘The Dynamics of Political Control of the Bureaucracy’ *American Political Science Review* 85, 3 (1991), 801-28.

in decisions and in the ‘interview’ of the applicant. He contended that it was ‘impossible to lay down definite lines of action’: an officer had to come to a ‘right judgement’ in each case.²⁵¹ The interview itself had to be free of any schedule or instructions, and, above all, private. Whether at the home or the office, discussions about the domestic situation could not take place over a counter or alongside other applicants, not only because it would be difficult to gain the applicant’s confidence in this way, but also because it simply was ‘not suitable’.²⁵² When the NAB institutionalised these ‘private’ interviews that occurred almost always within a woman’s home, it replicated the blurred distinctions between public and private or, rather, the liminal space between the two, created by the long history of poor law and welfare visitors. The interviews represented a key area of policy left to the absolute discretion of individual ‘street level bureaucrats’ and an area that was purposefully left wholly without any form of official oversight or accountability. Officers were required to record only that a visit was made, and only whatever notes on a case they considered most important.

The emphasis on discretion later became a liability for the NAB. In the 1960s, critics of the NAB argued that officers’ use of discretion was stigmatising and undermined claimants’ ‘right’ to assistance.²⁵³ But in 1948, though the Board understood the tension between discretion and control, discretionary administration was not only widely valued, but essential to the success of the new national assistance scheme. The Board’s institutional history made it so. In national memory and in the minds of assistance administrators, UAB officers’ failure to use their discretion when introducing the first national scale of unemployment assistance led to drastic cuts in payments and provoked the most widespread and violent protests against the means test and unemployment of the 1930s. The UAB was forced to issue a national ‘standstill’ and to instruct officers to use their discretion to provide additions to allowances. Relative calm was restored only once 20 per cent of recipients were receiving additions.²⁵⁴ As the UAB put it, officers had been ‘too

²⁵¹ TNA, AST 21/7, S. W. Reed to Mr. Ottlay, 28 January 1948, para. 9.

²⁵² *Ibid.*, para 22.

²⁵³ For contemporary arguments see eg., T. Lynes, *Welfare Rights*, Fabian Tract 395 (London: Fabian Society, 1969), esp. 5-7; R. M. Titmuss, ‘Welfare “Rights”, Law and Discretion’, *PQ* 42, 2 (1971), 113-32; for an overview of the debate, see M. Hill, *Social Security Policy in Britain* (London: Edward Elgar, 1990), 43-7.

²⁵⁴ Deacon and Bradshaw, *Reserved for the Poor*, 25.

accurate' in their assessments; thereafter exceptions and adjustments became the rule.²⁵⁵ Following this episode, the success of the AB was measured in terms of its ability to provide a humanised rather than bureaucratic system to administer benefits based on highly individualised need.²⁵⁶ The good reputation that the AB gained was built around its highly discretionary attention to the welfare needs of the old, sick and widowed during the war.²⁵⁷ Parliamentary debates over the National Assistance Bill showed that the preservation of local authorities' 'human touch' and local knowledge was considered essential to the new NAB.²⁵⁸

Discretion was not simply related to the adjustment of scale rates to meet personal circumstances. As the guidance on liable relative procedures show, it was intended to extend throughout administration to allow local officials to rely on local knowledge, experience and intuition in their treatment of an applicant. This approach, rather than strict adherence to regulations, were general lauded by the civil service statements. The Committee on Civil Service Training explained in 1944 that it was essential for officials to place the 'human touch' at the centre of their work.²⁵⁹ Discretion stood in opposition to impersonal, bureaucratic rules and regulations, and embodied the kind of interpersonal relationships, ancient traditions and organic community life that was highly valued by a range of wartime reconstruction agendas.²⁶⁰ After the war, the idea of an interfering state agency became ever more distasteful as the population endured year after year of rationing and other restrictions. The year the NAB was introduced, the Liberal Party leader elevated discretion in public administration to a 'moral responsibility' in a 'free society'. In the context of 'controls, direction, planning and nationalisation' it was

²⁵⁵ UAB minutes cited in S. Ward, *Unemployment and the State in Britain* (Manchester: MUP, 2013), 162; see also, F. Miller, 'The British Unemployment Assistance Crisis of 1935', *JCH*, 14, 2 (1979), 329-52; J. Millet, *The Unemployment Assistance Board* (London: Allen & Unwin, 1940) 204-205; Gilbert, *Social Policy*, 182-90.

²⁵⁶ J. S. Clarke, 'The Assistance Board' in W. A. Robson, ed., *Social Security* (London: Fabian Society, 1943), 134-137, 139.

²⁵⁷ V. Markham, *Return Passage* (London: OUP, 1953), 211-213; Deacon and Bradshaw *Reserved for the Poor*, 37-38.

²⁵⁸ See esp. Bevan, Griffiths and Braddock's speeches: HC Deb 24 Nov. 1947 vol 444 cc1603-1716 and also HL Deb 20 April 1948 vol 155 c162.

²⁵⁹ Cmd 6525, *Report of the Committee on the Training of Civil Servants* (London: HMSO, 1944), para 17.

²⁶⁰ Eg., J. Harris, 'Political Ideas and the Debate on State Welfare, 1940-45,' in H. L. Smith ed., *War and Social Change* (Manchester: MUP, 1990), 233-63.

essential for an administrator to allow for ‘elasticity and room for particular circumstances, peculiar events, and what might be called borderline cases’.²⁶¹

If discretionary administration was celebrated as a buttress to a free society, discretion itself was built around a set of paradoxically confidential rules and restrictions. One way that the NAB sought to promote discretion and individualisation was by maintaining the confidentiality of the A Code. They genuinely believed that the confidentiality of the rules was integral to smooth administration as much as prevention of ‘abuse’. The code itself, as much as the interviews between women and officials that it structured, created a space for public administration of assistance entirely concealed from the public. Senior civil servants sometimes consulted the Ministry’s legal team in constructing the codes, but they were not obligated to do so. The codebook was not a ‘legal’ document, it did not require the perfunctory parliamentary approval given to statutory instruments and regulations that were published and came into public domain. In practical terms, it would have been impossible to do so, since codes were constantly amended. But this also meant that it did not represent ‘law’ as such, a further reason to keep it concealed. Fiercely guarded and only to be studied and learned by officials of the NAB, it was never released to other government agencies, to parliament or to the Ministry; members of the Board itself were never fully aware of its contents. From the beginning there was a public face of NAB policy presented in Annual Reports and intermittent statements that concealed ‘real’ policy and practice, and when observers began to understand and criticise this in the early 1950s, it was never questioned by top officials.

Measuring the Effectiveness of Liable Relative Policy

From the beginning, the NAB framed the success of liable relative policies in terms of the annual amounts recovered or saved. The two critical measures were the length of time the women received assistance, or the turn-over rates, and the amounts recovered from liable relatives. Annual reports underscored the amount recovered from liable relatives, and, recognising that the sums were small, emphasised the savings made in these cases in other ways, all the while diminishing

²⁶¹ C. Davies, ‘The Administrator’s Responsibility Towards a Free Society’ *PA* 26 (1948), 3: 165.

the women's need for assistance. The problem of recovery was explained mainly in terms of missing husbands. But here too there was a gap between the public presentation of policy outcomes and the information collected by the NAB in unpublished 'liable relative surveys'. These exposed the faulty assumptions on which the policies were based and the complicated circumstances of the women receiving assistance.

The first liable relative survey summarised the amounts recovered from husbands and fathers in the cases taken over from the poor law in 1948. Husbands were making payments in only 4,000 of the 25,000 cases of 'wives apart', and the average weekly amount received was under £1.²⁶² Of the 6,000 cases of women with illegitimate children, 1,700 had affiliation orders that averaged 10s per week.²⁶³ At this point, an allowance for a single non-householder it was £1 (20s); with an addition for just one child could be up to £1.75 (35s) depending on the child's age.²⁶⁴ Senior officials circulated these findings to the Board but they were not eager to publicise the fact that a very small proportion of the assistance provided for the women and children was recovered.

Effective policy was as much about convincing the public that the Board insisted on wives and mothers' dependence on men as it was about actually recovering the cost of the assistance payments, since relatively little was ever recovered. Annual Reports framed the information gathered in the surveys that was provided to the public within a more general reassurance that it sought to hold men responsible for wives and children as far as possible. Reports celebrated the amounts of payments recovered: 1950 was described as a particularly 'fruitful' recovery year when nearly a quarter of a million pounds was collected directly from liable relatives and a further half million paid from men to wives and mothers to reduce their payments of assistance. Furthermore, the Report stressed that an 'inestimable' amount of additional 'public money was saved' by the recovery work

²⁶² As explained above, the limit on maintenance orders remained £2 for a wife and 10s per child until it was increased in 1949 to £5 and 30s respectively.

²⁶³ TNA, AST 12/77, NAB, Board Memorandum No. 517 'Liable Relatives', circulated 24 September 1948. As explained above, the limit on maintenance orders remained £2 for a wife and 10s per child until it was increased in 1949 to £5 and 30s respectively. Affiliation orders were limited to £1 until increased in 1952 to £1 10s.

²⁶⁴ See table above.

that resulted in women no longer receiving assistance.²⁶⁵ Until 1950 the Board took no action to obtain orders under Sections 43 and 44 of the Act. In 1950 it obtained seven maintenance orders and eight affiliation orders. In 1949, Section 51 of the law was used to prosecute five men; in 1950, forty were prosecuted.²⁶⁶ As the following chapters explain, the NAB reluctantly and gradually began to take a more active role in obtaining and enforcing orders. When the 1954 Report first showed the breakdown of payments and recovery for each group of women with liable relatives it acutely revealed the triviality of the levels recovered, even after the NAB had begun to use its powers to prosecute. It also showed why separated wives were such a concern: about three quarters of all assistance paid to women with liable relatives went to wives.

Table 2.9 NAB Expenditure, Women with Liable Relatives, Nov. 1954

	Total Number	Total Assistance Paid
Separated Wives	74,600	£7,750,000
Never Married/ Single	16,000	£1,950,000
Divorced	11,000	£1,315,000
TOTAL	101,000	£11,015,000

Total Amount Recovered	Total Amount Women received in Court Orders Held in Own Name*	Net 'Cost' of Assistance
£781,000	£1,180,000	£10,234,000

*The amount a woman received directly from a court order was always deducted from the assistance payment each woman received.

Source: *Report of the NAB, 1954*, 12-15.

Annual Reports qualified and explained the needs of women with liable relatives. Simply presenting their needs in this way implied that their need was not equivalent to that of the old people, widows and sick, whose applications for

²⁶⁵ *Report of the NAB, 1950*, 17.

²⁶⁶ TNA, AST 12/79 NAB, Board Memorandum 790, RCMD, circ. 26th June 1953, para. 3; *Report of the NAB, 1950*, 18. These were figures for England and Wales, the figures for Scotland, and therefore for the UK as a whole were much higher (mainly because of differences in Scottish criminal law).

assistance required no explanation. They emphasised that the women who did apply were ‘the exceptional cases’, and even among these, ‘a large proportion of the wives’ received assistance only for a ‘short duration’.²⁶⁷ As one Report explained:

Plainly the great majority of separated wives and unmarried mothers succeed in keeping independent of assistance, either because they receive a sufficiency from the person liable, or (probably more often) because they maintain themselves by their own efforts.²⁶⁸

It was pointed out that the women receiving assistance for at least three months continuously in 1949 were doing so because of court refusals to grant an order, or because of men’s disappearance, irregular payments or inability to pay.²⁶⁹ A Memorandum to the Board similarly stated that, ‘many separated wives need assistance for a matter of weeks only’; the ‘husband fails for a time to pay the amount due’ or the woman ‘loses employment through sickness but then resumes it’.²⁷⁰ Effectively, these statements denied that the women’s need was equivalent to other applicants or that they were genuine at all. By explaining this group of women’s need in terms of their dependence on men, by concealing the fact that the majority had dependent children and by portraying a majority as able-bodied and self-supporting, the Reports diminished wider problems of the labour market and wages, childcare and other institutional and cultural explanations of their poverty. In this way the NAB also constructed them as simultaneously dependent and independent workers, though they were not required by law to register for work.

The NAB’s confidential surveys exposed the complexity of the women’s situations, and the information collected reflected and reinforced the responsibility of the liable relative. Most strikingly, surveys demonstrated that the majority of the women received assistance for much longer than a few weeks. The first survey showed that nearly a year after the NAB took over cases from the AB and the PACs, 87 per cent of the separated wives and 85 per cent of the ‘unmarried women with illegitimate children’ transferred from the public assistance authorities to the NAB were still in receipt of assistance. As the table below shows, the majority of the

²⁶⁷ *Report of the NAB, 1949*, 21.

²⁶⁸ *Ibid.*

²⁶⁹ *Report of the NAB, 1949*, 22.

²⁷⁰ TNA, AST 12/78, NAB, Board Memorandum No. 565, ‘Recovery from Liable Relatives’, circulated 15th July 1949, para 5.

women with a liable relative receiving assistance in July 1949 had been receiving it for a year, and fewer than a third had been receiving it for six months or less.

Table 2.10 Turn-Over of Cases Handled Between 5 July, 1948 and 20 June, 1949

<i>Length of Time in Receipt of NA</i>	<i>Separated Wives</i>	<i>Unmarried Mothers</i>
<i>1 year (received from local authorities, 5/7/1948)</i>	37 % (12,658)	39 % (3,555)
<i>6 months - 1 year</i>	35 (11,791)	34 (3,062)
<i>3 - 6 months</i>	13 (4,440)	15 (1,363)
<i>0 - 3 months</i>	15 (4,921)	13 (1,151)
TOTALS	33,810	9,131

Source: Author's calculations based on tables, p 1-2, TNA, AST 12/78, NAB, Board Memorandum No. 565, 'Recovery from Liable Relatives', circulated 15th July, 1949.

Table 2.11 NAB Recovery from Liable Relatives, July 1949

State of Recovery Action, June 1949		<i>Separated Wives</i>	<i>Unmarried Mothers</i>	TOTALS
Regular payment Court Order OR 'Satisfactory Voluntary Payment'		19.3 % 5,579	23.1% 1,846	20.1% 7,425
'Action Proceeding' Irregular, Unsatisfactory or No Payment; OR Court Proceedings or Negotiations Underway		12.2 3,520	9.0 720	11.5 4,240
'Action Impracticable'	Liable Relative Unable to Contribute	12.9 3,725	7.6 610	11.8 4,335
	Wife at Fault or Unmarried Mother Unable to Prove Father's Identity or AO Denied	7.5 2,166	17.3 1,384	9.6 3,550
	LR Abroad or Whereabouts Unknown	43.2 12,480	37.3 2,980	41.9 15,460
	Other	1.2 349	-- --	0.9 349
'Awaiting Decision What Course of Action Is Appropriate'		3.7 1,070	5.5 440	4.1 1,510
TOTALS		28,889	7,980	36,869

Source: TNA, AST 12/78, NAB, Board Memorandum No. 565, 'Recovery from Liable Relatives', circulated 15th July, 1949, 3.

Table 2.12 Status of Maintenance of Separated Wives with and without Children Receiving Assistance, 1953

Total Number Separated Wives	78,600
Number Receiving Assistance Prior to 1948	23,500
Court Order Held in Own Name*	19,000**
Voluntary Agreement Held in Own Name*	5,000
Whereabouts of Husband Unknown	24,000
Husband Abroad	2,750
Husband not Legally Liable	4,000
Total Assistance Received	£8.25 m

*See above

** Fewer than 33 per cent paid regularly.

Source: *Report of the NAB, 1953*, 45, App. XI.

The survey also found that only a fifth of the cases with a liable relative had a regularly paid court order, a figure that fits with the findings of pre-war investigations discussed in the previous chapter. The survey findings also suggested that it was unlikely that the women would obtain a regularly paid order. In nearly two-thirds of the cases, ‘recovery action’ was ‘impracticable’, and neither the woman nor the NAB was able to obtain an order. In the majority of these cases, the man was abroad or his ‘whereabouts were unknown’, an unsurprising situation given the huge amount of movement during and after the war. Finally, the small amounts collected suggest that officials would have understood that even where a liable relative’s whereabouts were known, no amount of pressure or denial of assistance was likely to result in extracting maintenance from men or forcing them adequately to maintain a wife or child.

The NAB did begin to report that there were two types of case: those in temporary need and those with essentially ‘permanent need’.²⁷¹ This was mainly caused by the permanent absence of the liable relative. Such statements were given as an explanation for why the NAB recovered so little from liable relatives. Emphasising that the majority of women ‘required’ assistance only temporarily and/or exceptionally was presumably intended as a response to sensationalised reports from magistrates and the press of rising numbers of deserting husbands leaving the tax payer to maintain their families that animated discussions among senior officials. It helps to show that the Board did not want to portray or encourage

²⁷¹ Eg. *Report of the NAB, 1953*, 20.

a view of separated wives and unmarried mothers as part of a separate, ‘feckless’ ‘underclass’ living off of assistance. But this was not for the women’s benefit or in the interest of cultivating an informed public; it was in the Board’s own interest. Allaying public fears of family breakdown and of the weakening of family responsibility by the new welfare state, while stressing the NAB’s recovery success, was headquarter’s strategy of invalidating criticism of their work and arguments for the NAB to be even more involved in enforcing maintenance. It also sought to forestall greater scrutiny of the NAB’s administration of assistance in these cases. Though senior officials had information that would have allowed them to understand the complex problems of women with liable relatives, they chose to ignore it and to portray them as dependent wives as consistently as possible, always concealing when possible that two-thirds to three-quarters were mothers, and only recognising their status as ‘independent’ workers, whether able-bodied or incapacitated, when it suited them. This allowed HQ to use widespread support for the principle of liability or wives’ and families’ dependence, to defend, reinforce and develop policies that restricted and denied assistance to this group of women. These assumptions and the restrictions they provided for became an increasingly useful strategy of managing tightly squeezed budgets and deficient resources more generally.

Conclusion

This chapter has demonstrated the centrality of the male-breadwinner principle in the administration of assistance to separated and deserted wives, with or without children. It guided policy and structured the categorisation, status and identity of women with children. Senior officials at headquarters (HQ) showed little appreciation of maternalist ideology. Instead, the way that they actively worked to build up a system of code to interpret and expand the liable relative framework established by statute law suggests that at this point maternalist ideas did not cut across or mediate policy towards lone mothers, and instead the assumption of husbands’ responsibility for wives and children was reinforced by the importance of other specific structural, economic and political issues. The policies towards women were clearly shaped by the Board’s anxiety over rising numbers of applications from separated wives and its perception of wider public concerns about family stability. The way that HQ sought to use the new liable relative law to focus on recovery from

husbands in cases where local officials were likely to get the best results also demonstrates the way that their attention to the control of expenditure and to efficiency reinforced the male breadwinner. Interestingly, the extent to which assistance recognised a woman's independent identity and an independent income or voice to women appears to have rested on HQ's appreciation of pragmatism and discretion, both in 'private' matters marriage and in the administration of assistance. To some extent women applicants were granted an identity and citizenship on the basis of poverty; at the same time, the way that their independent assessment with an officer was described indicates that their identities were significantly shaped by cultural notions of femininity and of the privacy of spousal relations.

The chapter has shown that the introduction of the NAB represented the perpetuation of old, poor law policies towards lone mothers as well as the formation of distinctly new policies that emphasised women's position as dependants rather than as mothers. Although the new NAB was created out of existing institutions and in many ways sought to build its policies on poor law precedents, the 1948 Act and its new policies and practices brought significant shifts in the institutional and legal arrangements for the provision of economic support for lone mothers. The redefinition of familial liability and provision of the NAB with new recovery powers sought to integrate social security and family law in altogether new, potentially powerful ways. The development of the A Code and the scope of discretionary administration constructed spaces for the provision of support for separated and deserted wives and unmarried mothers at the interface of public, private and domestic/familial, symbolic of the ambiguous and contradictory position of women with liable relatives within the new social security system and the more general ambivalence towards lone mothers and single women.

Chapter 3

‘The Best Interests of Both Mother and Children’: Child Welfare and Lone Mothers’ Employment

Introduction

The National Assistance Board’s approach to the employment of lone mothers was ambiguous. On one hand, in principle and in policy, the granting of national assistance was not conditional on availability for work for women with dependent children, as it was for working age single women and for married and single men. On the other hand, NAB public and private policy statements treated lone mothers as ‘casual workers’ and assumed that it was in the best interest of the mother and child for the woman to be earning an income. The women’s earnings were not assumed to be equivalent to the earnings of a male breadwinner, and the employment of a lone mother receiving assistance did not obviate the necessity for pursuing maintenance from a liable relative in principle or in practice. Moreover, it was assumed that child care was the responsibility of the mother, whether she provided it herself or procured it through family, friends or other voluntary or local social services.

These policies and assumptions were rooted in both moral and financial considerations. They were also shaped by officials’ perception of the reality of lone mothers’ patterns of work and of public attitudes towards the employment of these women. For these reasons, NAB officials viewed income from employment as an important component of the women’s income, even if it did not provide enough to remove them from the NAB caseload. From a conceptual perspective, this aspect of assistance policy for lone mothers cannot be equated with the assumption of an individualised, adult worker model. Nevertheless, women’s identity as ‘able-bodied’ workers and their relationship to the labour market were fundamental to their status and to the way that they were viewed and dealt with by officials. The principle of the ‘working mother’ was basic and it draws attention to the inadequacy of both the male-breadwinner and maternalist models of welfare. To the extent that this principle might be construed as ‘maternalist’ it was rooted in the idea that the state had an interest in ensuring that the woman was a ‘good’ mother’ who took personal responsibility for the material, emotional, physical and mental health of her children. It was not rooted in the idea that a mother should be recognised and paid

for her domestic and/or childrearing work and important contribution to the future labour force and population. As in the early twentieth century, the dominant view of policymakers and professionals was that the role of the state remained focused on educating and supervising,²⁷² and contributing to specific, special or exceptional needs of children if necessary. This is significant because it illustrates that assistance policy was more complicated and multi-dimensional than either male breadwinner-female caregiver model or a maternalist model suggests.

This chapter considers national assistance policies regarding the employment of lone mothers, the wider social scientific debates about the employment of mothers and the actual labour market changes involving married women and mothers in the 1950s. It begins by explaining the way that the NAB understood policies regarding the employment of women of with children in the context of its wider duty to attend to applicants' 'welfare'. As stated above, women with dependent children were not required to register for employment with the Labour Exchanges. However, the Board's statements, and the discussions and practices of officials, nevertheless assumed that these women would work and that officers might encourage them to do so with the approval of the Board. The chapter also examines the evidence that women with illegitimate children, many of whom were not 'unmarried' but in fact separated or widowed (and/or cohabiting), were treated differently, and suggests that there is some evidence that the NAB may have been more concerned to encourage this particular group of women to take paid employment.

The second section examines the complicated ideas about working mothers in the 1950s. It shows that, within debates over the effects of mothers' employment on children, it was commonly argued that working class women, and lone mothers in particular, who earned money were in fact better mothers because they were better able to provide for their children. In this context, employed lone mothers were often portrayed sympathetically. This meant that NAB officials who did not necessarily see an obvious conflict in promoting both employment and 'good' mothering, held views that coincided with those of prominent social researchers, even if the officials' views were influenced by an institutional concern to promote

²⁷² J. Lewis, *The Politics of Motherhood: Child and Maternal Welfare in England, 1900-1939* (London: Croom Helm, 1980).

the family's 'independence' from assistance and/or the institutionalisation of the child/ren. The chapter draws on available research to explain the actual changes in employment patterns of married women, mothers and lone mothers. Finally, it considers the ways in which this approach to lone mothers' employment represents important continuities in ideas with both the poor law and with recent policies attached to universal credit.

Child Welfare and the Employment of Lone Mothers

Guidelines regarding a mother's employment were one component of a larger set of 'welfare' regulations and codes that instructed officers on their duties towards children. The 1948 National Assistance Act required the officers of the Board to 'exercise their functions to such a manner as shall best promote the welfare of all persons affected by the exercise thereof.'²⁷³ Welfare duties originated in the creation of the Assistance Board (AB) in 1940. It was first required to promote the welfare of old age pensioners who had become entitled to receive pension supplements,²⁷⁴ and, after 1943, to promote the welfare of the families of widowed mothers who qualified for contributory pensions and assistance supplements.²⁷⁵ In the meantime, the household means-test was significantly modified to become a 'personal' rather than household assessment of requirements.²⁷⁶ By 1948 the AB

²⁷³ *National Assistance Act*, 1948, S 2(2).

²⁷⁴ *Old Age and Widows' Pensions Act*, 1940, S (2). The clause 'best promote the welfare of pensioners' did not apply to unemployed applicants who became integrated into the AB's supplementary assistance administration when it replaced the Unemployment Assistance Board (UAB) (1934-1940). For the background see B. B. Gilbert, *British Social Policy, 1914 – 1939* (London: Batsford, 1970), 235-254 and J. Macnicol, *The Politics of Retirement in Britain 1878 – 1948* (Cambridge: CUP, 1998), 342.

²⁷⁵ *Pensions and Determination of Needs Act*, 1943, S. 4. The widowed mothers who became eligible for pension supplements and welfare visits by the AB were a select few. They qualified if they were under 60 and in receipt of child allowances as part of their contributory pensions introduced by the 1925 Widows' Orphans' and Old Age Contributory Pensions Act. Their entitlement was, in the first instance, based on their husband's insurance record, i.e. their previous status as wives and second, on their status as mothers. In 1943 this amounted to 25,000 women, about a third of whom had previously received public assistance. By the end of 1947 they numbered 49,000; see: Cmd. 6883, *Report of the AB, 1945* (London: HMSO, 1946), 10; Cmd. 7502, *Report of the AB, 1947* (London: HMSO, 1948), 7.

²⁷⁶ *Determination of Needs Act*, 1941; *Pensions and Determination of Needs Act*, 1943. NAB regulations would largely follow those set in 1943.

had become known for its welfare work with old people during the war,²⁷⁷ but it had also been administering a ‘welfare service’ for a group of lone mothers for five years.

When the NAB took over the cases of widowed mothers receiving AB assistance supplements and the cases of other groups of lone mothers receiving public assistance (from the Public Assistance Authorities), the existing AB welfare regulations were gradually adapted to reflect official views of the welfare needs of the new groups of lone mother families and to reflect perceptions of changing social and economic circumstances.²⁷⁸ The core features of the welfare service remained, as did the general idea that households with children and only one adult required special attention. But ideas about child welfare shifted, and the Board’s priorities changed when it was faced with handling the cases of separated wives and unmarried mothers. To understand the NAB’s policy regarding the employment of lone mothers, it is important to briefly review the way that ideas about child welfare shaped poor law policy in the early twentieth century and assistance policy in the 1940s and 1950s.

As the introduction to the thesis explained, Poor Law administrators had generally viewed lone mothers as workers. Historically, some Poor Law administrators had separated mothers and children to send them out to work, institutionalising children that a mother could not afford to keep. Thane has argued that administrators were inclined to view working class women more generally as workers, rather than mothers or ‘unoccupied’ homemakers.²⁷⁹ Practices varied widely, and there is great deal of evidence that Guardians took a pragmatic approach to lone motherhood, but it appears that there was a harder, more punitive position towards unmarried mothers, and they were put to work on the most difficult tasks.²⁸⁰

²⁷⁷ A. Deacon and J. Bradshaw, *Reserved for the Poor* (London: Blackwell, 1983), 32-42.

²⁷⁸ The Report for 1949 explained that its welfare work described at length in 1944 and 1945 Reports was to continue; Cmd. 8030, *Report of the NAB, 1949* (London: HMSO, 1950), 17, 48-55.

²⁷⁹ P. Thane, ‘Women and the Poor Law in Victorian and Edwardian England,’ *HW* 6 (Autumn, 1978), 37.

²⁸⁰ One of the most basic characteristics of poor relief was local and regional variation and the fluidity and flexibility of decision making based on local culture and ideas, budget constraints and the nature of individual cases. See eg., U. R. Q. Henriques, ‘Bastardy and the New Poor Law,’ *P&P*, 37, 1 (1967): 103-109; J. Lewis and J. Welshman, ‘The Issue of Never-Married Motherhood in Britain 1920-1970,’

The maternal and child welfare movement of the first half of the twentieth century encouraged many policymakers to improve the health, and to some extent, the economic circumstances of the future population. Health and welfare services became increasingly concerned with women's role as mothers and sought to educate working class women to 'improve' their provision of childcare and household maintenance. Healthcare experts argued that the employment of mothers was detrimental to infant health.²⁸¹ Though this view was contested, it gave scientific backing to policies that aimed to limit expenditure and reduce the use of institutions. In this context, in the years before the First World War, Poor Law administrators circulated guidance that, with certain qualifications, lone mothers and their children should be kept together and made eligible for outdoor relief.²⁸² Between the wars, decreasing fertility rates, years of unemployment and new revelations of child poverty, further encouraged campaigners and policymakers to focus on women's role as mothers. Britain introduced new maternity services and widows' pensions,

SHM, 10, 3 (1997), 401-18; A. Levene, 'Poor Families, Removals and 'Nurture' in Late Old Poor Law London,' *Continuity and Change* 25, 2 (2010), 249; T. Evans, 'Unfortunate Objects': London's Unmarried Mothers in the Eighteenth Century,' *Gender & History* 17, 1 (2005), 127-53; S. King, *Poverty and Welfare in England, 1700-1850: A Regional Perspective* (Manchester: MUP, 2000); L. Forman Cody, 'The Politics of Illegitimacy in an Age of Reform: Women, Reproduction and political Economy in England's New Poor Law of 1834,' *JWH*, 11, 4 (2000): 133-134; M. Levine-Clark, 'Engendering Relief: Women, Ablebodied-ness and the New Poor Law in Early Victorian England,' *JWH*, 11, 4 (2000), 120, 122-3; S. Williams, *Poverty Gender and Life Cycle Under the English Poor Law, 1760-1834* (Woodbridge: Boydell and Brewer, 2011); G. Frost, 'Under the Guardians' Supervision: Illegitimacy, Family, and the English Poor Law, 1870-1930,' *JFH*, 3, 2 (2013), 122-139.

²⁸¹ See eg., Lewis, *The Politics of Motherhood*; see also S. Pedersen, *Family, Dependence, and the Origins of the Welfare State* (Cambridge: CUP, 1993); G. Bock and P. Thane, eds., *Maternity and Gender Policies: Women and the Rise of the European Welfare States, 1880-1950s* (London: Routledge, 1991), 73-92; S. Koven and S. Michel, eds., *Mothers of the New World: Maternalist Politics and the Origins of Welfare States* (New York: Routledge, 1993); S. Michel, 'Maternalism and Beyond,' in M. van der Klein, et al., eds., *Maternalism Reconsidered: Motherhood, Welfare and Social Policy in the Twentieth Century* (Oxford: Berghahn Books, 2012), 22-37.

²⁸² Lewis and Welshman, 'Never-Married Motherhood', 406-7; J. Lewis, 'The Problem of Lone-mother Families in Twentieth-century Britain,' *JSWFL*, 20 (1998), 251-83.

and campaigns for greater economic support, such as Rathbone's idea for family allowances, gained political traction.²⁸³

During the war, concerns about the population and child health and welfare greatly contributed to policymakers' willingness to provide new social services for mothers and infants.²⁸⁴ The effects of the war brought attention to lone motherhood, and policymakers hesitantly accepted new responsibilities for lone mothers out of concern for children and social stability. Though new services were provided, they tended to be temporary and to reflect the continuing stigmatisation of unmarried motherhood and marital breakdown. Special accommodation and maternity schemes for unmarried mothers were limited to war workers and service women, unpublicised and quickly wound up. Separation allowances operated on a small scale and were also ended quickly. It was in this context that the AB began to administer assistance supplements and provide welfare services to widowed mothers. Officials' highest priorities were the health and socialisation of lone mothers and their children and, after the war, any continued provision of such services was taken up by local health authorities, social workers, moral welfare workers or other voluntary agencies.²⁸⁵ For example, the 1943 Ministry of Health circular that specifically addressed the welfare of illegitimate children and provided the basis for their care in the following years. It instructed local authorities to appoint specially trained voluntary social workers for unmarried mothers. Mothers and babies were to be kept together and encouraged to reside at home with the mothers' families.²⁸⁶

²⁸³ Eg., J. Macnicol, *The Movement for Family Allowances, 1918-1945* (London: Heinemann, 1980); Pedersen, *Family, Dependence*.

²⁸⁴ H. Hendrick, *Child Welfare in England, 1872 – 1989* (London: Routledge, 1994), 200-207; on the contradictory impulses involved in wartime family policy see, eg., J. Macnicol, 'From Problem Family to Underclass, 1945-1995,' in H. Fawcett and R. Lowe, eds., *Welfare Policy in Britain: The Road from 1945* (London: Macmillan, 1999), 67-93; P. Starkey, 'The Medical Officer of Health, the Social Worker, and the Problem Family, 1943 to 1968,' *SHM*, 11, 3 (1998), 421-441; id., 'The Feckless Mother: Women, Poverty and Social Workers in Wartime and Post-war England,' *WHR*, 9, 3 (2000), 539-557; id., *Families and Social Workers: The Work of the Family Service Units 1940-1970* (Liverpool, 2000).

²⁸⁵ S. M. Ferguson and H. Fitzgerald, *Studies in the Social Services* (London: HMSO, 1954), 90-130, 170-5; Lewis and Welshman, 'Never-Married Motherhood', 406-7 Thane and Evans, *Sinners? Scroungers? Saints?*, 58-81.

²⁸⁶ Ministry of Health, Circular 2866, *The Care of Illegitimate Children*, November 1943.

Some feminists of the 1970s argued that there was a concerted effort by policymakers and social scientists to push women back into domestic roles following the war by drawing on emerging psychoanalytic theories of child development. Re-examinations of this argument have demonstrated that policymakers were generally more concerned about economies in social services than about childcare practices, for example when they closed wartime nurseries.²⁸⁷ Bowlby's ideas about maternal deprivation,²⁸⁸ for example, were used to lend scientific credibility to ideas about the pernicious effects of maternal employment that doctors had long couched in medical research. As Hendrick has concluded, these policies were given support by both 'economic parsimony and psychological research'.²⁸⁹

As Hendrick has further explained, during the war child welfare became a matter of both protection and prevention.²⁹⁰ Policymakers, professionals and social reformers saw children as social investments of various kinds but they also represented potential social threats as fears rose about delinquency and 'problem families'. As the country witnessed catastrophic destruction of lives and homes, the separation of families and the revelations of poverty brought by evacuation,²⁹¹ the idea of 'rebuilding the family' became integrated into post-war reconstruction.²⁹² 'Broken homes' were often identified with the deterioration of the nation, though

²⁸⁷ Eg., D. Riley, *War in the Nursery: Theories of the Child and Mother* (London: Virago, 1983) and P. Summerfield, *Women Workers in the Second World War: Production and Patriarchy in Conflict* (London: Routledge, 1984). On the impact of Bowlby's ideas see also, A. Davis, *Modern Motherhood, 1945-2000* (Manchester: MUP, 2012), 112-122; E. Roberts, *Women and Families: An Oral History 1940-1970* (Oxford: Blackwell, 1995), 133-157; H. Hendrick, *Child Welfare*, 211; A. Levene, 'Family Breakdown and the 'Welfare Child' in 19th and 20th Century Britain,' *History of the Family*, 11 (2006), 69.

²⁸⁸ See discussion in introduction to the thesis regarding feminist views on the writings that argued that the presence of a loving mother in the home was necessary to secure the proper emotional development of a child; eg., J. Bowlby, *Maternal Care and Mental Health* (Geneva: WHO, 1951) and, eg, D. Winnicot, *Getting to Know Your Baby* (London: Heinemann, 1945).

²⁸⁹ H. Hendrick, *Child Welfare*, 219; see also Cmd. 6922, *Report of the Care of Children Committee* (Curtis Report) (London: HMSO, 1946), esp. 132, para 415; E. Younghusband, 'The Children's Act 1948,' *MLR*, 12 (1949), 65-69.

²⁹⁰ Hendrick, *Child Welfare*, 211.

²⁹¹ J. Macnicol, 'The Evacuation of Schoolchildren,' in H. Smith, ed., *War and Social Change* (Manchester: MUP, 1986), 3-31.

²⁹² J. Marchant, ed., *Rebuilding Family Life in the Post-War World* (London: Oldhams Press, 1946).

policymakers did realise that much of the increase in divorce rates and extra-marital births was in fact due to death and wartime destruction and dislocation. The AB portrayed its welfare work as a contribution to national reconstruction, arguing that ‘children are today the adult population of the future’.²⁹³ The welfare visiting of the AB and then the NAB thus became imbued with moralistic ideas about ensuring the women receiving assistance were themselves fulfilling their duties as mothers and raising good citizens. In their role as welfare visitors, NAB officials sought to ‘advise’ and inspect or ‘observe’. Notwithstanding officials’ strong desire to prevent delinquency and promiscuity, there was no question that the responsibilities for producing well socialised fell on the shoulders of the mother, and where she failed, on voluntary agencies or statutory social workers.

The NAB’s welfare service revolved around home visits. All assistance applications were followed by an initial home visit, and if the applicant was found eligible, she would receive an order book. The normal visiting frequency was intended to be 26 weeks and, to be extended in certain cases to not more than 52 weeks when the workload was extremely heavy. However, all households with children were to be visited at least every 13 weeks, as the AB had established for widowed mothers. On home visits, the officer would evaluate the case to make any discretionary additions to payments or reduce payments if resources had changed, and to offer ‘advice’, mainly to refer recipients to other agencies.²⁹⁴ An important goal was to help the recipient of assistance become ‘independent’, or no longer, or at less, in need of assistance payments. Where children were concerned, officers were told that they had an ‘even greater responsibility’ to ensure that difficulties and special needs were met. And they were encouraged to give even greater attention to children in lone mother families:

The Board are confident that their officers will not only take particular care to make a proper assessment of needs in terms of cash grants, but that they will also recognise that the applicant may be in need of advice and help in other directions. The situation of a widow, for example, left sometimes very suddenly to bring up young children on a considerably reduced income is often a very hard one which calls for sympathy and

²⁹³ Cmd. 6883, *Report of the AB, 1945* (London: HMSO, 1946), 14.

²⁹⁴ The Board repeated these functions in reports of 1944, 1945, and 1949; Cmd. 6700 *Report of the AB, 1944*, 8-14; Cmd. 6883 *Report of the AB, 1945*, 10-17; Cmd. 8030 *Report of the National Assistance Board, 1949* (London: HMSO, 1950), 17.

understanding, and the same may also be true of deserted and separated wives... and any household where the woman is left as the only adult in the family.²⁹⁵

NAB officers were urged to visit even more frequently ‘where the constitution of the household deviates from that of a normal family’, including ‘all cases of women with the sole responsibility for dependent [sic] children’.²⁹⁶ Only two other groups were singled out for more frequent visiting, families, including those with two parents, where there appeared to be ‘bad management or neglect’ and certain cases involving old people who were sick, alone or over eighty conditions were ‘unsatisfactory or substandard’, they were to be visited at short intervals.²⁹⁷

Like the AB, the NAB’s idea of ‘child welfare’ focused on physical health and, to a lesser extent at this point, the prevention of antisocial behaviour. Officers were given very explicit instructions in these areas, unlike the very broad guidelines for other cases. The Board emphasised that visiting should rely heavily on an officer’s judgment and discretion – it was ‘impossible to lay down precise rules to cover all applicants’.²⁹⁸ After 1948 the maternity and child welfare clinics, originally set up by local authorities following the 1919 Act, were integrated into the NHS and so remained part of the local infrastructure of welfare services. NAB officers were instructed to work closely with the health visitors that made regular visits to all mothers with infants, to advise mothers to attend the clinics for further ‘observation and advice’ and to inform them of the free dental services and welfare foods. Educating mothers to make use of the milk, vitamins and food schemes was considered to be an extremely important part of an officer’s duty. Rationing continued until 1954 and during this period children continued to have special green

²⁹⁵ TNA, AST 13/6, A.7021 ‘Welfare: Households Containing Children’, Assistance Circulars and Code, 1940 – 1948, reprinted in TNA, AST 13/12, A.7021 ‘Welfare of households containing children’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition, Vol. I.

²⁹⁶ TNA, AST 13/12, A. 6156 ‘Frequency of Visiting: Cases requiring more frequent visits: (1) households containing dependent[sic] children’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

²⁹⁷ TNA, AST 13/12, A. 6156 ‘Frequency of Visiting: Cases requiring more frequent visits: (1) households containing dependent[sic] children and (2) Old people’ A. 6156

²⁹⁸ TNA, AST 13/12, A. 6153 and A. 6151 ‘Frequency of Visiting’, National Assistance Board, Assistance Code, 1951 Edition, Vol. I.

ration books that provided for liquid and dried milk and cod liver oil, mothers were entitled to free vitamins, schools provided free milk and offered seven pints a week at a special low rate.²⁹⁹ Contact with the local authority housing officials was especially important in the postwar decades. Illness such as tuberculosis remained common among working class populations, and any signs of chronic ill-health or of acute illness had to be reported to every local authority – the clinics, health and welfare and schools. The importance of voluntary bodies, such as the Red Cross, WVS and NSPCC were always considered ‘particularly valuable’ for lone mothers.³⁰⁰

The Education Act of 1944 compelled local educational authorities to provide health and welfare services for children, including medical inspections (which were required), free dental and optical services, and school meals and milk, which were not free but could be with a means-test. These services varied across the country and because the NAB recognised that parents often had to fight for free meals, officers were instructed to help mothers apply. Officers were similarly instructed with regard to the local authorities schemes to provide school fares and education grants. School meals and milk as well as other school services were seen by the NAB as a critical part of the families’ welfare provision and a necessary contribution to the household’s welfare and economy. Family Allowances were also considered important but they were not disregarded in the calculation of resources. Through these guidelines the Board sought to clearly define the borders between its role in child welfare and those of other authorities, and their respective burdens of expense.³⁰¹

The NAB also recognised that households with children were likely to need additional assistance in cash and kind. In some ‘exceptional’ circumstances lump

²⁹⁹ TNA, AST 13/12, A. 7027-7029 ‘Welfare of households containing children: maternity and child welfare clinics’ and A. 7031-7032 ‘Welfare of households containing children: Welfare foods scheme’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

³⁰⁰ TNA, AST 13/12, A. 7034 ‘Welfare of households containing children: health’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I; A. 7035 ‘Welfare of households containing children: health’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰¹ TNA, AST 13/12, A. 6156 ‘Frequency of Visiting: Cases requiring more frequent visits: (1) households containing dependent[sic] children’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

sum grants for special needs could be made. Extra cash could also be given through additions to weekly payments in cases, where, for example, there were several children, a mother or child had chronically bad health or lived in poor accommodation, there were high heating costs or high demands for bathing and washing.³⁰² Because of the ‘appreciable expense’ associated with these circumstances, additions could be necessary for laundry, domestic help, fuel, and or special diets.³⁰³ Officers were urged to watch all circumstances of a home closely, in order to detect need and fluctuations in income – ‘contingencies that cannot all be foreseen.’³⁰⁴ In any situation that needed extra material assistance, action was to be ‘prompt and adequate, and the applicant to be informed’ – a directive printed in bold lettering.³⁰⁵ Like the AB, the Board adhered to the principle that an allowance was intended to cover food, rent and renewals of clothing and other items, but nevertheless it not only recognised that the rates would not be adequate in many cases, it positively encouraged officers to provide additional cash and items in kind.³⁰⁶

Guidance on employment flowed from policymakers’ emphasis on ensuring that mothers were properly attending to their children’s health and educational needs and to household management. National Assistance regulations of 1948 followed a code established by the 1909 Labour Exchanges.³⁰⁷ The new regulations used the 1909 Labour Exchange Act categorisation of persons required to register for employment. This policy was not as much a departure from poor law practices, as an extension of a policy already in place for the AB’s widowed mothers, which was an extension of the regulations attached to widows’ contributory benefits. This was

³⁰² TNA, AST 13/12, A. 3212 ‘Special circumstance: domestic help: laundry’, A. 3230 ‘Special circumstance: extra nourishment’, ‘A 4301- 4304 ‘Exceptional Needs: Grants for exceptional needs’ National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰³ TNA, AST 13/12, A. 7036 ‘Welfare: households with children: health’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰⁴ TNA, AST 13/12, A. 3203, also 3201-3206 ‘Special circumstance: adjustment for special circumstances’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰⁵ TNA, AST 13/12, A. 3209 ‘Special circumstance: adjustment for special circumstances’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰⁶ TNA, AST 13/12, A. 4301 ‘Exceptional Needs: Grants for exceptional needs’ National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³⁰⁷ *National Assistance (Determination of Need) Regulations*, 1948.

part of the way that the AB maintained a separate administrative system for unemployed people on one hand and widows and pensioners on the other. The AB did not require the latter to register for work and allowed them to collect their allowance from the post office so that they did not have to undergo intrusive home assessments except for 'welfare' provision. It was this policy that was extended to all mothers with children under 16 after 1948.

The Annual Reports of the NAB distinguished between applicants 'required to register at the local office of the Ministry of Labour' and those were not for the public. This group mainly included old or sick people but also 'women with domestic ties,' described in 1949 as 'principally widows with young children'.³⁰⁸ The NAB explained to officers that, in principle, assistance could not be conditioned on availability for work for lone mothers, but that in some cases, employment could be encouraged. In 1948 and 1951 officers were given these specific instructions:

No pressure should be brought to bear to induce a woman applicant with young children at home to take employment; in particular there should be no question of reducing or withdrawing assistance because work is available for her. At the same time, there will be cases (particularly where an applicant was accustomed before marriage to well-paid employment) in which the best interests of both mother and children would be served if the applicant were to resume her previous employment and thus secure for her children the benefits of a substantially higher income. Officers should... be prepared to discuss matters frankly with the applicant in appropriate cases.³⁰⁹

The instructions show that the NAB viewed paid work as part of 'good' mothering for these women. And in several other ways, senior officials showed that the NAB approved of official 'help' for lone mothers to find work. Senior officials showed that the NAB approved of this kind of official 'help' in other ways. Though much evidence suggests that the availability of local authority childcare was very limited, and informal care by grandmothers and other family and friends predominated, officers were instructed to be familiar with the local day nursery

³⁰⁸ Cmd. 8030, *Report of the NAB, 1949*, 8.

³⁰⁹ TNA, AST 13/6, A.7065 'Welfare: Households Containing Children: Employment', Assistance Circulars and Code, 1940 – 1948; TNA, AST 13/12, A.7065 'Welfare: households with children: Employment' National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

facilities and to ensure that children were properly cared for.³¹⁰ In fact, MoH policy (if not local authority practice) agreed with the NAB's view that lone mothers were working mothers. Childcare facilities were drastically cut after 1945,³¹¹ but the MoH remained committed, in principle, to providing childcare for women who 'had' to work, for example lone mothers. As the MoH explained:

Their mothers lack the support of husbands (being widowed, divorced, separated or unmarried) and must work in order to maintain themselves and keep their children with them and cannot make other more satisfactory arrangements.³¹²

The MoH discussed the employment of unmarried mothers in particular in another policy statement that simply assumed that it was best for this group of mothers to go out to work, and that care for the child would be found among nurseries, relatives and hostels.³¹³ In other words, MoH policy further reinforced the view that lone mothers had to work and 'ought' to work.

The NAB also had explicit policies designed to incentivise part-time work for those not required to register at the labour exchange. While applicants that had to be available for full-time work could only keep up to 10s of any earnings they made, the exempted groups could keep 20s before deductions to an allowance were made.³¹⁴ The Board explained that this provided some incentive to part-time work.³¹⁵ The NAB's Reports effectively defined lone mothers as 'casual workers' by using the label 'women with domestic ties, usually young children, which prevented them from being candidates for employment except of the casual kind'.³¹⁶

³¹⁰ TNA, AST 13/6, A.7065 'Welfare: Households Containing Children: Employment', Assistance Circulars and Code, 1940 – 1948; TNA, AST 13/12, A.7065 'Welfare: households with children: Employment' National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³¹¹ After local authority grants were halved in 1945, the wartime peak of nearly 1600 nurseries fell swiftly to under 900 by 1947. Nursery closures after the war have been well-documented, see eg., Summerfield, *Women Workers*, 67-98.

³¹² Cmd. 8933, *Report of Ministry of Health (MoH) 1952*, Part I (London: HMSO, 1953), 86.

³¹³ 'The Unmarried Mother', Cmd. 8342 *Report of the Ministry of Health for 1950*, Part I (London: HMSO, 1951), 56.

³¹⁴ Cmd. 7767, *Report of the NAB, 1948*, 15.

³¹⁵ The policy was generally aimed at old or disabled people, but it was also specifically noted to be beneficial to wives of applicants, *Ibid.*, 15.

³¹⁶ Cmd. 8900, *Report of the NAB, 1952*, 6.

Marsden's study of lone mothers receiving assistance in the early 1960s found that many of the women, especially unmarried mothers, were pressed to take work by NAB officers.³¹⁷ His findings were always denied by the Board and later by the SBC. Yet it is clear that in the 1950s the NAB hoped to encourage all groups of lone mothers to take on some paid work without appearing to apply undue pressure or forcing them to take on work that led to the neglect of child care or domestic management. There is little evidence that this was controversial until the 1960s. One reason for this appears to have been simply lack of research into the NAB practices; another factor is that psychoanalytic theories of maternal deprivation did not gain traction until the 1960s.³¹⁸ More fundamentally, lone mothers' employment was clearly viewed differently than the employment of mothers in general, whatever the age of the child/ren, often the cited as the critical issue at stake.

Marsden's findings that unmarried mothers were especially expected to work and treated especially harshly resonates with some of the findings in this research. Sections of NAB Annual Reports that detailed the Board's welfare work frequently included stories of young unmarried mothers whose situation was improved by an officer who found them a paid position. The Board's 1950 Annual Report published an example of the kind of good works done by its Advisory Committee members that described an unmarried mother - 'a single woman with a good record of work until she gave birth to a child' successfully placed in work and taken off the hands of the Board. She herself was becoming 'dirty and neglected', it was felt that 'she had still a measure of self-respect but that there was danger of her becoming a vagrant', her parents would not allow her to live with them. She was 'encouraged with kindly words' to go back to work, which she did as a bus conductress, and the Board helped to move her closer to her mother who could care for the child.³¹⁹ However, most of the cases of lone mothers presented in the Reports to demonstrate NAB welfare work did not focus on employment, often because the case notes show that the vast majority of the women were already engaged in some type of work, or applied for assistance because they had to stop work because of the birth of child or the need to care for a family member. The cases that did focus on finding employment tended to involve unmarried mothers – especially women who had

³¹⁷ D. Marsden, *Mothers Alone* (London: Penguin, 1969), 183.

³¹⁸ Riley, *War in the Nursery*.

³¹⁹ Cmd. 8030, *Report of the NAB, 1949*, 48.

never been married with one illegitimate child. This may be an indication that these women continued to be perceived as ‘less eligible’ or less deserving than other women. But it may have been that they were younger, it is difficult to assess.

The Reports also indicate that a woman’s health and able-bodiedness were associated with women’s independence, ability to provide good mothering and with families’ deservingness in relation to welfare support from the Board. For example, where the Board described cases of widowed mothers or deserted wives with families that it helped to re-house, referred to the WVS, or granted cash payments for furniture, bedding or children’s coats and shoes, it tended to identify the mothers as ill or unhealthy in some way.³²⁰ The stories were always clear that extra cash and services in kind were for the children, often for their health and educational needs, anticipating the more direct and explicit shifts in benefits directed towards children as a ‘social investment’.

The welfare work described by the Board for lone mothers with liable relatives often included references to employment and health as well as the Board’s work to reunite the family. Again, this indicates the multi-dimensionality of the principles of ‘welfare’ and social assistance and the way that they combined an assumption of male breadwinner maintenance and a woman’s personal responsibility for her family, which embodied important assumptions and notions of health and independence. The cases further indicate the way that the Board was acutely sensitive to public’s perceptions of its assessment of the needs of lone mothers and their children. It also indicates an underlying assumption that it was relatively uncontroversial to identify ‘deservingness’ and need with a family of many young children, poor health or housing, and desertion and widowhood; at the same time, the importance placed on charities and local services indicates a recognition that the expenditure associated with the ‘welfare state’ represented an area of public concern. Furthermore, the cases emphasise the importance of ‘normalising’ family and home and marital relationships, both in financial and moral terms.

Although the cases selected for the Report were real cases, examinations of case papers indicate that those reported on represented straightforward cases with the most positive outcomes. In addition, the cases reported did not accurately reflect the codes of instructions given to officers. In many cases, when lone mothers other

³²⁰ See eg., *ibid.*, 50, 55.

than widows applied for assistance, a voluntary agency (generally church related) was already involved or became involved in locating fathers and husbands and in finding employment and accommodation for mothers. Very specific instructions guided local offices on the administration of assistance where illegitimate children were concerned. Where a 'single woman, a widow or a woman living apart from her husband gives birth to a child,' they were explicitly instructed to see the 'liability of relatives' instructions and ensure that a woman officer advised the mother of her own interests in obtaining an affiliation order, while addressing the needs of the child in an assessment. It was emphasised that the one officer only should handle the case, and she had to be as tactful as possible to gain the mother's confidence and ensure that interviews remained private.³²¹ Officers were supposed to seek the advice of probation officers, and the earlier edition of instructions further guided officers to notify moral welfare officers.³²² Contemporaries and historians have emphasised that unmarried mothers, to the extent that they came into contact with the social services, were regarded as the responsibility of the Ministry of Health and local statutory and voluntary social work agencies.³²³ Though attitudes towards them varied greatly, they were clearly distinguished from other categories of lone mothers. The Ministry of Health's 1950 Report explained that there were no special statutory provisions for unmarried mothers and though some local authorities had made provisions for accommodation and 'outdoor work' either directly or through voluntary agencies, more trained workers were needed. It took the view that adoption should only be a last resort and that the best possible situation was for the mother and child together to settle into the women's family home.³²⁴

³²¹ TNA, AST 13/12, A. 7061 'Welfare: households with children: Women with illegitimate children (see A.9561 et seq. (England and Wales) and A.9811 et seq. (Scotland)) [instructions on the liable relative] National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

³²² TNA, AST 13/6, A.7061 'Welfare: Households Containing Children: Women with illegitimate children', Assistance Circulars and Code, 1940 – 1948.

³²³ E. Younghusband, *Social Work in Britain: 1950 – 1975* (London: Allen & Unwin, 1978), 228; Political and Economic Planning (PEP), 'The Unmarried Mother', *Planning* No. 255 (1946); Lewis and Welshman, 'Never-Married Motherhood', 401-18.

³²⁴ 'The Unmarried Mother', Cmd. 8342 *Report of the Ministry of Health for 1950*, Part I (London: HMSO, 1951), 55-6.

The Board handled only a small number of cases of unmarried mothers throughout the 1950s,³²⁵ but cases that involved extramarital births to widows and separated or deserted women appeared regularly in discussions of policy between headquarters and local offices. Officials could devote much time to ‘resolving’ the cases, often identified as ‘difficult’. The cases reveal the way that women were expected to be combining (or ‘packaging’) income from work and/or relying on payments from husbands and fathers rather than receiving assistance. One such case involved a dispute with a woman who would not reveal the personal details of the father of her child. She had an ‘illegitimate’ teenage son, and applied for assistance only after she had to leave work to care for her mother. She refused to seek payments from the father to prevent her child from knowing of his ‘illegitimacy’ and of his father. The NAB ‘resolved’ the case by enlisting a Moral Welfare officer to negotiate with the father for payments out of court so that the boy would not learn of the situation, and to help her find a temporary job.³²⁶ Other cases that attracted the attention of senior officials at HQ often involved locating men or relocating mothers internationally. One such case involved a woman with a baby who knew that the father, a soldier, was in Scotland. The Board referred her to a Mother and Baby home; the home found her a job and accommodation as a domestic servant with a vicar, who then found the father in Scotland and helped her move there, while also helping her obtain an affiliation order.³²⁷

The NAB assumed that they would be casual workers, and approved of officers helping mothers find work, but it stopped short of requiring them to seek work. One researcher has shown that in 1950 regional controllers suggested that officers should require some mothers to find work, but the Chairman of Board would not amend the 1948 policy. He argued that this policy, presented above, instructed officers not to require mothers to seek work, and the Chairman insisted

³²⁵ Though there were few unmarried mothers, the ones that came to the NAB appeared to be those not living with their families, for example service women who may had access to special provisions made for them during the war that later closed; see eg. TNA, AST 12/78 NAB Memorandum No. 628, ‘Specimen “Welfare” Cases’, circulated 14th July, 1950.

³²⁶ TNA, AST 7/1109 Regional Office Newcastle to Secretary National Assistance Board, London, ‘Domiciliary Assistance: Illegitimate Children, case [X], Miss [X]’ 24th March 1949. [I have chosen to omit the women’s names.]

³²⁷ TNA, AST 7/1109 Assistance Officer W. Luddy to Headquarters, London, ‘Liable Relative, Miss [X]’, 22nd May, 1949.

that this was especially important to uphold in cases of ‘war mothers’ with young children.³²⁸ Noble has suggested that there is evidence of officers pushing women into jobs in the 1950s as part of a semi-systematic plan to prevent women from ‘settling down on national assistance’,³²⁹ but it is extremely difficult to determine actual practices at ground level, especially because there was incredible variation by locality connected to cultural conventions, themselves generally related to the nature of the local economy and women’s role in it.

This research suggests that such a position represented complicated views about lone mothers’ claims to assistance. It appears that NAB officials - at all levels – took the view that lone mothers’ employment was as much about containing assistance expenditure as it was about perceptions of prevailing understandings about the role of the state and the duties of mothers, fathers, and husbands. It was also about range of other issues, such as reinforcing assumptions about working class ‘respectability’ that spanned employment, sexual morality and ‘dependence on public funds’. The following section examines the broader discourse surrounding the employment of mothers and wives and lone mothers in the 1950s and reviews the dramatic changes in women’s patterns of work in the postwar years. NAB officials views of the relationship between economic change, work, family and social security and the actual changes in employment, were crucial to the development of NAB policy in the 1950s.

Social Research, the Women’s Movement and the Rise of the Working Mother

Some historians have argued that despite the obvious rise in the proportion of married women and mothers in paid employment, postwar policymakers and social commentators persisted in constructing these women’s engagement in the labour market as necessarily subsidiary to their primary roles of housewives and caregivers. They have pointed out that, even as the concept of the ‘working mother’ became more readily recognised as a social reality, women continued to be viewed primarily as mothers, homemakers and wives. Women’s paid work was explicitly conceived of as something distinct from men’s ‘real’ work, and women were almost always

³²⁸ V. Noble, “‘Not the Normal Mode of Maintenance’”: Bureaucratic Resistance to the Claims of Lone Women in the Postwar British Welfare State,’ *Law & Social Inquiry* 29, 2 (2004), 349.

³²⁹ *Ibid.*, 349.

considered ‘auxiliaries’ at the margins of the labour market.³³⁰ Yet, other historians have demonstrated that the debates over the implication of working mothers and wives marked a profound shift in the construction and treatment of women as workers and provides an important area of continuity between discourse around women’s roles in the family and labour market and those of the 1950s.³³¹ Recently, McCarthy has underlined the extent to which the ‘instability and flux in gender roles and the family’ belies any notions of the 1950s as a ‘‘golden era’ of stability and consensus’.³³² This research further supports this claim, and demonstrates that policymakers ideas about, and the substance of social and economic policy, was significantly reshaped during the 1950s in order to both encourage and recognise rising numbers of mothers and wives in the labour force. A key part of this shift was the way that the NAB exempted women with dependent children from reliance on the labour market, but encouraged them to be part-time and/or casual workers through a variety of new guidelines, codes and practices.

Policymakers’ attitudes towards lone mothers’ paid work were tightly intertwined with ideas about lone mothers’ roles and duties, but they also reflected an understanding of their actual patterns of work. Like today, trends in this group of women’s employment during the 1950s differed from the patterns adopted by mothers and wives. The rising level of married women and mothers in the labour force began in the early 1950s, and it has now been well established that this shift eventually led to the transformation of the workforce and of family life.

³³⁰ See eg., D. S. Wilson, ‘A New Look for the Affluent Worker: The Good Working Mother in Post-War Britain,’ *TCBH*, 17 (2006), 223-5; P. Summerfield, ‘They Didn’t Want Women Back in That Job!’: The Second World War and the Construction of Gendered Work Histories,’ *LHR*, 63, 1 (1998), 83-104.

³³¹ S. Brooke, ‘Gender and Working Class Identity in Britain during the 1950s,’ *JSH*, 34, 4 (2001), 773-795; H. McCarthy, ‘Social Science and married Women’s Employment in Post-War Britain,’ *P&P*, 233 (2016), 269-305.

³³² H. McCarthy, ‘Women, Marriage and Paid Work in Post-War Britain,’ *WHR* (published online, Feb., 2016), 3.

Table 3.1 Male and Female Labour Force Participation Rates

Year	Total*	Male	Female	Women as percentage of total labour force*
1931	60.7	90.5	34.2	29.8
1951	58.6	87.6	34.7	29.5
1961	62.8	86.3	37.5	31.3
1966	64.6	84.1	42.2	34.3
1971*	61.1	81.5	42.6	36.5
1981*	61.0	77.8	45.5	38.9

Sources:

DEP, *British Labour Statistics, Historical Abstract 1886-1968* (London: HMSO, 1971), Table 109.*A. H. Halsey and J. Webb, *Twentieth Century British Social Trends* (London: Macmillan, 2000), 292, Table 8.6.**Table 3.2 Female Participation Rates by Age and Marital Status, Great Britain, 1911- 1966**

Marital Status	Year	14 or 15-24	25-34	35-44	45-54	55 and over	All ages 14 or 15 and over
<i>Single</i>	1911	73.02	73.61	65.70	55.49	34.58	69.32
	1921	70.63	76.21	67.67	59.72	36.53	68.14
	1931	75.74	80.42	72.35	63.77	36.33	71.62
	1951	84.61	86.91	80.98	74.84	29.66	73.07
	1961	77.65	89.53	85.11	81.69	32.13	69.60
	1966	73.59	88.61	85.69	82.09	29.78	66.13
<i>Married</i>	1911	12.10	9.91	9.92	9.92	7.19	9.63
	1921	12.68	9.38	8.86	8.43	6.29	8.69
	1931	18.53	13.20	10.15	8.52	5.29	10.04
	1951	36.65	24.40	25.71	23.66	8.39	21.74
	1961	41.77	29.47	36.37	35.32	14.00	29.43
	1966	43.53	34.33	48.59	49.81	21.30	38.08
<i>Widowed and Divorced</i>	1911	58.46	65.05	60.81	45.96	19.43	29.43
	1921	50.06	46.41	45.14	40.28	16.82	25.62
	1931	58.17	54.76	45.25	35.58	13.78	21.24
	1951	66.97	67.81	63.76	54.07	11.45	21.06
	1961	62.98	68.43	71.65	66.65	14.10	22.92
	1966	58.44	65.69	74.35	72.40	15.96	24.29
<i>All Females</i>	1911	65.41	33.73	23.75	22.70	15.96	35.32
	1921	63.27	33.59	22.75	20.75	14.90	33.71
	1931	68.46	36.48	24.44	20.98	13.30	34.20
	1951	71.86	37.06	35.15	34.42	12.96	34.73
	1961	66.76	38.00	42.42	43.28	16.79	37.49
	1966	64.24	40.98	52.70	54.84	20.59	42.18

Source: G. S. Bain et. al., 'The Labour Force', in A. H. Halsey, ed., *Trends in British Society since 1900* (London: Macmillan, 1972), Table 4.7.

Table 3.3 Full-Time and Part-Time Workers, Britain 1951-2001 (thousands)

	1951	1961	1971	1981	1991	2001
Men full-time	15,262	15,574	14,430	13,374	13,438	13,555
Men part-time	47	174	602	362	784	1,396
Percent part-time	–	1	4	3	6	9
Women full-time	6,041	5,698	5,413	5,602	6,230	7,054
Women part-time	784	1,892	3,288	3,543	5,020	5,622
Percent full-time	9	25	38	39	44	43

Source: C. Hakim, *Key Issues in Women's Work* (London: Glasshouse, 2004), Table 3.3, *Labour Force Survey*, 2004.

Table 3.4 Estimated Economic Activity Rates of Mothers in Britain, 1951-1981

Year	All Mothers (Estimated)
1951	16-21
1961	26
1971	39
1981	47

Source: H. Joshi, 'Motherhood and Employment: change and continuity in post-war Britain', in *Measuring Socio-Demographic Change*, Occasional Paper 34 (London: British Society for Population Studies, 1985), 75, Table 3.

During the war, nearly 39 per cent of women were found to be employed, but apart from these years, the overall proportion of economically active women did not change dramatically during the 1950s from the long term rate of around a third.³³³ But the percentage of economically active *married* women increased significantly over the 1950s, as the table shows, reflecting a trend that clearly began before the war. Most dramatic was the rise in the proportion of middle-aged married women in work. As the table shows, the rates of women ages 45-64 employed rose from 19.0 to 29.6 per cent during the decade.³³⁴ Many women continued to work before

³³³ See table above and C. Hakim, 'The Myth of Rising Female Employment,' *Work, Employment & Society*, 7 (1993), 101, 99, Table 1.

³³⁴ See above and DEP, *British Labour Statistics*, Table 109.

marriage, and the return to work in later life gave rise to the ‘bimodal’ pattern of work among British mothers. This indicated that many exited the labour market while their children were young, that Myrdal and Klein optimistically advocated so that women could successfully manage their ‘dual roles’.³³⁵ Other social scientists and policymakers advocated part-time work or flexible hours as the solution to the problem of combining work inside and outside the home.³³⁶ As part-time work expanded more generally, the proportion of women in part-time work increased from 11 to 25 per cent between 1951 and 1961, a rise of over a million workers.³³⁷ A Ministry of Labour survey of part-time work in 1952 showed that married women filled 90 per cent of part-time jobs.³³⁸ The National Insurance Advisory Committee (NIAC) later found that the 865,000 part-time workers in Britain in 1955 had grown to about 1 million by 1957, and that 90 per cent of these workers were women. It further found that, although part time work was defined as less than 30 hours per week, in fact many of the women worked between eight and twelve hours and that factors such as location and family arrangements appeared to greatly affect employment decisions.³³⁹ Whether in part-time or full-time, women’s earnings tended to be lower than men’s, despite a sustained campaign for equal pay through the 1940s and 1950s and some narrowing of the gender pay gap until 1948.³⁴⁰ Routh found that women’s average pay as a proportion of the mean for all classes of men and women actually *fell* from around 65 per cent in the 1920s and 1930s to 60 per cent in 1955-6, and then to 59 per cent in 1960.³⁴¹

³³⁵ A. Myrdal and V. Klein, *Women's Two Roles: Home and Work* (London: Routledge and Kegan Paul, 1956).

³³⁶ Eg., Political and Economic Planning (PEP), *Employment of Women* (London, 1946); D. S. Wilson, ‘A New Look for the Affluent Worker: The Good Working Mother in Post-War Britain,’ *TCBH*, 17 (2006), 223-5.

³³⁷ ‘Part-time’ refers to 30 hours or fewer per week. By 1971 the proportion was 38 per cent, and this then rose slowly to 45% in 1991. Over the same time the numbers of women in full-time employment dropped by nearly half and million; the absolute numbers of women in fulltime work only returned to their 1951 levels sometime in the 1980s, C. Hakim, ‘The Myth of Rising Female Employment’, Table 3, p 103.

³³⁸ Cmnd. 206, *Report of NIAC on Part-Time Employment* (London: HMSO, 1957), 5.

³³⁹ *Ibid.*, 13.

³⁴⁰ I. Gazeley, ‘The levelling of pay in Britain during the Second World War,’ *European Review of Economic History* 10 (2006), 182, Table. 3, 183.

³⁴¹ G. Routh, *Occupation and Pay in Great Britain, 1906-1979* (London: Macmillan, 1980), 118, 124. In 1946 the Royal Commission on Equal Pay found that women’s earnings as a proportion of men’s ranged greatly from around 60%; only in

The patterns of married women's work that were established over this period were clearly linked to other demographic shifts, in particular lower ages of marriage and smaller family size.³⁴² As Hunt's large scale survey of the 1960s found, the patterns suggest that children's age (and arrangements for childcare) was a key determinant of most married women's labour market activity.³⁴³ Yet there is no way to know exactly what proportion of mothers were employed. Smaller scale surveys in the 1950s and 1960s provided some estimates. For example, Klein found that just under half of the employed married women in her research of the late 1950s had children under 15 and that a much smaller proportion had children under five.³⁴⁴ Joshi later estimated that between 16 per cent and 22 per cent of mothers were employed in 1951 and around 26 per cent in 1960 (see table above).³⁴⁵

The social reality of lone mothers' employment appears to have been very different from that of married mothers. More single, widowed and divorced women were economically active than married women,³⁴⁶ and the gap was especially large for the age group 25 to 44 year olds (see tables). Though official statistics on the employment of lone mothers do not exist for the period before 1965, contemporary surveys and recent histories have documented very high proportions of widowed, separated, divorced and unmarried mothers in work. Griselda Rowntree matched samples of children of separated and widowed mothers with two-parent families and found that in 1950, 46 per cent of the widowed mothers were employed in contrast with 17 per cent of their matched mothers, and 57 per cent of the separated or

traditionally 'female' jobs such as weaving did they reach 90 per cent, Cmd. 6937, *Report of the RCEP* (London: HMSO, 1946). See also the analysis in I. Gazeley, 'Manual Work and Pay, 1900-1970,' in N. Crafts et al., eds., *Work and Pay in 20th Century England* (Oxford: OUP, 2007), 62-78.

³⁴² For an overview of the shifts see eg., McCarthy *op. cit.*; G. Holloway, *Women and Work in Britain since 1840* (London: Routledge, 2005), 187-93.

³⁴³ A. Hunt, *A Survey of Women's Employment* (London: HMSO, 1968).

³⁴⁴ V. Klein, *Working Wives* (London: Institute of Personnel Management, 1960), 18, 39; researched in 1957. See also R. Kelsall and S. Mitchell, 'Married Women and Employment', *PS*, 13 (1959), 19.

³⁴⁵ H. Joshi, 'Motherhood and Employment: change and continuity in post-war Britain', in *Measuring Socio-Demographic Change*, (London: British Society for Population Studies, 1985), 75, Table 3.

³⁴⁶ Though this rate dropped between after the 1930s, the rate falling from 60 per cent in 1931 to 55 per cent in 1951 to 50 per cent in 1961 see table above (taken from DEP, *British Labour Statistics, Historical Abstract 1886-1968*, Table 109).

divorced mothers worked in contrast to 12 per cent of their matches.³⁴⁷ Of the lone mothers, 75 per cent were in full time jobs.³⁴⁸ A 1946 survey found 75 per cent of pregnant unmarried mothers employed in contrast to 28 per cent of married pregnant women.³⁴⁹ Zweig's 1952 study of working-women documented stories of widows and deserted mothers struggling to be both workers and mothers on low wages.³⁵⁰ Yudkin and Holme's 1963 study of working mothers found 80 per cent of the lone mothers in their sample (representing a tenth of the mothers) were in full time work regardless of the age of their children.³⁵¹

The implications of married women's work was hotly debated in the 1950s, and the key issue was understood to be the presence and age of the children involved.³⁵² In contrast to the contradictory ideas about working mothers in general, it appears that it was much more generally agreed upon and accepted that lone mothers would and *should* work. Thane and Evans have explained that an important aspect of the NCUMC's work to help unmarried mothers was to place them in training or jobs: the women themselves sought employment and it was understood that paid work was central to working class notions of respectability.³⁵³ Contemporary social research seems to confirm the historians' findings. In a famous 1952 survey of women's work, Zweig wrote sympathetically about lone mothers in work, explaining that 'they tried hard to work their way through life and make both ends meet... their lives are beset by many troubles' that he described as both emotional and financial.³⁵⁴ The widowed mothers in his study indicated that

³⁴⁷ G. Rowntree, 'Early Childhood in Broken Families,' *PS*, 8, 3 (1955), 255, table 4. The children were part of the 1946 birth cohort study known as the National Survey of Health and Development (NSHD).

³⁴⁸ *Ibid.*

³⁴⁹ Joint Committee of Royal College of Obstetricians and Gynaecologists and the Population Investigation Committee (PIC), quoted in M. P. Hall, *The Social Services of Modern England*, (London: Routledge & Kegan Paul, 1952), 151 and in S. M. Ferguson and H. Fitzgerald, *History of the Second World War, Studies in the Social Services* (London: HMSO and Longmans, 1954).

³⁵⁰ F. Zweig, *Women's Life and Labour* (London: Gollancz, 1952), 81.

³⁵¹ S. Yudkin and A. Holme, *Working Mothers and their Children* (London: Michael Joseph, 1963), 13-15.

³⁵² See above, esp., D. S. Wilson, *op.cit.*, and McCarthy, *op. cit.* This was not a new debate, as Lewis has demonstrated, J. Lewis *The Politics of Motherhood: Child and Maternal Welfare in England, 1900-1939* (London: Croom Helm, 1980), 78-81.

³⁵³ P. Thane and T. Evans, *Sinners? Scroungers? Saints? Unmarried Motherhood in Twentieth-Century England* (Oxford: OUP, 2012).

³⁵⁴ F. Zweig, *Women's Life and Labour* (London: Gollancz, 1952), 81.

they liked going out to work but also saw it as the only way to avoid destitution.³⁵⁵ He surmised that both the women themselves and the NAB believed that lone mothers who went out to work instead of claiming assistance had a higher ‘moral standard’. For Zweig, the solution was better pay for categories of unsupported women who needed the income.³⁵⁶

In the early 1960s, amidst rising concerns about child welfare and family poverty, Yudkin and Holme wrote about working lone mothers with great sympathy. By this point, some writers were placing more emphasis on state support for the lone mothers as mothers, and Yudkin and Holme advocated the special benefit for ‘fatherless families’ prescribed by Margaret Wynn.³⁵⁷ Overall, however, the employment of lone mothers appears to have been much less divisive than the employment of mothers in general, regardless of the age of the children. The view that a ‘good’ lone mother would be striving to be both mother and breadwinner seems to reflect the importance of ideas about respectability and independence. As social historians have explained, notions of ‘respectability’ and characteristics associated with it played a major role in group and individuals identity, social relations, working class culture and in the categorisation of lone mothers.³⁵⁸

Despite ongoing debates over the implications of mothers’ employment, government policy overwhelmingly assumed that any woman who entered paid work would do so in addition to her unpaid caring and housekeeping. This was especially clear from published labour policies. As Summerfield has pointed out, once the economic climate began to deteriorate in 1947, and cuts were made to childcare services (and to the budgets of other social service departments), the Ministry of Labour began a new production drive.³⁵⁹ The *Economic Survey* of 1952 stressed the urgency of the ‘redeployment of labour’ with specific references to the female ‘reserve’. Industries were instructed to provide work for women ‘outside their homes where it is possible to arrange hours and conditions which are

³⁵⁵ Ibid., 109, 82

³⁵⁶ Ibid., 81-2, 109.

³⁵⁷ Yudkin and Holme, *op cit.*, esp. 24-6.

³⁵⁸ See eg., E. Roberts, *Women and Families: An Oral History 1940–1970* (Oxford: Blackwell, 1995), 199-209; R. McKibbin, *Classes and Cultures, England 1918 - 1951* (Oxford: OUP, 2000), 199.

³⁵⁹ Summerfield, *Women Workers*.

suitable.³⁶⁰ The Ministry recruited women to fill part-time posts and to ‘fill gaps’ in expanding service industries such as transport, teaching, nursing, hospital cleaning and laundry. Over the following years, there was a steep decline in domestic jobs and a rise in the number of women in these other services, reinforcing occupational segregation and creating an extremely feminised part-time workforce.³⁶¹

As Tomlinson has explained, the government became fixated on improving productivity in the late 1950s and 1960s,³⁶² and an array of policies of these years indicate that the encouragement of women to join the workforce became a major component of the productivity drive. However, discussions of productivity and women’s employment point to yet another way that their jobs and their position was somehow ambiguous or defied definition. Following two years of employment growth among part-time female service industry workers, the *Economic Survey* of 1962 commented on the fact that productivity nevertheless had begun to fall. The Ministry recognised an increasingly significant feature of the economy: an increase in women’s employment in part-time and service jobs created ‘output’ that was ‘difficult to measure’ and ‘whose contribution to production is for various reasons bound to be limited.’³⁶³

Finally, the jobs that women were taking – and that the government was encouraging them to take – appear to have been particularly precarious. Not only did they tend to pay too little for contributions for NI benefits, but they appear to have been especially liable to be eliminated when demand fell. When unemployment rates fell in 1956 for the first time in three years, the Ministry of Labour noted an especially sharp drop in the number of females in civil employment (70,000) and in the Forces (18,000), as well as a general drop in short-time workers.³⁶⁴ The fall in employment levels towards the end of the 1950s had a

³⁶⁰ Cmd. 8509, *Economic Survey of 1952* (London: HMSO, 1952), 36-8.

³⁶¹ See summaries in Hakim, *Key Issues in Women’s Work*; Holloway, *Women and Work*, 187-93.

³⁶² J. Tomlinson, ‘The British Productivity Problem in the 1960s,’ *P&P* 175 (2002), 188-210.

³⁶³ Cmnd. 1678, *Economic Survey of 1962* (London: HMSO, 1962), 21.

³⁶⁴ Interestingly, the industries that suffered the most were not the new services but the consumer manufactures, traditional industries that women had been employed in such as clothing and small housewares. Cmnd. 113, *Economic Survey of 1957* (London: HMSO, 1957), 18-19.

visible effect on the numbers of lone mothers applying for assistance, and clearly demonstrates the extent to which these women were economically active. Between 1955 and 1961 the numbers of women with liable relatives increased significantly. Though it is impossible to know before the 1970s whether there was an increase in separation and lone parenthood more generally over these years, the NAB attributed the rising numbers of these women with children receiving assistance to the weakening economic circumstances and with falling employment levels.³⁶⁵

Conclusion

This chapter has shown that the NAB's position regarding the employment of lone mothers was not at all straightforward and can only be explained in the context of institutional precedents, ideas about working class motherhood and lone motherhood and changing economic circumstances. The NAB inherited the policy of exempting lone mothers from registering for work from the Assistance Board. This rule was part of the AB's child welfare policies and practices developed to handle the cases of widowed mothers and children for whom it became responsible in 1943. It was originally created during the war, at the height of child welfare and population concerns, and it was imbued with the ideology of rebuilding the family. Like other wartime policies, the AB sought to maintain child health and to keep mothers and children together during the war. Child welfare policies of the AB became less relevant for the NAB as population anxieties and the threats of war receded into the past. At the same time, the takeover of lone mothers with liable relatives from the poor law authorities not only reshaped policymakers' views on the relationship between the family and assistance, but also began to overwhelm its administrative work. In this context, there is evidence that it became important for officials to find jobs as well as husbands and fathers for the lone mothers applying for assistance. In the meantime, researchers showed that high rates of lone mothers were employed and portrayed these women sympathetically.

Overall, the NAB's policy that the good lone mother was a working mother echoed poor law traditions, as well as the arguments of social observers and policymakers of both the 1950s and more recent decades. Certain strands of a 'social investment' approach to child welfare can also be distinguished in the NAB's

³⁶⁵ Eg., Cmnd. 1730, *Report of the NAB, 1961* (London: HMSO, 1962), 26-30.

approach, though without recognition of any need to provide child care. As in more recent policy, the needs and welfare of mothers as women was defined in terms of the needs and welfare of the child and/or family. At the same time, the women's economic welfare was clearly seen as distinct from that of children and clearly the responsibility of the women herself or of a male breadwinner.

Part II.

Reinforcing the Male Breadwinner Model in the 1950s:

**Lone Mother Policies, the Politics of Women's Economic
Dependence and the Quest for Efficiency**

Chapter 4

‘Tightening Up’ in the 1950s: Public Enforcement of Private Responsibilities and the Movement towards Selectivity

Introduction

Historical research over recent decades has underscored the paradoxes of the 1950s. At first glance, the Conservative governments of the decade have long appeared notable for maintaining the postwar welfare state, upholding a ‘Keynesian’ paradigm and rejecting the ‘liberalisation’ of divorce law. But by going deeper into the ideas, political debates and social and economic policies of these years, historians have demonstrated that, in fact, contemporary policymakers actively worked to reshape the relationships between the state, markets, families and individuals.³⁶⁶ The developments in national assistance demonstrate other significant ways in which policy was reoriented that have previously been neglected. They also help to illuminate the importance of interactions between gendered assumptions and social and economic structures in the shifts in policies, laws and institutions that occurred.

This chapter shows that over the course of the 1950s the National Assistance Board devoted a great deal of energy to ‘tightening up’ the enforcement of liable relative policies. By the middle of the decade criminal prosecutions of husbands and fathers had risen rapidly and the NAB had reluctantly accepted much more involvement in bringing the cases of women with liable relatives to court. For the NAB to begin using the new powers under the 1948 Act to take criminal actions against men in its own right, it had to be able to present strong evidence to the courts. Senior officials believed that this required much greater investment of

³⁶⁶ See eg., H. Jones, ‘New Tricks for an Old Dog? The Conservatives and Social Policy, 1951-5’, in A. Gorst et al., eds., *Contemporary British History, 1931-61: Politics and the Limits of Policy* (London: Pinter, 1991); H. Jones, *The Conservatives and the Welfare State, 1942-1955* PhD Thesis, University of London, 1991; N. Whiteside, ‘The Politics of the ‘Social’ and the ‘Industrial’ Wage, 1945-60’ and N. Rollings, ‘Butskellism, Consensus and the Managed Economy’ in H. Jones and M. Kandiah, eds., *The Myth of Consensus: New Views on British History, 1945 – 64* (London: Macmillan, 1996); J. Tomlinson, ‘An Unfortunate Alliance: Keynesianism and the Conservatives, 1945-1964’, *History of Political Economy*, 27, Supplement (1995), 65-70; A. Booth, ‘Inflation, Expectations and the Political Economy of Conservative Britain, 1951-64’, *HJ*, 43 (2000), 828-32.

resources in investigating and tracking liable relatives, and, ultimately much greater intervention in the women's domestic lives. In the meantime, they were seeking greater efficiency of administration and ways to make new economies, which led to the reorganisation of liable relative in other ways and devoting new specialists to this area of policy.

These new directions in liable relative policy represented policymakers' responses to a variety of pressures on the NAB that were emerging from very different sources. At the same time, the shifts were part of a purposive and much wider movement towards a more selective or targeted social security system. The decade saw a decisive shift away from 'universal' benefits as successive governments failed to raise family allowances, reduced the exchequer's contribution to national insurance and allowed the numbers of people receiving means tested assistance to double over a decade.³⁶⁷ These shifts had serious implications for gender relations and were built around ideas about gender as much as they were around a particular political economic ideology. Officials looked to new strategies to assert husbands' and fathers' financial responsibilities for wives and children and unmarried mothers' responsibilities for themselves. Although these efforts clearly reinforced women's and children's economic dependence on male breadwinners, both in principle and in practice, they also had other effects. The trends emphasised the women's agency and independence and aimed to shift the 'problem' of maintaining women and families onto courts and other specialists or professionals. Social security policy became more tightly interlocked with private laws of maintenance. Officials became more physically present in men's and women's personal/domestic lives, more closely engaged in the regulation of working lives of people's public and private responsibilities. The results were new ways of mixing public and private responsibilities for economic support for lone mothers and their children. More generally, public and private were muddled together in new ways.

The first section shows that this shift was in part driven by intense debates over the laws of divorce, separation and maintenance that pressured the NAB to take a greater role in the enforcement of husbands' and fathers' financial and moral responsibilities to their families. The second section shows that, at the same time,

³⁶⁷ See eg., Cmnd. 3042, *Report of the National Assistance Board, 1965* (London: HMSO, 1966), 54, App. II.

budget constraints forced the NAB to search for economies. Facilities were closed, while most local offices became chronically understaffed. Senior officials demanded that officers become more efficient and take a more active role in uncovering fraud. The next sections explain that internal surveys and reports repeatedly demonstrated that liable relative procedures were confusing and rarely handled in any consistent manner, and it became clear that this was the most time-consuming and complex area of officers' work. Officials at all levels felt themselves to be under severe pressure. Within the NAB, cases with liable relatives became notoriously difficult and troublesome and known for swallowing up officers' time. Officials came to believe that the cases required specialists in matters of family law and in fraud. Through these processes, lone motherhood was becoming increasingly problematised in the 1950s.

The Dilemmas of Public and Private Maintenance of Families

The Political Debate over the Laws of Marriage and Divorce

The 1950s witnessed fierce debates over the laws of marriage and divorce that directly affected the National Assistance Board's approach to the administration of assistance to women with liable relatives. The economic vulnerability of wives and mothers following marital breakdown was a profoundly political issue, and because of the role national assistance played in supporting separated and deserted wives and their families, NAB policy towards these groups came under the scrutiny of women's organisations, professionals involved in the courts and the Royal Commission on Marriage and Divorce (The Morton Commission or RCMD), set up in 1951. These groups were highly critical of the NAB's policies for a variety of reasons, and though senior officials at the NAB tried to resist making changes, they were forced to re-examine some of their practices to avoid bad publicity and simply to address practical issues raised by changes in the laws of maintenance towards the end of the decade. This section examines the debates over women's maintenance and the way that they affected the NAB's view of women with liable relatives.

As we have seen, the enforcement of maintenance and affiliation payments had been examined by an official committee before the war,³⁶⁸ and following the

³⁶⁸ Cmd. 4649, *The Report of the Departmental Committee on the Imprisonment by Courts of Summary Jurisdiction in default of Payment of Fines and Other Sums of Money* (London: HMSO, 1934).

war, some adjustments had been made to maintenance law to increase the maximum level of an order (in line with rising prices and wages) and to generally increase the administrative efficiency of court procedures.³⁶⁹ The early 1950s then saw a series of Bills introduced that further fuelled debates over divorce law reform and the protection of women and children. Most famously, Eirene White, a Labour MP, introduced a private member's bill in 1950 to allow for divorce after extended separation. It was popular but the Labour government was unable to support it, and instead set up the RCMD.³⁷⁰

Divorce law reform divided the women's movement.³⁷¹ Many women's groups opposed White's Bill because, they argued, it left wives and children vulnerable to desertion. It was often referred to as the 'seducer's' or 'Casanova's' charter. Deserted wives were frequently portrayed as innocent victims of adulterous and deserting husbands.³⁷² White herself argued that more effective maintenance legislation was also necessary, and, in line with the broader movement for reform, she argued that legal change would improve marital life, not create a 'divorcing society.'³⁷³ Another private members' Bill of 1950, the Deserted Wives Bill, supported by Irene Ward, sought to improve the women's position by enabling courts to transfer tenancy of a dwelling and apportion the chattels to deserted wives.³⁷⁴ Edith Summerskill, a vocal critic of the White's Bill,³⁷⁵ introduced two

³⁶⁹ See chapter 2 and *Married Women (Maintenance) Act*, 1949; *Guardianship of Infants Act*, 1951; *Affiliation Act*, 1952; R. H. Graveson and F. R. Crane, eds., *A Century of Family Law 1857-1957* (London: Sweet & Maxwell, 1957), 219, 324-8.

³⁷⁰ White was a newly elected Labour M.P.; the Bill provided for divorce without offence after seven years of separation and no prospect of reconciliation. See eg., B. H. Lee, *Divorce Law Reform in England*, 26; S. Cretney, *Family Law in the Twentieth Century*, 324

³⁷¹ See *Ibid.*; J. Freeguard, 'Women of the 1950s Stand Up and Be Counted,' Ph.D. Thesis, University of Sussex, 2005, 126-47; C. Beaumont, *Housewives and Citizens: Domesticity and the Women's Movement in England, 1928-64* (Manchester: MUP, 2013).

³⁷² C. Langhamer 'Adultery in Post-War England,' *History Workshop Journal (HWJ)*, 62: 1 (2006), 87-115; Evans 'The Other Woman and her Child', 47-65.

³⁷³ T. Evans, 'The Other Woman and her Child: Extra-Marital Affairs and Illegitimacy in Twentieth-Century Britain', *HWJ*, 20, 1 (2011), 54.

³⁷⁴ *Deserted Wives Bill* [HC], Bill 25, 1950-51.

³⁷⁵ Summerskill was also the former Minister for Pensions under the Labour government, a doctor and active member of the Married Women's Association. She consistently argued that greater economic equality within marriage would mean less marital breakdown

Women's Disabilities Bills in 1951 and 1952, both of which sought to empower Magistrates' courts to make attachment of wages orders when men defaulted on maintenance or affiliation payments. The Bills also included new powers for courts to enable the equal division of household savings and goods and/or the transfer of tenancy to a woman in cases of separation.³⁷⁶ Proponents of the Bill demonstrated widespread concern for women as single mothers: Jennie Lee identified the Bill as one for the working people with incomes between £5-6 who separate and urged the House to pass the Bill to enable 'the mother who is looking after the children' to better provide for them, and to empower courts to do all that was possible to enforce maintenance.³⁷⁷ Opponents argued that it was 'doctrine' that a man's wages should not be attached and that employers should not be involved in domestic affairs. Some simply insisted that it would bring no practical help.³⁷⁸

The debates highlighted the problems of enforcement and brought attention to the situation of the wives and mothers who had to turn to National Assistance. The necessity of applying for assistance was understood to be demeaning and it was considered unjust for deserting families to have to receive assistance while the husband supported the 'other woman'. It was clear that there was overwhelming consensus around the view that husbands and fathers were responsible for the maintenance of wives and children and that the legal system should strictly enforce this duty of male breadwinners. What was radical about the ideas of Summerskill and her supporters was the extent to which they believed the state should be involved in regulating the resources within marriages and households. The NAB shared the concerns of critics of divorce law reform and watched the Commons debates over the Bills closely. Officials collected pages of Hansard and marked out the arguments in favour of and against the Bills.³⁷⁹

Professionals involved in the court cases of the separated and deserted wives on national assistance were also closely watching the progress of the Bills. Lawyers and officials in magistrates' courts were highly critical of the NAB's policy of

³⁷⁶ *Women's Disabilities Bill* [HC], Bill 26, 1951-52, *Women's Disabilities Bill* [HC], Bill 21, 1952-53. The first Bill also sought to make orders payable to a wife cohabiting with her husband, *Women's Disabilities Bill* [HC], Bill 26, 1951-52 (S. 3).

³⁷⁷ HC Deb 8 May 1953 c 832.

³⁷⁸ *Ibid.* c 826-7.

³⁷⁹ Eg., see clippings in TNA, AST 7/1377, 'Liability of Relatives', 1948-1953.

insisting that women seek maintenance orders, often before providing assistance, without providing them with representation. The Legal Aid Society sent endless letters to NAB offices demanding that the Board either pay solicitors for taking its cases to court or else provide its own representation. Many magistrates, probation officers and court clerks were also highly critical of the NAB's approach to liable relative cases: they had moral concerns that the Board was not enforcing maintenance and therefore encouraging marital breakdown, but they were also resentful that NAB policy intended for the courts to do most of the work and bear most of the expense of handling the women's cases.³⁸⁰

Letters from a prominent clerk of a London court brought the Home Office to censure the NAB over its administration of maintenance policy. In 1952 the clerk began to write letters that castigated the Board for the 'vast amount of public money squandered' on deserted women and children. He repeatedly identified deserting husbands *and* their wives as criminals, arguing that husbands 'deserted with impunity' knowing that the Board would maintain their families, and wives concealed from the Board any money they received from the men. National Assistance, in his view, was, just like the 'poor box and other charitable funds,' and he argued that 'the least satisfactory way of giving assistance is by handing out sums of money.' Finally, he asserted that 'all of his probation officers agreed.' When the clerk asked the Home Office to become involved, the Board had to act, and requested specific cases from the court to investigate on its own.³⁸¹

³⁸⁰ TNA, AST 7/1132, G. W. Cole (Secretary, HQ) to R.O. Birmingham, 'Recovery from Liable Relative: Legal Aid' 15 February, 1949; TNA, AST 7/1132, G. W. Cole (Secretary, HQ) to R.O. Bristol, 'Recovery from Liable Relative: Provision of Legal Assistance', 5 March, 1949; also TNA, AST 7/1132, C. N. Sweet, Secretary Law Society of Plymouth to the Secretary, Law Society London, 'Legal Advice Centres', 23 July 1952; attached to G. W. Cole (Secretary, HQ) to T. L. Williams, Solicitor's Office, MPNI, 20 Aug. 1952; TNA, AST 7/1380, R. F. N. Thoyts, Solicitors Office, MPNI, to G. W. Cole, 10 Mar. 1949; TNA, AST 7/1380, Minute from Regional Office London to Secretary, NAB HQ, 'Payment to separated wives and women with illegitimate children', 12 Feb., 1949; TNA, AST 7/1380, Regional Controller, NW Region, to F. C. Gray, NAB, HQ, 27 Aug., 1951; TNA, AST 7/1380, J. H. Dobson to Gray, 'Liable Relatives - Centralised Collection Schemes', 29 Sept., 1951; TNA, AST 7/1389, 'T. A. Doubleday Clerk of Court, Hull, to NAB Regional Controller, Leeds, 17 Mar., 1953.

³⁸¹ TNA, AST 7/1374, G. Raphael, Marylebone Magistrates' Court, to Sir Frank Newsom, Under Sec. of State, Home Office, 29 Dec 1952; Secretary of NAB to G. Raphael, Dec 1952.

Press clippings collected by senior NAB officials echoed many of the sentiments of the court official. In 1953 the London *Sunday Dispatch* reported ‘Husbands Won’t Pay Wives’ Maintenance so Taxpayer Must’.³⁸² *Daily Mail* headlines read ‘Officials’ alleged slackness: Board paid £240: Husband Nothing’; the report cited a head magistrate who said that a woman would do nothing if she was getting an allowance and that the onus was on the Board to hold men to account.³⁸³ Such stories filled the papers for years. In 1954, headlines announced ‘45,000 husbands have done a bunk’ costing the taxpayer ‘£4 million per year’, and demanded that officials ‘redouble’ their efforts.³⁸⁴ In 1955 a Labour MP, Norman Dodds, demanded that the Home Office create a ‘wanted man’ list of deserting husbands, in particular those leaving their wives in poverty. In his words ‘their names should be made public like murderers’. The men were not only like murderers, but threats to the public purse and the moral fabric of society - ‘fugitives from hearth and home’, ‘heartbreakers’, often deserting for a ‘new girl’, and happy to ‘live in gaol than maintain their families’.³⁸⁵ Stock narratives, portraits of criminal husbands and innocent, helpless, deserted wives, always mothers, often of more than two children, evoked genre fiction and encouraged sympathy for the mothers and children while demanding punitive discipline for the men. The emphasis on the taxpayers as victim shows that poor women and children could evoke sympathy but that there was widespread agreement that they were ‘burden’ to the state and the rightful responsibility of a male breadwinner.

The Home Office closely watched the NAB’s prosecution of deserting husbands, and appears to have been incredibly sensitive to the public criticism. In 1949 Parliamentary Questions regarding the recovery of funds from missing husbands had raised the question of the government using personal information about the men from MPNI records or the Registrar General to find them. Following this, MPs pressed the Home Office to take action and it contacted the NAB to insist

³⁸² TNA, AST 7/1389, *Sunday Dispatch* (London, EC4), ‘Husbands Won’t Pay Wives’ Maintenance so Taxpayer Must’, 15 March, 1953.

³⁸³ TNA, AST 7/1389, *Daily Mail*, ‘Officials’ alleged slackness: Board paid £240: Husband Nothing’, 14 March, 1953.

³⁸⁴ TNA, AST 7/1239, *Sunday Post* ‘45,000 husbands have done a bunk’, 28 Mar., 1954.

³⁸⁵ TNA, AST 7/1239, E. T. Randall to T. D. Kingdom, Aug., 1955; *Daily Mirror*, ‘40,000 husbands on the run: now an MP wants to brand them like murderers’, 15 Aug., 1955.

that it obtain the information and improve its enforcement procedures. Many organisations showed support for the public release of any information of missing husbands and fathers, including the NCUMC. However, the MPNI and Registrar General refused to disclose the information, arguing that it would undermine confidentiality and set an unwanted precedent that would encourage people to see the departments as 'enquiry bureaux'. The NAB's civil servants contended that, as a subsidiary of the Ministry they should have privileged access to men's addresses and any other records regarding their employment.³⁸⁶ The NAB argued that it would allow the women on assistance to obtain an order and relieve the NAB's duty to assist them, and it pointed out that it was an 'embarrassment to the Minister' if public funds were lost because of his refusal to share the information that was readily available.³⁸⁷ By 1950, the Ministry grudgingly consented to provide information to the NAB, but even then there were several conditions.³⁸⁸ And NAB officials were troubled that they could not release the information to the wives. They saw that it would 'cut across' the Board's policy of encouraging women to take out a summons on their own, and they worried that this would be an embarrassment to the NAB.³⁸⁹

As a result there was much debate over using the information and how helpful it was, especially since it appeared that addresses were often out of date and sometimes the wrong man was identified.³⁹⁰ Officials began to look to other

³⁸⁶ TNA, AST 7/1383, Report attached to 'Special Enquiry No. 52', Mr Siberry, 'Liability of Relatives: Separated husbands and Putative Fathers whose whereabouts are unknown', 1949; TNA, AST 7/1383, G. W. Cole to Miss S. F. Lehfeldt, MNI, 8 Nov., 1949.

³⁸⁷ TNA, AST 7/1383, G. W. Cole to Miss S. F. Lehfeldt, MNI, 8 Nov., 1949.

³⁸⁸ The new form was the A. 170. TNA, AST 7/1383, S. F. Lehfeldt, MNI, to G. W. Cole, 16 Dec., 1949; TNA, AST 7/1383, T. W. Brett, MNI, to G. W. Cole, NAB, HQ, 2 Jan., 1950; TNA, AST 7/1383, MNI, Confidential Circular SE/143, NI H12/10, 'Disclosure of insured person's address to the NAB', 13 Feb., 1950.

³⁸⁹ TNA, AST 7/1383, Report attached to 'Special Enquiry No. 52', Mr Siberry, 'Liability of Relatives: Separated husbands and Putative Fathers whose whereabouts are unknown', 1949. TNA, AST 7/1383, G. W. Cole, NAB, HQ, to Miss S. F. Lehfeldt, MNI, 8 Nov., 1949.

³⁹⁰ TNA, AST 7/1383, Survey G. 86/50, Summary of AO Comments, A.170', 17 Nov., 1950; G. W. Cole, NAB, HQ, to Regional Controller, London, 'Recovery from Liable Relatives: Arrangement with MNI for disclosure of address', 6 Sept., 1950. Eg., TNA, AST 7/1383, NAB, AO Circular Minute (1952), 'Recovery from Liable Relatives: Efforts to trace whereabouts of deserting husbands and putative fathers: A. 16061-16072', 5 Nov., 1952.

agencies, especially the Ministry of Health, for further help.³⁹¹ Above all they believed that other departments had to share the burden of holding men responsible. The political salience of the cases of women with liable relatives meant that they were series issue despite the fact that they represented such a small proportion of the overall caseload.

One of the key demands of court officials, solicitors, campaigners and the press was that the NAB simply put out a warrant for the arrest of missing husbands. It was widely believed that this had been the practice under the poor law and that the NAB was simply not strict or aggressive enough. Senior officials were annoyed that the public did not understand that its powers were not the same as poor law guardians' and that they really did not quite know how far its powers under Section 51 of the 1948 Ac to bring criminal charges could be used. Many local and regional officials wrote to HQ arguing that they thought it was best to apply for a warrant under 51 as soon as a deserted wife applied. But some senior officials did not think that this was good idea. They argued that they had limited power and ability to actually bring men to court. One official wrote, 'I doubt we are doing any less well by our own methods than the Poor Law authorities... I cannot believe that, as people have tried to convince me, there is talk in parts about how much easier it is nowadays to desert with impunity, and because of our "softness" men desert'.³⁹²

There was much debate at HQ over this issue and officials were divided over whether to increase criminal prosecutions. Some worried that it would worsen the situation, leading men to take more drastic measures to avoid maintenance, including quitting their jobs and leaving the country.³⁹³ Others saw it as impracticable and unhelpful since, they pointed out, the outcome of these cases depended heavily on a man's wages and his capacity to pay. For many officials, these problems demonstrated why general instructions on liable relative policy required so much discretion in their application. It was concluded that officers were to keep close watch on the parties and send these detailed reports to HQ, yet they

³⁹¹ TNA, AST 7/1383, Executive Officer Minute: 'Suggestion: Contact with other Departments, A.170', 27 Nov., 1952.

³⁹² TNA, AST 7/1208, J. W. M. Siberry to A. M. Webb and W. J. Kearns, Manchester, 'Liability of Relatives', 18 Feb., 1952.

³⁹³ TNA, AST 7/1208, A. E. Winn, Area Officer, Mansfield to T. R. Jones, Regional Controller Nottingham, 'Voluntary unemployment: liable relative case', 5 Oct., 1950.

should not risk appearing as ‘agents provocateurs’; they then had to await ‘express direction’ to give a the man a formal warning, if this was unfruitful, only then invoke S. 51.³⁹⁴ They saw grave danger in promoting criminal prosecutions since the ‘Board will lose face if it is done and a [legal] case does not materialise because of a technical hitch.’³⁹⁵

One of the most important consequences of these debates was that HQ decided to focus on locating husbands and collecting evidence for prosecution, and at the same time place greater emphasis on prevention and deterrence. This meant greater surveillance and a new publicity campaign. As one senior official explained, a section added to Annual Reports detailing ‘picturesque cases’ of deserting husbands in which the Board used its ‘long and relentless arm’ to locate and prosecute the men would help deter desertion.³⁹⁶

The Royal Commission on Marriage and Divorce placed further demands on the NAB to take a more active role in enforcing maintenance. Immediately after it was set up in 1951, the Commission submitted a long list of questions to the NAB. These all aimed to obtain detailed information about the characteristics of the separated, deserted and divorced women receiving assistance and the way the Board’s officers handled the applications of these women. The questions made senior officials uncomfortable and it advised the Board to respond with the statement that it ‘did not wish to submit evidence to the Commission on questions of policy concerning divorce and other matrimonial problems.’ Instead, it offered to submit some of the facts that were regularly presented in Annual Reports about the NAB’s liable relative work,³⁹⁷ but nothing at all was given to the Commission at this point. When the RCMD asked for the information again in 1953, senior officials grudgingly accepted the request and civil servants drafted and submitted brief restatements of the NAB’s official policy that provided no more detail than was published in Annual Reports.³⁹⁸ A member of the Commission was also a member

³⁹⁴ TNA, AST 7/1208, A. M. Webb to G.W. Cole, ‘Mansfield case’, 16 Oct. 1950.

³⁹⁵ TNA, AST 7/1208, G.W. Cole to W. Niven, Nottingham R.O. ‘Section 51’, 26 Oct. 1950.

³⁹⁶ TNA, AST 7/1208, J. W. M. Siberry to A. M. Webb and W. J. Kearns, Manchester, ‘Liability of Relatives’, 18 Feb., 1952.

³⁹⁷ TNA, AST 12/72, NAB, Minutes, 69th Meeting, 31 Oct., 1951.

³⁹⁸ TNA, AST 12/79, NAB, Board Memorandum 790, ‘Royal Commission on Marriage and Divorce’, Circ. 26th June, 1953.

of one the NAB's appeal tribunals, and he advised the NAB to respond because the RCMD had amassed evidence that the NAB's practices ran counter to its publicly stated policies and overwhelmingly critical reports of the Board's work to help wives, especially those with children, obtain and enforce maintenance payments.³⁹⁹

One of the most sensitive issues was the denial of assistance to women without court orders and the pressure placed on them to go to court. The RCMD asked the NAB 'what pressure does the Board bring to bear on a wife to obtain a maintenance order? Would the Board threaten to stop a payment?' Officials denied that it had in fact circulated instructions that enable officers to take such an approach (as we have seen in chapter two). The question was answered artfully:

The Board could threaten to stop payments as a means of getting the woman to move, but in practice if they met with any real obstruction from the woman (which would be very exceptional) they would usually think it better to proceed themselves under section 43...⁴⁰⁰

Other questions regarding the Board's collection policies and the specific circumstances under which the NAB provides legal help to women were similarly answered in a way that was not overtly obstructive yet gave nothing away.

Even before the RCMD finally reported in 1955, it began making recommendations to the government about improving the NAB's liable relative policies. It recommended that the NAB should have access to government information about the deserting husbands and even argued that in these cases – where the woman was receiving assistance – the man's information should be disclosed to the women involved.⁴⁰¹ In the meantime the NAB, along with the NCUMC and other women's groups, urged the MPNI to allow full disclosure.⁴⁰² Top officials agreed that the regular headlines declaring a 'huge increase' in 'disappearing husbands' was 'disquieting' and that they had to say something to officers soon.⁴⁰³ By 1954, the Ministry began to provide more personal details to

³⁹⁹ Ibid.

⁴⁰⁰ Ibid.

⁴⁰¹ TNA, AST 7/1239, R. B. Pullan, NAB, HQ, London to C. W. Dixon, NAB, HQ, Hinchley Wood, 24 Mar., 1954; MPNI to A. M. Webb, 12 Mar., 1954.

⁴⁰² Ibid.

⁴⁰³ TNA, AST 7/1239, T. D. Kingdom, NAB, HQ, London to C. W. Dixon, NAB, HQ, Hinchley Wood, 'Addresses of missing husbands and putative fathers supplied by MPNI', 29 Mar., 1954.

the NAB, and then, in 1956, following the publication of the RCMD Report and fresh demands from MPs, the Ministry publicly announced that it would automatically send the NAB addresses of missing husbands and putative fathers and notify the Board of any addresses changes.⁴⁰⁴

The addresses of the missing men that the NAB was able to obtain were often the same as those given by the women on assistance because it was the address of the marital home. As the NAB began encouraging local officials to investigate the addresses more probingly with the aim of collecting evidence necessary for prosecution, it focused new attention on the women's domestic lives and relationships. This was an important shift in the Board's approach: it was to become more actively involved in liable relative cases both in terms of investigations and in terms of using its powers to bring civil and legal cases against the men into the courts.

Despite equivocation over the use of its powers to criminally prosecute liable relatives, the number of men charged in this way increased dramatically between 1951 and 1954. Prior to 1951, Section 51 had only been used once in England and Wales to prosecute a liable relative.⁴⁰⁵ In this year, the Board first publicised in its Report that it would pursue liable relatives using this power, and it cited 85 cases in which it had done in the past twelve months.⁴⁰⁶ In 1952 the Board used this section of the law 112 times to prosecute husbands and fathers and 56 times to prosecute unemployed men.⁴⁰⁷ In 1955 the NAB 281 prosecutions under its criminal powers against husbands who failed to maintain, all but five led to convictions and in 186 cases, imprisonments.⁴⁰⁸ It remained much more difficult to prosecute putative fathers, and in 1955 only 14 were charged under the same section, all were convicted and four imprisoned.⁴⁰⁹

As the next section shows, this shift in approach was encouraged by several other events and circumstances, especially related to changes in economic

⁴⁰⁴ TNA, AST 7/1239, Draft NAB, Assistance Circular (1956), 'Enquiries about addresses of liable relatives: revision of A. 170 procedure'.

⁴⁰⁵ The law was different in Scotland; NAB offices there had a slightly different system that encouraged more frequent use of criminal proceedings, but even there these had only been taken four times before 1951. See reference above.

⁴⁰⁶ Cmd. 8632, *Report of the NAB, 1951*, 17, 16.

⁴⁰⁷ Cmd. 8900, *Report of the NAB, 1952*, 19, 14.

⁴⁰⁸ Cmd. 9781, *Report of the NAB, 1955*, 12.

⁴⁰⁹ *Ibid.*, 17.

circumstances. As external pressures on the NAB grew and more information about liable relatives was released, senior officials became convinced that it was necessary to 'tighten up' the administration of liable relative cases.

Efficiency, Economy and the Problem of Liable Relative Cases

As discussed in the first chapter, the legal powers of the Board to recover the cost of maintenance had never existed before, even within the Poor Laws. The legal powers were also distinctive in the way that they tied together private family law and social security provision. For these reasons, senior civil servants understood that the local staff brought into the NAB from the AB and the public assistance bodies, as well as the many new recruits, would require immediate guidance on the administration of cases with a 'liable relative aspect,' and that they would have to give considerable thought to the interpretation of the new legislation required. Though NAB headquarters did devote much energy to the writing of codes of instructions for this area of policy between 1948 and 1950, the administration of assistance to women with liable relatives still became a source of difficulty and confusion for local and regional offices. In turn, liable relative cases immediately became identified with a vexatious area of policy for senior officials in London.

As we have seen, the NAB inscribed in the codebooks and handed down general instructions regarding the recovery of maintenance to regional and local offices and in 1948. The general thrust of the Board's guidance was to avoid the courts; to seek reconciliation where it appeared at all possible, and if that failed, or if the case concerned an unmarried woman, to negotiate a system of payments to the local NAB office with putative father or husband. The principles involved were, essentially, that promoting stable marriages and parental responsibilities was in the best interest of all concerned and that the NAB should minimise administrative costs wherever possible. As discussed, these principles were not always consistent or reconcilable. And, as local NAB officers began to take over the caseloads of the local public assistance authorities, they found it difficult to apply what appeared to be contradictory policies and rules to administer assistance to lone mothers other than widows. Regional controllers immediately began to inform NAB Headquarters (HQ) that officers were confused and unsure about how to proceed.

Liable relative policies were complicated and time consuming and, as we have seen, required officers to use their discretion and essentially improvise on the

general guidelines that were circulated in the first few years. Each officer was supposed to handle the case with the ‘means they have themselves devised’. This was an unsatisfactory situation for local and regional offices. Letters to NAB headquarters requested detailed instructions and standardised forms to complete to make it easier for their officers to handle liable relative cases. Standardised reports, it was argued, would simplify and speed up the work and enable other officials to quickly review the actions taken on the case without examining all the case papers, which would help monitor the progress made in obtaining and enforcing court orders and allow multiple officers to handle a case.⁴¹⁰

Some members of staff demanded a specialist liable relative training course. Senior officials discussed setting up a training plan that had been designed before the take over of the Poor Law cases that would train forty executive officers in one week - two executive officers per regional office – to handle the LR work. Officers were to be divided into smaller groups so that each one would attend an intensive one-day course in London. The officials at HQ that discussed the plan worried that this would still be inadequate, but they felt tightly constrained by time and manpower – every officer was needed on duty to process the changes in administering assistance.⁴¹¹ A course was not in fact held at this point. As one official later admitted, when the NAB came into operation, ‘there was little chance’ to prepare a syllabus and create a training program to ‘produce the complete “Board’s local Officer” ready for any eventuality’.⁴¹² Instead there were constant reports of officers’ problems with the work and of the poor quality of administration of assistance to lone mothers with liable relatives.

The years 1952 and 1953 were especially difficult for the NAB. After the inevitable troubles and pressures of its first years, the onset of the Korean War and rearmament brought a new crisis. Prices rose and there was a brief but worrisome increase in unemployment. There was still no confidence at this point that the high levels of postwar employment would continue, and no one could know that the 1950s would later be seen as the ‘golden age’ of growth and ‘full employment.’ The

⁴¹⁰ TNA, AST 7/1376, NAB Minute attached to Assistance Circular A. 33A/48, c. 1949.

⁴¹¹ TNA, AST 9/124, T. Eden to Mr. Logan, ‘Re: Minute of 26 Nov 1947: Training, from T. W. Roper, Official Side’, 2 Dec., 1948.

⁴¹² K. Stowe, ‘Staff Training in the National Assistance Board: Problems and Policies,’ *Public Administration (PA)*, 39, 4 (1961), 334.

new Conservative government took the opportunity to make broader social and economic policy changes.⁴¹³ The postwar Labour government had increased expenditure on food subsidies and school milk and meals until 1949.⁴¹⁴ Then they were scaled back, and the proportion of families' expenditure on food rose from just under 22 per cent in 1945 to 25 per cent in 1950, almost reaching pre-war levels.⁴¹⁵ In 1952, the Treasury sought further substantial cuts in food subsidies. Conservatives were generally sympathetic to the goals of reducing welfare state expenditure (as contemporary criticism of the NHS demonstrated) and bringing wartime interventions to an end, the Chancellor fought against the cuts, apparently out of paternalistic concern for child health.⁴¹⁶ Though family allowances were raised in 1952, from 5s to 8s, this was the rate Beveridge had suggested over ten years earlier and the increase did not fully offset the reduction in subsidies. The neglect of family allowances during the 1950s that meant that low income lone mothers were ever more reliant on national assistance for state support.

The NAB scales were raised in 1951 and 1952 because of inflation and a sharp rise in applications from unemployed men created extra work and worried officials.⁴¹⁷ Until 1959 both the Ministry of National Insurance and the NAB adjusted the scales at irregular intervals, broadly in relation to inflation cycles. Though NA scales were in fact uprated faster than normal prices, they lagged behind any of the special indexes social scientists devised, and it was recognised that Ministers appeared particularly receptive to increases in scale rates ahead of

⁴¹³ Eg., G. D. N. Worswick and P. H. Ady, eds., *The British Economy in the 1950s* (Oxford: OUP, 1962), 30-50.

⁴¹⁴ A. Cairncross, *The British Economy since 1945* (London: Blackwell, 1990), 80; A. Land and R. Lowe, *The Development of the Welfare State, 1939-51* (London: HMSO, 1992), 159.

⁴¹⁵ I. Zweiniger-Bargielowska, 'Living Standards and Consumption,' in P. Addison and H. Jones, *Companion to Contemporary Britain* (London: Blackwell, 2005), 230, Table 13.2.

⁴¹⁶ I. Zweiniger-Bargielowska, 'Consensus and Consumption: Rationing, Austerity and Controls after the War', in H. Jones and M. Kandiah, eds., *The Myth of Consensus: New Views on British History, 1945 – 64* (London: Macmillan, 1996).

⁴¹⁷ Cmd. 8900, *Report of the NAB, 1952*, 5-6; Cmd. 9210, *Report of the NAB, 1953*, 5-6. See also, P. Townsend, 'Social Security and Unemployment in Lancashire,' *Planning*, no 349 (London: PEP, 1952), 12, 19.

elections.⁴¹⁸ In 1952 a doctor from the Ministry of Health notified the MNI and NAB that deficiency diseases among children had been on the rise since 1947 and recommended rate increases.⁴¹⁹ Wootton pointed out that the scale increase of 1951 and 1952 still did not lift assistance families above the ‘poverty line’ because of the cost of living rises,⁴²⁰ and she showed that, at the time of their York enquiry of 1950, on Rowntree’s own calculations the assistance families were living well below his ‘poverty line’.⁴²¹ The situation became only ‘slightly less grim’ if the alternative cost of the human needs diet (constructed by Rowntree in 1936) were used, and only after 1953.⁴²² Only in 1956 did the NAB rates catch up to the cost of living rises for a family with 3 children.⁴²³

⁴¹⁸ B. Wootton, *Social Science and Social Pathology* (London: Allen & Unwin, 1959), 75-76; V. N. George, *Social Security Beveridge and After* (London: Routledge & Kegan Paul, 1969), 210.

⁴¹⁹ J. Veit-Wilson, ‘Condemned to Deprivation? Beveridge’s Responsibility for the Invisibility of Poverty,’ in J. Hills et al., eds., *Beveridge and Social Security* (Oxford: OUP, 1994), 110.

⁴²⁰ B. Wootton, ‘The Labour Party and Social Services,’ *PQ*, 24 (1953), 58.

⁴²¹ Wootton was referring to the poverty level calculated by Rowntree and Lavers in 1950: 56s. 2d. per week for man and wife and 99s. 2d. for couple and three children (Rowntree and Lavers, 1951); B. Wootton, *Social Science and Social Pathology*, 75,

⁴²² Ibid.

⁴²³ Ibid.

Table 4.1 Unemployment Rates in the United Kingdom, 1900- 1968

Year	Percentage Rate	Year	Percentage Rate	Year	Percentage Rate
1900	2.5	1923	11.7	1946	2.5
1901	3.3	1924	10.3	1947	3.1
1902	4.0	1925	11.3	1948	1.8
1903	4.7	1926	12.5	1949	1.6
1904	6.0	1927	9.7	1950	1.5
1905	5.0	1928	10.8	1951	1.2
1906	3.6	1929	10.4	1952	2.1
1907	3.7	1930	16.0	1953	1.8
1908	7.8	1931	21.3	1954	1.5
1909	7.7	1932	22.1	1955	1.2
1910	4.7	1933	19.9	1956	1.3
1911	3.0	1934	16.7	1957	1.6
1912	3.2	1935	15.5	1958	2.2
1913	2.1	1936	13.1	1959	2.3
1914	3.3	1937	10.8	1960	1.7
1915	1.1	1938	13.5	1961	1.6
1916	0.4	1939	11.6	1962	2.1
1917	0.6	1940	9.7	1963	2.6
1918	0.8	1941	6.6	1964	1.7
1919	2.1	1942	2.4	1965	1.5
1920	2.0	1943	0.8	1966	1.6
1921	12.9	1944	0.7	1967	2.5
1922	14.3	1945	1.2	1968	2.5

Source: G. S. Bain et. al., 'The Labour Force', in A. H. Halsey, ed., *Trends in British Society since 1900* (London: Macmillan, 1972), Table 4.8.

Table 4.2 Cost of Living in the United Kingdom, 1900 - 1968 (1930 = 100)

Year	Index	Year	Index	Year	Index
1900	58.1	1923	112.8	1946	150.8
1901	57.6	1924	115.0	1947	159.0
1902	57.6	1925	111.8	1948	169.8
1903	58.1	1926	110.7	1949	174.9
1904	58.7	1927	105.3	1950	180.5
1905	58.7	1928	105.3	1951	197.1
1906	59.2	1929	104.3	1952	215.0
1907	60.9	1930	100.0	1953	221.8
1908	59.2	1931	92.4	1954	225.9
1909	59.8	1932	90.3	1955	236.0
1910	60.9	1933	89.2	1956	247.8
1911	62.0	1934	89.2	1957	257.0
1912	63.6	1935	92.4	1958	264.6
1913	65.3	1936	94.6	1959	266.0
1914	63.6	1937	100.0	1960	268.8
1915	79.5	1938	98.9	1961	278.0
1916	91.3	1939	101.0	1962	289.8
1917	113.9	1940	114.5	1963	295.7
1918	130.1	1941	124.7	1964	305.4
1919	140.8	1942	132.3	1965	320.0
1920	170.9	1943	138.0	1966	332.5
1921	126.8	1944	140.6	1967	340.5
1922	115.0	1945	145.7	1968	356.6

Source: G. S. Bain et. al., 'The Labour Force', in A. H. Halsey, ed., *Trends in British Society since 1900* (London: Macmillan, 1972), Table 4.11.

Table 4.3 Average Weekly Wages and Earnings, UK, 1913-1965 (1913=100)

	Average weekly wages	Average real wages	Retail Price	Average weekly earnings	Average real earnings
1913	100	100	100	100	100
1920	257	105	244	278	114
1924	178	103	172	196	114
1929	176	109	161	195	121
1938	185	121	153	207	135
1945	280	124	226	368	163
1950	344	122	283	490	173
1956	507	130	389	771	198
1961	606	139	437	978	244
1965	711	141	503	1240	247

Source: I. Gazeley, 'Manual Work and Pay, 1900-1970' in N. Crafts et al (eds.) *Work and Pay in 20th Century England* (Oxford: OUP, 2007), Table 3.14.

Table 4.4 Benefit Levels by Household Size as Percentage of Households with Average Male Manual Worker Earnings, 1948-1975

Date	Supplementary Benefit Level (1) £	Net Income from Earnings (2) £	Col (1) as percentage of Col (2)*
a. Single householder			
Oct 1948	1.69	5.81	29.1
Oct 1956	2.73	9.95	27.4
Oct 1960	3.50	11.83	19.6
Oct 1964	4.50	14.03	32.1
Oct 1968	6.54	16.93	38.6 (41.6)
Oct 1972	9.28	26.39	35.2 (37.5)
Nov 1975	16.36	42.01	38.9 (45.6)
b. Married couple			
Oct 1948	2.59	6.22	41.6
Oct 1956	4.23	10.60	39.9
Oct 1960	5.46	12.55	43.5
Oct 1964	6.85	14.92	45.9
Oct 1968	9.86	17.88	55.1 (57.9)
Oct 1972	13.97	27.43	50.9 (53.1)
Nov 1975	24.30	43.90	55.4 (64.0)
c. Married couple with 2 children under 5			
Oct 1948	3.36	6.90	48.7
Oct 1956	5.56	11.86	46.9
Oct 1960	7.10	13.94	50.9
Oct 1964	8.84	16.72	52.9
Oct 1968	12.64	19.98	63.3 (65.8)
Oct 1972	17.86	30.06	59.4 (61.4)
Nov 1975	30.95	47.75	64.8 (72.8)
d. Married couple with 4 children (2 under 5, 2 aged 5-10)			
Oct 1948	4.26	7.40	47.6
Oct 1956	7.11	13.30	54.9
Oct 1960	9.00	15.43	58.3
Oct 1964	11.14	18.54	60.1
Oct 1968	15.84	22.49	70.4 (72.7)
Oct 1972	22.36	33.14	67.5 (69.3)
Nov 1975	38.25	52.24	73.2 (80.5)

Source: Cmnd. 6615, *Report of the Supplementary Benefits Commission(SBC) for 1975* (London: HMSO, 1976), 37, Table 10.

Table 4.5 Scale Rates as Percentages of Gross and Net* Earnings of Male Manual Workers, 1948-1975

Date	Ordinary scale rates				Long-term scale rates			
	Single Householder		Married Couple		Single Householder		Married Couple	
	Gross	Net	Gross	Net	Gross	Net	Gross	Net
July 1948 ..	17.6	22.9	29.4	36.1				
June 1950 ..	17.6	22.3	29.5	35.9				
Sept 1951 ..	18.2	23.4	30.3	37.1				
June 1952 ..	20.0	24.9	33.7	40.0				
Sept 1954 ..	18.6	25.2	31.5	40.3				
July 1955 ..	17.6	22.5	29.6	35.7				
Jan 1956 ..	17.5	22.9	29.2	35.8				
Jan 1958 ..	17.8	24.1	30.1	38.2				
Apr 1961 ..	17.8	24.9	29.9	39.3				
Sept 1962 ..	18.2	25.9	30.2	40.4				
May 1963 ..	19.2	26.5	31.6	41.7				
Mar 1965 ..	20.3	29.4	33.6	46.5				
Nov 1966 ..	20.0	30.0	32.9	47.1	22.1	33.3	34.8	50.3
Oct 1967 ..	20.1	30.8	33.0	48.5	22.2	34.0	35.1	51.6
Oct 1968 ..	19.8	30.5	32.4	48.1	22.0	33.8	34.6	51.3
Nov 1969 ..	19.2	30.1	31.4	47.6	21.2	33.2	33.4	50.6
Nov 1970 ..	18.2	28.7	29.8	45.3	20.0	31.5	31.6	47.9
Sept 1971 ..	18.9	29.8	30.8	47.2	20.5	32.3	32.4	49.7
Oct 1972 ..	18.2	27.7	29.6	44.1	19.9	30.2	31.3	46.6
Oct 1973 ..	17.5	26.7	28.5	42.8	19.9	30.5	31.4	47.3
July 1974 ..	17.9	28.7	29.0	45.2	22.1	35.5	34.8	54.2
Apr 1975 ..	17.2	29.0	28.1	45.9	21.5	36.2	33.8	55.3
Nov 1975 ..	17.3	29.8	28.2	47.5	21.7	37.5	34.2	57.7

*less income tax NI contributions and ave. rent and rates

Source: Cmnd. 6615, *Report of the Supplementary Benefits Commission(SBC) for 1975* (London: HMSO, 1976), 35, Table 7.

In 1952 the Board faced government proposals to make cuts to the civil service staff. At the same time, senior civil servants worried about the ways that the increases in scale rates and the changes in subsidies and Family Allowances would affect the case load, not only because of the growing cost of assistance payments but also because staff appeared unable to manage the existing cases. They quickly found that unemployment and the changes in benefits brought a steady rise of applications from deserted or unmarried mothers, especially in port areas.⁴²⁴ The situation was exacerbated by the fact that the new scale rates brought in other new applicants, mainly pensioners.⁴²⁵ These worrisome and labour intensive developments for the NAB precipitated a greater emphasis on efficiency on the one hand and greater scrutiny of applicants' eligibility on the other.

The Chairman of the NAB had convinced the Treasury to revise the numbers of staff the Board had to cut, but the next two years saw constant Board level discussions of the need for 'economy in visiting' and new training courses,

⁴²⁴ TNA, AST 12/73, NAB, Minutes, 74th Meeting, 13 Feb 1952, paras., 9-10.

⁴²⁵ Cmd. 8900, *Report of the NAB, 1952*, 7.

especially in liable relative work. Together, cuts to visiting and better training were hoped to be a key to greater efficiency and improved use of resources.⁴²⁶

In the meantime, Regional Controllers had become determined to ‘tighten up’ local administration. They were disturbed by the increase in applications from men and women of all ages out of work and from deserted wives. And they were deeply vexed by the findings of local office inspections. As far as liable relative work was concerned, they agreed that there was ‘scope for the savings of public money and a tightening up of administration’.⁴²⁷ Regional Controllers reported in 1952 that officers were found to have ‘faked’ visits in their case papers.⁴²⁸ They blamed the extreme pressure of a growing workload and the lack of a centralised liable relative training course.⁴²⁹ With a rising caseload, and increasing public pressure to prosecute errant husbands, a 1953 Regional Conference recommended far reaching changes in the A. Code related to liable relative work. The instructions that followed emphasised ‘a greater sense of urgency’ and a ‘need to act quickly and firmly’, especially if the man defaulted.⁴³⁰ In addition to a greater encouragement to officers to bring men to court, a greater emphasis was placed on getting the woman to ‘cooperate’. In the very same year that it denied to the RCMD that it pressured women to take men to court, senior officials sent a Circular to local officers that explained:

Where the woman shows any reluctance to cooperate
in tracing the man... there can usually be no objection
to bringing strong pressure to bear on her, especially if

⁴²⁶ TNA, AST 12/73, NAB, Minutes, 99th Meeting, 30 Sept 1953, para 10; National Assistance Board, Minutes, 102nd Meeting, 16 Dec 1953; National Assistance Board, Minutes, 103rd Meeting, Tues 26 Jan 1954, ‘Memorandum 815’.

⁴²⁷ TNA, AST 7/1377, ‘Minute from the Regional Controller, London, to the Secretary NAB, HQ, ‘Conference of Regional Controllers: Sutton Area Office Review of Liable Relative Cases’, 5 June, 1953.

⁴²⁸ TNA, AST 9/156, Simkins to Mr Logan ‘Check of Visitors’ diaries’, 14 Oct 1952.

⁴²⁹ TNA, AST 9/124, Mr. Dew to Mr Kingdom, Minute, ‘Extract from Report of Exec. Officers Course: Regional Controllers Reports (RO 6/50 (3)): Staff Training – Accompanied visits’, 12 July 1950; TNA, AST 9/156, Simkins to Mr Logan ‘Check of Visitors’ diaries’, 14 Oct 1952; Regional Controller, Nottingham, to The Sec., NAB, HQ, Hinchley Wood, ‘Control of Visiting’, 14 Dec 1951.

⁴³⁰ TNA, AST 7/1377, NAB, RCC (53) 9, Conference of Regional Controllers, 11 Sept., 1953, ‘Note: Enforcement of liability for maintenance of wives and children’; repeated in NAB, M. 41/53, Area Officer Circular Minute (1953), No. 41, ‘Recovery from Liable Relatives’.

there is any reason to believe that the reluctance is due to a collusive understanding with the husband or her being in a relationship with another man or men.⁴³¹

Women with illegitimate children were singled out as the most problematic because it was proving so difficult to extract payments from putative fathers. In 1953 Regional Controllers and Headquarters agreed that officers would be asked to ‘tighten up’ the administration of assistance to these mothers.⁴³² Although very few of the women with illegitimate children receiving assistance were never married or unmarried, as has been discussed above, they continued to be perceived as the worst offenders. As one Regional Controller pointed out, the ‘position of the unmarried mother was especially disturbing’, especially since they often refused to give the name of the father.⁴³³ In fact, there was no legal requirement that the women give any personal details of any man in question. In the same year the NCUMC, which regularly studied the way the NAB treated unmarried mothers and tried to help them obtain affiliation orders, reported that the real problem was that the putative fathers were hard to trace and could rarely pay. It was not that the mothers obstinately refused information but that, as Thane has explained, they ‘shied away from the stress of courts’.⁴³⁴

At the same time, officers were to give greater encouragement to all single mothers to take on paid work. A conference of Regional Controllers informed HQ that many more women could be encouraged to be ‘self supporting’. They emphatically agreed that this was ‘the most desirable situation’. They admitted that ‘children’s ages should be considered,’ and suitable childcare had to be found, but they considered the alternative – the women becoming ‘state pensioners’, in the words of the official, to be unacceptable.⁴³⁵

⁴³¹ TNA, AST 7/1377, NAB, M. 41/53, Area Officer Circular Minute (1953), No. 41, ‘Recovery from Liable Relatives’.

⁴³² TNA, AST, 7/1386, T. D. Kingdom to Garbutt, 17 Mar., 1953.

⁴³³ TNA, AST 7/1377, ‘Minute from the Regional Controller, London, to the Secretary NAB, HQ, ‘Conference of Regional Controllers: Sutton Area Office Review of Liable Relative Cases’, 5 June, 1953.

⁴³⁴ In 1945 there were 63,420 illegitimate births recorded, but only 4,464 Affiliation Orders; by 1959 4,160 Orders to 38,161 illegitimate births recorded, P. Thane, ‘Unmarried Motherhood in Twentieth-Century England’, *WHR*, 2, 1 (2011), 21-22.

⁴³⁵ TNA, AST 7/1377, ‘Minute from the Regional Controller, London, to the Secretary NAB, HQ, ‘Conference of Regional Controllers: Sutton Area Office Review of Liable Relative Cases’, 5 June, 1953.

In part, Regional controllers believed that it was unacceptable to the public that deserted wives could ‘settle down’ on assistance. The official wrote that the conference found it ‘worthy of note’ that ‘in several cases’ women receiving assistance were ‘better off financially than they were before they were deserted’. This was likely to be true: not only did Young’s contemporary study demonstrate the unequal income distribution within the family and household, women researchers, and social workers, had shown for decades that many working class wives and mothers had no idea what their husbands earned, and if they received an allowance, they tended to spend most on the breadwinner and then on the needs of the children, abstaining from food and other items themselves if need be.⁴³⁶ Officials found that neighbours who saw the deserted wives and mothers receiving assistance were resentful,⁴³⁷ which was not unlikely given that their own incomes might qualify them for assistance if only they were not living with their husbands, since it meant that they could not claim benefit in their own right. Neighbours, it was reported, became especially angry if the woman receiving assistance was then seen to develop a new relationship with a man.⁴³⁸ For officials, the fact that assistance improved women’s situation was more of a liability than a satisfying outcome. It drew negative attention to the NAB by fuelling accusations that it was not as ‘tough’ as the Poor Law guardians and that it allowed for fraudulent reliance on public funds.

Despite ongoing problems, the push to tighten up the administration of liable relative cases appeared to pay off. In 1954 a Conference of Regional Controllers celebrated a near doubling of sums collected from liable relatives since 1952. This was mainly due to improvements in the labour market that allowed men to pay orders they owed to wives or allowed women to take on paid work which, in combination with a court order, could have brought their income above NA level.

⁴³⁶ Eg., M. P. Reeves, *Round About a Pound a Week* (London: Macmillan, 1913); E. Ross, *Love and Toil: Motherhood in Outcast London, 1870-1918* (New York: OUP, 1993).

⁴³⁷ TNA, AST 7/1377, ‘Minute from the Regional Controller, London, to the Secretary NAB, HQ, ‘Conference of Regional Controllers: Sutton Area Office Review of Liable Relative Cases’, 5 June, 1953.

⁴³⁸ *Ibid.* See below for discussion of cohabitation policy.

Nevertheless, NAB officials saw the savings as important gains made by officers' greater work to locate men.⁴³⁹

Surveys of the results of requests for liable relatives' addresses appeared to indicate that the women receiving assistance were committing more 'fraud' than had previously been realised. The use of MPNI addresses exposed 58 cases in 1954 and 1955 in which a husband was actually living at the woman's home, though she claimed separation or desertion.⁴⁴⁰ Though a small figure relative to the numbers of women receiving assistance with a liable relative, the revelations were especially 'gratifying' for the Regional officials.⁴⁴¹ It appeared that these cases were only the tip of an iceberg. This was proof that women were deceitfully claiming desertion, giving false addresses and falsely denying knowledge of a husband's whereabouts.

At this point, senior officials began to encourage surprise visits. A circular instructed officers to make more 'frequent and irregular visits' at times when the husband was not likely to be at work, for example, late evening and Saturday morning. The circular recognised that the work was difficult and broaching the topic with the woman or man was sensitive. It also acknowledged that the situation could be ambiguous: a husband could be found at home simply visiting his wife and children.⁴⁴² In the meantime, in 1954, the NAB first introduced Special Investigators in some areas, a topic discussed below, and Area officers were guided to 'consider putting a special investigator on the case' if they were particularly uncertain, or the case was especially difficult.⁴⁴³

Many believed that the official release of liable relatives' addresses in 1956 would vastly improve their efforts to resolve these cases. In fact, though senior officials continued to believe that the information from the MPNI was valuable, regular surveys of the results achieved with the MPNI addresses were somewhat disappointing. A 1956 survey of outcomes of requests to the MPNI for addresses showed that, where the case involved a missing husband, 20 per cent of the sample produced no results, and only 27 per cent resulted in finding the man of the right

⁴³⁹ TNA, AST 7/1239, NAB, Conference of Regional Controllers, 'Note: Liable Relative Work: Difficult Cases', 13 Dec. 1954.

⁴⁴⁰ Ibid.

⁴⁴¹ Ibid.

⁴⁴² TNA, AST 7/1239, NAB, Assistance Circular (1955) No. 17, (A. 17/55), 'Liable Relatives: Fraudulent applications from alleged separated wives: Form A.170'.

⁴⁴³ Ibid.

identity. Where putative fathers were concerned, results were generally worse.⁴⁴⁴ The press publicised a case in which a NAB officer prosecuted a ‘wrong man’. The scandal and the disappointing results led HQ to prescribe even greater emphasis on surveillance and intensive investigation.⁴⁴⁵

New Approaches to Public Administration and Liabile Relatives

The NAB’s search for economies became much more intense after 1955. A balance of payments crisis in that year was followed by the Chancellor’s announcement of his intention to save £100 million in the budget in 1956. As Tomlinson has demonstrated, the management of the economy at this point became more focused on growth as new anxieties were emerging over British ‘decline’.⁴⁴⁶ Family allowances and food policy were again adjusted in 1956 as the new Chancellor, Macmillan, sought to cuts in public expenditure and more generally, strong deflationary measures. He reduced subsidies to bread, milk, school meals and housing while raising FAM only slightly. The allowances became graduated and were only raised for the third child and any further children. The MPNI argued that this was to give extra help to larger families, and that rising wages and full employment meant that families could bear the cost of two children.⁴⁴⁷ Interestingly, the age of dependent children was raised from 16 to 18 in order to encourage families to keep their children in education or training.⁴⁴⁸ Soon after the Chancellor demanded huge savings in the Budget, he increased indirect taxes (on

⁴⁴⁴ TNA, AST 7/1239, ‘Enquiry: A. 170’, ‘Committee on Disclosure of Addresses’, c. 1956.

⁴⁴⁵ TNA, AST 7/1239, G. W. Cole to T. D. Kingdom, ‘Committee on Disclosure of Addresses’, 30 July 1956.

⁴⁴⁶ J. Tomlinson, *The Politics of Decline: Understanding Postwar Britain* (London: Routledge, 2000); id., ‘Managing the Economy, Managing the People: Britain c. 1931-1970,’ *Economic History Review* 58, 3 (2005), 555-585; id., *Public Policy and the Economy since 1900* (Oxford: OUP, 1990), 204.

⁴⁴⁷ Webster argues that substantial cuts to food policy were only after more general ‘retrenchment’ in 1956; C. Webster, ‘Government Policy on School Meals and Welfare Foods, 1939-70,’ in D. Smith, ed., *Nutrition in Britain* (London: Routledge, 1997), 200-201.

Cmnd. 229, *Report of the MPNI, 1956* (London: HMSO, 1957), 16-17; George, *Social Security*, 192.

⁴⁴⁸ Cmnd. 229, *Report of the MPNI, 1956*, 16-17.

tobacco) and called for new restraints on demand for petrol.⁴⁴⁹ In 1957, a graduated tax allowance was introduced that included allowances for the first child and increased with the child's age as long as the child remained in education, clearly aimed at improving the labour force. It did not help families on low incomes, or without a breadwinner in the labour market, as was the case in many families headed by a lone mother.

All of these policy shifts meant that Family Allowances, the only benefit provided to lone mothers other than widows without a means-test, fell far behind the cost of living. They fell below their 1945 value and remained the lowest in Europe through the post war decades. As Macnicol has written, they became a 'notoriously neglected area of social policy' in the 1950s because of full employment.⁴⁵⁰ Between 1956 and 1968 the real value of the allowance for the second child fell by 39 per cent and for other children by 31 per cent.⁴⁵¹ Though there was sharp criticism of the changes in 1956 from the left, policymakers' neglect of family allowances remained unchanged until the late 1960s.

The NAB was directly affected when the MPNI had to find new savings. Following a Ministerial meeting, the NAB Chairman explained to the Board that he had agreed to cut the NAB's administrative costs by £160,000.⁴⁵² The NAB sought savings in several ways. Eight reception centres, the Board's facilities that provided nightly shelter for people in need, in England and Wales and other centres in Scotland were immediately closed. Other closures were planned to follow a major review 'for possible future savings' in centres and services.⁴⁵³ In the meantime, the average nightly population had increased between the 1954-55 and 1956 estimates.⁴⁵⁴ At the same time, the Board sought tighter 'control' over local officers. Again the emphasis was on training, and during these years new 'specialist' officers were created through central training courses.⁴⁵⁵ Officials believed that specialisations in liable relative procedures, welfare and fraud, among

⁴⁴⁹ R. Lowe, 'Resignation at the Treasury: The Social Services Committee and the Failure to Reform the Welfare State, 1955-57,' *JSP* 18, 4 (1989), 505-526.

⁴⁵⁰ Macnicol, *Family Allowances*, 214.

⁴⁵¹ *Ibid.*

⁴⁵² TNA AST 12/75, NAB, Minutes, 130th Meeting, 27 June, 1956.

⁴⁵³ TNA AST 12/80, NAB, Board Memorandum 924: Economy in Public Expenditure: Reception Centres, circulated 22 June, 1956, paras 1-3.

⁴⁵⁴ *Ibid.*

⁴⁵⁵ Stowe 'Staff Training', 338-9.

others, would improve the efficiency and the quality of officers' work, measured as such by checks of cases papers for 'correct' determinations, the length of time lone mothers and others received assistance and how much money was recouped from liable relatives.

Inspections of local offices revealed that liable relative policies continued to cause worrying administrative problems. Each time an in-depth analysis of liable relative work was conducted, it demonstrated that the cases were generally complex, time consuming and difficult for officers to manage. There appeared to be vast differences in the way that local offices and individual officers applied codes. No two cases were alike, but senior officials believed that they could be handled with more consistency. Two major surveys of 1955 underlined these issues and led many officials to strongly recommend both the 'codification of rules' and the introduction of specialists. One set of specialists would be confined to liable relative work, while another group of special officers would handle fraud. Senior officials agreed that specialists offered the key to improving the quality and efficiency of work and to ensuring future savings. No mention was made of the investment involved in recruiting, training and paying new specialists: Headquarters was attracted to the idea that the concentration of liable relative work among a specific group of officers would release manpower for the other cases. In addition to promising an increase in overall efficiency, HQ hoped that more resources could be devoted to welfare work for old age pensioners (mainly to neutralise demands from campaigners). They also believed that more effective work by specially trained officers would 'solve' the cases of disappearing husbands and 'fraudulent' applications from women who appeared to be colluding with their husbands to claim assistance. For many, it seemed that simply locating missing husbands promised massive savings by ending payments of assistance or at least reducing payments with the help of an enforced court order.⁴⁵⁶

A major in-depth, qualitative liable relative survey was conducted in 1955 in Southend on the southern coast not far from London. The study involved 200 'live' and 50 'dormant' cases. It was most significant to officials for again revealing a 'lack of urgency in too many cases' and officers' reports and case papers that were

⁴⁵⁶ TNA, AST 7/1504, Southend Area Office, NAB, Eastern Region Report to Regional Controller and NAB HQ, 'Survey Report, Liable Relative Work', May 1955.

‘inadequate’ and ‘sometimes downright poor’. Case papers showed that ‘in a number of live cases’, the liable relative search had ‘suddenly ceased’. The survey seemed to raise more questions than it answered about the unmarried mothers receiving assistance. Officials wished to know more details about when the women came to apply for assistance and whether they had ‘any general tendencies’. The survey also raised the question of whether there were any cases in which the wife was required to support the husband. There were concerns that in such cases officers did not actually insist that women pay maintenance.⁴⁵⁷

The Southend survey focused on the type of liable relative cases that were considered ‘difficult’. It provided detailed accounts of thirteen cases that were ‘complicated and delayed’. Eight of these involved women aged between 20 and 48 with dependent children (the others did not have children). All of the women had been receiving assistance for at least two years. Only two were unmarried mothers. One was 28 with two children by different fathers; nothing else had been recorded about her case. The other, aged 20, had two children by one father who was unemployed, and she was pregnant at the time of the survey, possibly by a different man. She had first applied for assistance when pregnant with her second child, and since then her case officer had taken no action to recover money from the father.⁴⁵⁸

The cases of married women demonstrated that there was variation in the women’s circumstances, but they also pointed to the problem of combining paid work and care. None of the separated or deserted wives had applied for assistance at the time of separation. Two-thirds of the married women applied at the end of cohabitation with another man. In all of the cases of cohabitation the woman had had at least one further child during the relationship. The rest of the married women sampled had applied for assistance only after they had left work for one reason or another, usually around the birth of another child. One woman applied when she left work to care for her ill mother.⁴⁵⁹

For the NAB, the survey underlined that locating missing husbands was the real problem. In half the cases the officer had unsuccessfully applied for addresses from the MPNI. One woman had applied for legal aid but the officer had not responded. One case that appeared most troubling to officials was of a 33-year-old

⁴⁵⁷ Ibid.

⁴⁵⁸ Ibid.

⁴⁵⁹ Ibid.

deserted woman. She had one child by her husband and two by a man she had cohabited with ‘for some years’ before he also deserted her in 1953. It was at this point that she applied for assistance. Her husband was untraceable, even with help from the MPNI, and though the woman had an affiliation order for the cohabitee, he was unemployed and could not pay. Her case papers did not indicate that her case officer had taken any action to enforce the AO.⁴⁶⁰

In the meantime, in June 1955 a ‘Working Party on Procedure in Area Offices’ produced a disturbing Report. It was appointed in late 1954 to discover ‘how methods could be simplified or otherwise improved in a way which would save time and effort’ and it was the first such review since 1947.⁴⁶¹ The members visited every area office to study the work being done in a range of areas, including liable relative procedure, fraud, regular visiting and welfare duties, and the Report made over 100 recommendations for changes.⁴⁶²

For some officials, including many of those involved in the research, these surveys underscored the need for much more inspection and ‘control’ was necessary, and led them to question the value of visiting altogether.⁴⁶³ A particular problem that the working party found was that assessments were not easily understood, amounts calculated seemed arbitrary, especially if discretionary additions were made. At the same time, offices were not keeping regular accounting of files and payments and numbers of applicants. Officers needed better training, ‘codified instructions’ and uniform procedures. The codes of instructions included too many symbols, officers saw the Code as ‘forbidding’ and ‘preferred to ask each other than to read it’, and so the Report suggested breaking down the A Code and redistributing it in simpler formats. Local offices needed to collect ‘exact counts’ – not estimates – of the numbers of different types of applicants and their allowances. Case papers needed to be numbered, a central registry created and standard filing systems introduced.⁴⁶⁴

⁴⁶⁰ TNA, AST 7/1504, Southend Area Office, NAB, Eastern Region Report to Regional Controller and NAB HQ, ‘Survey Report, Liable Relative Work’, May 1955.

⁴⁶¹ TNA, AST 21/14, ‘Report of the Working Party on Procedure in Area Offices’, 23 June 1955.

⁴⁶² Ibid.

⁴⁶³ Ibid.

⁴⁶⁴ TNA, AST 21/14, ‘Report of the Working Party on Procedure in Area Offices’, 23 June 1955.

However, the Report recognised the difficulty of making changes to standardise administration. One issue was that, although regional controllers and, it seems the Organisation and Management Branch ('O&M') seemed fairly consistently to advocate better records keeping, more detailed instructions and generally more specific rules for local officers to follow, Senior civil servants were wary of strict rules and emphasised the importance of flexibility and discretion, mainly, it seems, in order to avoid the kind of widespread protests that occurred following automatic deductions in the 1930s. More confusingly, the working party on procedures had found a great deal of resistance to anything the local office saw as the 'fettering of the discretion of the officer' by rules set by HQ. Senior officials thought that perhaps this main problem was simply that staff was overworked. Everyone concerned agreed that this was a problem. A Regional Controller from Bristol questioned whether the pressure staff was under was 'compatible with consistently good work'.⁴⁶⁵

A less controversial solution was to introduce new specialists. Senior officials agreed that visiting had to be improved and that specialists would help solve the problem of poor quality work that raised questions of welfare as well as overspending. Local and regional offices had long recommended special courses or that a group of officers should be specially trained in Liable Relative work. The Southend Survey Report recommended that offices needed specially trained liable relative officers who could devote all their time to these cases.⁴⁶⁶ And the working party on procedure even more strongly pressed HQ to bring in new specialists, for liable relative work and for fraud. Liable relative specialists were a top priority. Cases would be taken over by a centralised unit of officials who would be highly trained and have their own code of detailed instructions. The working party placed high importance on links being built between the police and other 'locating services' and officers in charge of liable relative work, and they urged that separated wives must present photos of their husbands when applying for assistance. The Report was concerned with the great regional variation, especially in the collection of court payments, and that, as court clerks argued, it seemed local officers also believed that

⁴⁶⁵ TNA, AST 9/199, Mr. Bradley, Regional Controller (RC), Bristol to J. Hope-Wallace, NAB HQ, 19 April, 1956.

⁴⁶⁶ TNA, AST 7/1504, E. T. Randall, NAB, HQ, 'Southend Survey', to W. L. Lidbury, Cambridge Regional Controllers Office, 7 Nov., 1955.

when the Board collected a payment directly it left no incentive for the woman to put pressure on her husband or the father to pay or to vary the court order, and the men were more likely to fall into arrears. 'Excess payments' to wives and unmarried mothers whose court orders could be varied appeared to represent a significant amount of lost revenue.⁴⁶⁷ There were to be two Liable Relative officers per Area Office, and a training course was to be established.⁴⁶⁸ These specialists allowed HQ to further curtail regular visiting officers' work with lone mothers other than widows.

Liable relative specialists were also welcomed as a way to respond to new criticism of the NAB's work that was emerging in the wake of the publication of the RCMD's report. The practice of withholding assistance when a woman would not or could go to court had been attracting too much public criticism since the RCMD had sparked interest in the issue. Internal surveys confirmed that visiting officers regularly sent deserted women away to get maintenance orders when they applied - 'indeed it had been made a condition for the receipt of assistance that a woman should have first gone to court'. Regional controllers agreed that 'such practices must cease'.⁴⁶⁹ They believed that regular visiting officers simply were not well trained enough to know when an applicant had a good case against her husband, or when it might be better to use the Board's own powers of recovery. In the meantime, the NAB was involved in disputes with moral welfare workers over local officer incursions into mother and baby homes to demand information about putative fathers even before babies were born. After HQ received an angry delegation of welfare workers, there were concerns that this practice was also liable to cause a scandal.⁴⁷⁰ Liable relative specialists promised to solve these problem. As senior officials sought to move away from denying women assistance up front,

⁴⁶⁷ TNA, AST 21/14, 'Report of the Working Party on Procedure in Area Offices', 23 June 1955.

⁴⁶⁸ TNA, AST 7/1377, 'Minute of Regional Controllers Conference, Training of specialists in Liable Relative Procedure', 21 June 1955.

⁴⁶⁹ Ibid.

⁴⁷⁰ TNA, AST, 7/1410, R. Windsor to Regional Controllers, Dec., 1956. TNA, AST, 7/1410, Regional Controller Leeds to Windsor, NAB HQ, 18 Dec 1956; TNA, AST, 7/1410, Regional Controller Manchester to Windsor, NAB HQ, 21 Dec., 1956; TNA, AST, 7/1472, A. G. Beard NAB HQ to G. I. Crawford, Ministry of Health, 31 Dec., 1956; TNA, AST, 7/1410, R. Windsor to Cole, 'Moral Welfare Council' 4 Jan., 1957.

they encouraged officers to prosecute more frequently using the Board's own powers, and pressed specialists to take investigative measures to produce evidence for prosecutions of liable relatives.

These specialists were also thought to be especially important in the context of a raft of changes in maintenance law following the report of the RCMD. In 1957 new legislation expanded the scope for courts to vary orders if for example it appeared that a man's resources had changes. In 1958 new legislation empowered courts to make the controversial attachment of wages orders were men defaulted on payments.⁴⁷¹ For the Board, this meant it had to make a series of changes to the code books. Officials also worried about using the attachment of wages, citing concerns that it could cause men to leave work to avoid making payments. The legal changes above all further complicated liable relative cases, gave HQ more reasons to advocate specialists and at the same time, fuelled growing concerns about unemployment.⁴⁷²

New Problems of Unemployment and Fraud

After 1957, the NAB shifted its attention to several new concerns, including unemployment and fraud as the unemployment rate rose for the first time in several years.⁴⁷³ New code books developed in 1957 and 1958 infused all normal visiting work with a new urgency regarding fraudulent claims and demanded heightened vigilance from normal officers. The main reason for this was an increase in the proportion of unemployed claims for assistance. The numbers of people receiving assistance that were required to register for employment rose after 1957 and never returned to the remarkably low figures the NAB had been recording since 1948.

Like liable relative cases, those of unemployed people often involved more intensive visiting which demanded resources and manpower just as the MPNI was forced to make new economies. Debates over visiting among senior officials continued to focus on increasing efficiency and eliminating unnecessary visits, and the growing attention to managing cases of unemployed people appears to have contributed to the revival of traditional poor law tactics to control for 'voluntary unemployment'. Such practices were extended to liable relative cases. In 1957 the

⁴⁷¹ S. Cretney, *Family Law in the Twentieth Century* (Oxford: OUP, 2005), 345.

⁴⁷² TNA, AST 12/75, NAB, Minutes, 137th Meeting, 27 Feb 1957.

⁴⁷³ See tables in Appendix.

‘irregular visits’ that had been encouraged earlier were institutionalised as officers were explicitly instructed to make ‘surprise visits’ in liable relative cases, with the aim of cutting ‘ineffective visiting’ and detecting ‘criminal’ behaviour.⁴⁷⁴ The new code and circular reminded Area Officers ‘about some serious frauds by women who got away with fictitious desertions over long periods’. It explained that just as relieving officers during the days of the Poor Laws had made surprise visits to unemployed men, officers of the NAB would need to go to the same lengths with single women:

Any applicant whose work record was at all suspicious... was never warned of a call to be made on him and if he was out the Relieving Officer would be at pains to satisfy himself that he was not working, or if found in bed during the day time, was not working nights... As with the woman applicants... it will be worthwhile making an unannounced visit ... even where there is no positive suspicion.⁴⁷⁵

For women with dependent child/ren, who were supposed to be visited more frequently than others receiving assistance, un-notified visits had to be made in at least one of every two visits, or more frequently depending on the case.⁴⁷⁶ Officers were further instructed to visit women under retirement age who were not physically or mentally sick once a year or one in four times without warning. Statements by senior officials reveal the extent to which the concept of ‘effective’ visiting became oriented towards fraud detection. As a senior NAB civil servant explained at the Regional Conference in 1957, there was ‘no doubt’ that ‘the practice of giving applicants notice of an intended call’ led to a great deal of ‘ineffective visits’.

HQ were certainly not against this practice but some discrimination was necessary ... there were certain types of cases in which fraud might go undetected for a long time without an occasional surprise visit.⁴⁷⁷

⁴⁷⁴ TNA, AST 7/1352, NAB, Conference of Regional Controllers, (RCC (57) 4), ‘Note: Notification of Visits, M.5/57’, May 1957.

Circular, Memo, M.5/57, ‘Surprise visits to LR cases

⁴⁷⁵ TNA, AST 7/1352, NAB, Conference of Regional Controllers, (RCC (57) 4), ‘Note: Notification of Visits, M.5/57’, May 1957, paras. 4-5.

⁴⁷⁶ *Ibid.*, para. 19.

⁴⁷⁷ TNA, AST 7/1352, Minutes of Regional Controllers Conference, London, Tuesday 16 April 1957, T. D. Kingdom.

Surprise visits appeared especially well-suited to making improvements in the management of cases of women with liable relatives following revelations of apparent collusion and cohabitation. Once the MPNI released information on putative fathers and deserting husbands, and officers were encouraged to look for collusion, the Board received regular reports of official's successes in locating men who were said to be missing. It appeared to many regional officials that any information the NAB could obtain on the men should be used to investigate fraud.

Officers received strong injunctions to regard all liable relative cases – all cases of lone mothers other than widows – as potential sources of criminal behaviour. In 1959 further changes in the code provided instructions for markings on the outside of liable relative case files so other officers who looked into the case would know to watch it for suspicious activity. In these ways, the final years of the 1950s marked a turning point in the NAB's practices towards separated and deserted wives and unmarried mothers. It is notable that the Board's encouragement of a more suspicious attitude towards these women meant that officials gave more attention to the behaviour, responsibility and agency of the women as individual claimants or criminals, even while the official justification of the suspicion was the women's legal dependence on men.

There is no evidence that liable relative specialists or welfare specialists made a difference to the performance of work. Stowe later explained that it had been particularly difficult to train liable relative officers. Originally the Board sought to train specialists at Headquarters then send them to Regions where they would 'pass on the guidance they received' to the junior specialists in Area Offices, but 'this apostolic method ran into not unexpected difficulties'.⁴⁷⁸ Though there were consistently official voices within the NAB that argued for devoting more resources to this area of work, the Board's priority was to focus on investigating claims from unemployed people and cases that appeared to show signs of that fraud – a new preoccupation in the late 1950s. In the meantime, regular visiting officers were always the first point of contact for lone mothers, and they often remained in charge of women's cases even while they came under increasing pressure to do more for more claimants more quickly.

⁴⁷⁸ Stowe, 'Staff Training', 339.

Conclusion

From the early 1950s, the NAB began to take a much more active and aggressive approach to liable relative procedures. Officials became more closely involved in the courts and the annual prosecution rates of husbands and fathers rose sharply. By the end of the decade, the Board had also become fixated on preventing and reducing fraud, a development that increasingly infused liable relative policy and practice with suspicion of single women, with and without children. These shifts oriented the prescribed and actual roles of officials around investigations, the collection of evidence and the ‘removal of chargeability’ of all recipients of assistance with liable relatives. New instructions placed greater emphasis on investigations into the women’s private lives, on encouragement the women to find employment, and handle the cases with greater vigilance. While these changes reinforced women’s dependent position, the concerns about fraud saw women with liable relatives increasingly identified as independent agents. Tightening up also brought a greater emphasis on women’s ‘personal responsibility’ for breadwinning and maintaining her family. The processes that led to these important shifts in policy represented interactions between highly moralistic debates over the responsibilities of husbands, fathers and families, alongside structural shifts and changes in law and economic policy.

Important themes in these shifts in lone mother policies were echoed by policy changes of the 1990s. In particular, the creation of the Child Support Agency represented a renewed effort to enforce the ‘liability of relatives’. At both times, the focus on taking a new approach to lone mother policy was part of broader efforts to respond to perceived challenges or crises constructed as excessive public expenditure, the demands of tightened budgets, overreliance on benefits, and ‘family breakdown’. At both times, policymakers sought to place greater financial responsibility on parents and to forge tighter links between private law and social security policy. These efforts had an underlying emphasis on drawing a sharper distinction between the financial responsibilities of the state and those of private families and individuals. Nevertheless, attempting to tighten up the state’s role vis-à-vis the family required greater blurring of boundaries between public and private law and greater state/official involvement in personal and domestic spaces and affairs. Other contradictions can be seen in the way that the policy shifts at each time signalled the reinforcement of the male breadwinner model and the assertion of

women's independent responsibilities for obtaining maintenance and supporting themselves and their children.

The chapter provides further evidence of the way that contradictions created by the goals of buttressing traditional families and marriage, containing public expenditure especially through forms of targeting, improving the labour supply and securing 'investment' or support for children represent a recurring theme in both the often-idealised post war welfare state and in the restructured welfare state. Such contradictions appear more exposed and more acute at times of reform or restructuring. This can even be seen in the criticisms of Universal Credit, which has been framed as taking a wholly new approach to the social security system. Universal Credit was not introduced specifically for lone parents; instead it aims to introduce the new policy tool/instrument of replacing categorical benefits with a single payment set up as a credit system. But it has again drawn attention to familiar contradictions that reflect old ideas about welfare, families, work and deficits. On one level, the general tension between 'independence' and 'control' is crystallised in the operation of UC. As Millar and Bennett have recently explained, UC's goal of moving people towards 'independence' (through work) with an apparently simple, impersonal payment will bring 'the realities of deepening and widening control of claimants lives' through its means testing and work related restrictions.⁴⁷⁹ On another level, UC presents the gendered tension between independence from benefits and familial dependence, creating a double layer of contradictions for women. As Bennett has pointed out elsewhere, the fact that UC is claimed by partners jointly and the way it will tend to lead 'second earners', often women, to be dependent on their partners will tend to reinforce or 'hark back' to a male breadwinner family model in practice.⁴⁸⁰

The research points to continuities in the principles and in the contradictions they produce in social security policies for women with children. At the same time, it shows that restructuring, or processes of reform and 'tightening up', have roots in the incremental changes of the 1950s. While there have clearly been significant periods of 'crisis' and notable turning points in policy since the 1950s, the chapter

⁴⁷⁹ J. Millar and F. Bennett, 'Universal Credit: Assumptions, Contradictions and Virtual Reality,' *Social Policy and Society* 16: 2 (2017), 169.

⁴⁸⁰ F. Bennett, 'Universal Credit: The Gender Impact,' *Poverty* 140 (Autumn 2011), 16.

draws attention to the importance of fitting such crisis narratives into a broader, more nuanced history of longer-term incremental changes that have often addressed recurring themes and issues and asserted common policy goals.

Chapter 5

‘Hotbeds of Fraud’: The Cohabitation Rule and the Feminisation of Scrounging of the 1950s

Introduction

The ‘cohabitation rule’ of the National Assistance Board and later the Supplementary Benefits Commission (SBC) had a long history in British income maintenance policy before it became acutely controversial in the 1960s and 1970s. For many feminists in the 1970s, the cohabitation policy of the SBC was a symbol of state enforcement of the principle of women’s dependence on men. As it was often pointed out, the rule not only reflected and reinforced married women’s dependence within marriage and the family; as Wilson explained, the cohabitation ruling ‘reflects a society in which women continue to be economically dependent on men and a society in which this is convenient and also seems right and proper to many people.’⁴⁸¹ Feminist writer Ann Oakley has recently recalled going further at the time, arguing that the policy ‘treats women as prostitutes, earning their keep with sex’.⁴⁸² By the 1970s, the rule had already come under serious attack from child poverty campaigners and the emerging welfare rights movement that identified it with the denial of assistance to children and of individual rights to state support.⁴⁸³ Marsden’s 1969 study of lone mothers on assistance drew attention to official use of discretionary powers to apply the rule through investigations of women’s private and domestic life. The rule resulted in treatment that was not only demeaning and punitive, but, he suggested, also discriminatory in its focus on unmarried mothers in particular.⁴⁸⁴ Lister’s first rigorous examination of the policy for CPAG soon after underscored the absence of clear official definition of the rule and lack of transparency in its highly discretionary application.⁴⁸⁵

⁴⁸¹ E. Wilson, *Women and the Welfare State* (London: Tavistock, 1977), 13.

⁴⁸² A. Oakley, *Father and Daughter: Patriarchy, Gender, and Social Science* (London: Policy Press, 2014) 181.

⁴⁸³ For a summary see eg., D. Donnison, *The Politics of Poverty* (Oxford: Martin Robertson, 1982), 116-30.

⁴⁸⁴ D. Marsden, *Mothers Alone* (London: Penguin, 1969), 186-192.

⁴⁸⁵ R. Lister, *As Man and Wife? A Study of the Cohabitation Rule* (London: CPAG, 1973), 20-24

During the period covered by the thesis, the years of the NAB's administration of assistance, statute law did not forbid the NAB from paying an allowance to cohabiting women. In contrast, explicit cohabitation rules did exist within National Insurance legislation. However, as the chapter will show, from the official perspective, there was no real alternative to maintaining a cohabitation rule at least in principle, given the structure of the social security system and the importance placed on the liability of relatives to maintain. After the SBC replaced the NAB, it published an official explanation of the rule. Titmuss, Oakley's father, was largely responsible for preparing the statement. It is helpful to set out the official view and justification as it was eventually articulated in the Ministry of Social Security Act, 1966, and in the SBC statement of 1971 so that the chapter may more clearly show how the rule evolved from the NAB's early interpretation into the hotly contested regulation of the 1970s. After 1966, the rule was set out in law:

Where a husband and wife are members of the same household their requirement and resources shall be aggregated and shall be treated as the husband's and similarly, unless there are exceptional circumstances, as regards two persons cohabiting as man and wife.⁴⁸⁶

As the SBC explained,

In our view... it would be wrong in principle to treat the women who have the support of a partner both as if they had not such support and better than if they were married. It would not be right, and we believe public opinion would not accept, that the unmarried "wife" should be able to claim benefit denied to a married woman because her husband was in full-time work.⁴⁸⁷

This chapter examines the way that officials used the rule between 1948 and the early 1960s, what motivated them, and how they became convinced that benefit fraud due to cohabitation was becoming an increasingly alarming problem. Though feminists' and child poverty campaigners' critiques of the rule are relatively well known, its background has never been fully explored. Thane and Evans recent historical study of unmarried motherhood has drawn attention to Marsden's

⁴⁸⁶ *Ministry of Social Security Act, 1966, S 4(2), para 3(1).*

⁴⁸⁷ *SBC/DHSS, Cohabitation* (London: HMSO, 1971), 3, para 7.

research,⁴⁸⁸ and Land has pointed out that the NAB first publicised its cohabitation policy in 1953, and that reports of the 1960s gave ‘more prominence’ to ‘abuse’ of benefits by women apparently concealing that they were being maintained by a man,⁴⁸⁹ yet there has been no systematic research into the development or use of the rule before the 1960s. This chapter tracks the changing use of the NAB’s cohabitation policy within the wider context of the social, economic, political and institutional changes of the 1950s. It shows that, as officials sought to tighten up liable relative policy, they were also becoming convinced that other areas of policy required stricter administration. The sudden rise in applications from unemployed people in the wake of the trade disruption of the Korean War raised questions about the continuation of full employment and convinced prominent civil servants to reintroduce the kind of special investigations into claims that had been used in the 1930s by the UAB. Such investigations appeared to promise to help solve cases of missing husbands and to uncover collusion or concealed cohabitation. It then quickly appeared to the NAB that such investigations proved more useful in detecting fraud among single women than ‘voluntary’ unemployment or malingering among men. The research shows that the rule became one of the NAB’s strategies for managing the ‘difficult cases’ of lone mothers as officials became increasingly pressured to become more efficient and effective even while they were becoming ever more overwhelmed by their caseloads.

Clearly, the rule can be conceptualised in terms of the state’s attempt to enforce the male breadwinner family and to regulate female sexuality. It is also an obvious example of the Marxist idea of the regulatory side of a dualistic social security system,⁴⁹⁰ and of governmental depoliticisation of poverty and need by powerful street level bureaucrats.⁴⁹¹ While acknowledging the value of these conceptual frameworks, the following sections show the way that the rule came to play more complicated roles in the administration of assistance at specific times and

⁴⁸⁸ P. Thane and T. Evans, *Sinners? Scroungers? Saints? Unmarried Motherhood in Twentieth-Century England* (Oxford: OUP, 2012), 126-32.

⁴⁸⁹ H. Land, ‘Social Security and Lone Mothers,’ in K. Kiernan, et al. eds., *Lone Motherhood in Twentieth-Century Britain* (Oxford: OUP, 1998), 164; 165-75.

⁴⁹⁰ Eg., I. Gough, *The Political Economy of the Welfare State* (London: Macmillan, 1979); N Ginsburg, *Class, Capital and Social Policy* (London: Macmillan, 1979).

⁴⁹¹ Eg., M. Lipsky, *Street Level Bureaucracy: Dilemmas of the Individual in Public Services* (NY: Russell Sage, 1980); P. Hupe, M. Hill and A. Buffa, eds., *Understanding Street-Level Bureaucracy* (Bristol: Policy Press, 2016), 45-7.

in specific contexts. It was part of the construction of narratives of fraud and of the NAB's defense and protection of the 'taxpayer,' but it also showed senior civil servants' lack of control over administrative procedure and local officials' inability to apply codes in practical circumstances. At the same time, while the rule clearly familialised and depoliticised women's need, its growing importance also reflected sensitivity to political pressures from critics of liable relative policy, including women's organisations. The rule also served to undercut the ideology of women's dependence: if found guilty, it was she, the woman claimant herself, as individual poor person and agent responsible for fraud who had the right of appeal before a tribunal (though this was hardly a benefit and though such right was found to rarely be used). In sum, this examination of the rule helps to further demonstrate the complicated interactions between gendered assumptions, structures, politics and welfare institutions in the 1950s.

The Construction of Fraud and Cohabitation Policy

By the mid-1950s the Board's treatment of lone mothers who were determined to be 'cohabiting' with a man had become a dominant issue in official discussions of lone mothers and liable relative policy. The 1948 National Assistance Act did not include an explicit 'cohabitation rule' that barred the payment of assistance to a woman. The National Insurance Act and the Industrial Injuries Act provided that widows would lose their benefit if they cohabited or remarried,⁴⁹² and the principle had a long history in the insurance system. Section 9(1) of the National Assistance Act barred payments of assistance to women living with men in full time work. It did not state whether this applied to any woman or only to his 'legal' wife, and it did not state the position of children in these situations.⁴⁹³ Officials at the NAB could only look to Section 9(1) as to how to handle an application from a woman who appeared to be cohabiting. In other words, it was not *illegal*, as such, to cohabit. In fact, it was only in 1966 when a new statutory framework was introduced for the payment of Supplementary Benefits that benefits were clearly and explicitly restricted from women who were cohabiting. As a result, officials at all levels of the

⁴⁹² See *National Insurance Act 1946*, S. 17(2) and *National Insurance (Industrial Injuries) Act 1946*, S. 88(3). NI Widows lost their benefit only during a period of cohabitation while Industrial Injuries widows were permanently barred from benefit.

⁴⁹³ *National Assistance Act 1948* Section 9(1).

NAB had a particularly significant role in shaping the NAB's policies and procedures around the issue of cohabitation with their discretionary powers.

Over the decade the discourse and policy on cohabitation gradually shifted in three ways. First, the conceptualisation of cohabitation shifted from being a difficult question of liable relative policy to a question of 'fraud' or 'abuse'. Second, after the legal and moral grounds for denying assistance on the basis of cohabitation received some attention in the early fifties, by the later years the policy mainly caused problems for the NAB because of the way it was applied. Finally, after years of generally allowing local officers to use their discretion to give some assistance to lone mothers for their children based on their needs and the individual circumstances of the case, by the end of the decade senior officials began to demand that officers apply a more uniform procedure of denying benefit altogether.

The absence of clear rules raised many questions in 1948. Cases were taken over from the PACs that involved women living with men in full time work who had been receiving payments came under the new administration. At first, headquarters did not see that they should do anything differently, or issue any new instructions, but these cases prompted questions from local and regional offices about the relevance of Section 9(1) in these cases. In 1948, senior officials did not believe that the rule applied to a cohabitee. One Regional Officer in Nottingham asked NAB HQ in 1948 how to treat a cohabiting woman with five children who had been had been receiving outdoor relief for them but not herself. He wrote:

There is no indication that the woman does not properly look after the children... It is for HQ consideration whether Section 9(1) applies to an "unmarried wife", but the main question is the method of treating the needs of the five children for whom out-relief has been paid.⁴⁹⁴

After a discussion of the matter, officials at headquarters concluded that the payments to the children should continue. They argued that the Section of the law did not apply to a cohabitee, since the man 'is not legally bound to support

⁴⁹⁴ TNA, AST, 7/1124, Minute from Regional Officer, Nottingham to HQ, 'Takeover from Local Authority: Mrs. A. M. M. Clark', 8 June, 1948.

the woman'.⁴⁹⁵ Even so, there was no suggestion that the woman might receive assistance for herself and this appears to have been so obvious that it did not even prompt discussion. Any allowance would be paid only for the children, and only if it was clear that their need was great. It was important in this case that the Children's Department had described 'the children as deprived of a normal home'⁴⁹⁶.

Many other cases across the country were treated in the same way. The Regional Officer in Bristol wrote to ask about continuing payments to children in a similar case, only in this one a divorced woman with four children by her husband, was living with a man (in work) with whom she had had a fifth child. The divorced husband was paying 'a contribution' to the PAC and the woman was receiving assistance for all the children. Again NAB officials concluded that the payments to the children should continue.⁴⁹⁷ After making a similar ruling in a cohabitation case that had raised a question about Section 9(1) from Cardiff, headquarters further explained to the Cardiff officer that, although 'the woman is not, of course, disqualified', in making an assessment the 'couple should be scaled as man and wife' and the man's earnings should be 'taken into account in the normal way.' In other words, the man's earnings were so low that they fell below the scale rate, and although he was in full time work, the needs of the children were such that the Board was willing to pay an allowance for them to the mother.⁴⁹⁸ By December 1948, the line regularly handed down from headquarters was 'scale as man and wife and make discretionary additions for children'.⁴⁹⁹

The cohabitation cases in which it seemed likely that the couple would marry, often because the one of the pair was in divorce proceedings, posed more difficult questions. In general, it was hoped that by paying a small

⁴⁹⁵ TNA, AST, 7/1124, Miss Peek to Miss Collins, 'Mrs. A. M. M. Clark', 15 June, 1948.

⁴⁹⁶ TNA, AST, 7/1124, Regional Officer, Nottingham to Area Officer, 'Mrs. A. M. M. Clark', 1 July, 1948.

⁴⁹⁷ TNA, AST, 7/1124, Regional Office, Bristol to NAB, HQ, 'Mrs. W. M. Rummy', 19 July, 1948.

⁴⁹⁸ TNA, AST, 7/1124, NAB, HQ to Regional Office, Cardiff, 'Cohabitee with dependent children', 4 Sept., 1948.

⁴⁹⁹ TNA, AST, 7/1124, NAB, HQ to Regional Office, Leeds, 'RE: Mrs. Mary Hardcastle', 16 Dec. 1948.

allowance, the man would stay and marry the women. But there were problems. On one hand, there was the problem that once the couple was married, allowance for the children to the woman would have to stop, and the man could not receive an allowance if he was in work, though the couple's circumstances would not have changed and the needs of the children would still be as great. The other problem was that the man, once re-married, would unlikely be able or willing to pay his ex-wife, who then would likely become a charge on the NAB. In one such case headquarters determined that payment to the cohabiting couple should be suspended even before their marriage. But this backfired, as some officials worried it would. The man left, saying he could not afford to support his cohabitee and child since he already made payments to his ex-wife and child. After this, the NAB decided to re-issue an allowance for the woman, and if he returned, continue payment for the children only.⁵⁰⁰ In another case, officials had pointed out that some PACs had concluded that it was 'easier and cheaper' to make an allowance to the woman while she was cohabiting, if it would help keep the man around.⁵⁰¹

The NAB was faced by several cases in which the legal wife and the man's cohabitee both applied for assistance. In these cases NAB Headquarters was inclined to instruct officers to pay a cohabitee for her children and press the wife to obtain a court order. Complaints about this practice poured in from probation officers and magistrates who argued that the men would not and could not pay for their 'legal' wives and children if they were expected to pay for a cohabitee. The representatives of the courts also complained when a man could not pay his court order because he was supporting another family. The Board took the view that paying for the children of a cohabiting woman allowed the man to continue to support his 'first' family. However, as there were no general instructions on this, local officers had to interpret the law as best they could.

⁵⁰⁰ TNA, AST, 7/1124, Regional Office, Leeds to NAB, HQ, 'Mrs. Mary Hardcastle', 3 Dec. 1948; NAB, HQ to Regional Office, Leeds, 'RE: Mrs. Mary Hardcastle', 16 Dec. 1948.

⁵⁰¹ TNA, AST, 7/1126, NAB, HQ to Regional Office, Manchester, 'Transfer case from PAC: Gladys Garry', 16 June, 1948.

One case illustrates the difficulties and contradictions of the Board's liable relative policies and the potential problems of giving officers wide discretion. A local officer refused assistance to a woman cohabiting because of Section 9(1) and at the same time asked the wife of the man in question to enforce her court order, refusing to pay her an allowance in the meantime. In response the magistrate who was faced with the problem of trying to enforce the court order asserted that the man's 'lawful wife had the first call upon her husband's income'; the Board's position was 'not correct' in refusing a full allowance to a woman cohabiting and her children.⁵⁰² The Board needed to pay for that entire family so that the man could pay his court orders.

Officials finally decided that although 'we have always been against paying National Assistance to the cohabitee and the legal wife' they would have to do so in cases where the 'court order is insufficient for the needs of the legal wife but the man's earnings are so low as to be insufficient to cover his, the cohabitee's, and the children's needs... we should have to accept the position of paying to the two women.'⁵⁰³ In response to a question about a similar case in Reading, headquarters explained that even where assistance had been stopped to a woman cohabiting, it often resumed because a court order had reduced a man's income to a point that he could not support the children.⁵⁰⁴

However, by 1953 some voices within the NAB took issue with the practice of paying both women. Some officials advocated paying assistance to a cohabitee for her children in order to allow a man to pay his court order, even when it was too low to meet the other family's needs. But as the Board and senior officials grew anxious about the growing numbers of separated wives on assistance, officials decided that the practice of making an extra allowance in any way, to a man or woman, to help a man pay a court order would have to stop. One official pointed out to another, 'both parents are liable for their children' and the assumption was that the mother would have to

⁵⁰² TNA, AST, 7/1126, Area Officer Woolwich to The Controller, London, Inner Region, 'Mr Alec Waters', 18 Sept 1951.

⁵⁰³ TNA, AST, 7/1126, Mr. Webb to Miss Peek, 'Waters case', 28/9/1951; Miss Peek to Miss Collins, 28/9/1951.

⁵⁰⁴ TNA, AST, 7/1126, Miss Peek to Regional Controller, Reading, 31 Aug., 1953.

go to work.⁵⁰⁵ The A Code was amended to make this clear to officers that no extra allowance in any case was to be made to help a man pay for a court order.⁵⁰⁶

In the same year the Annual Report stated for the first time the Board's policy on cohabitation. When it was confronted by the 'delicate problem' of deciding whether it would make a payment to the 'paramour' (i.e. cohabitee), or the legal wife, officers would make the payment to the legal wife. It was explained as mainly a practical decision: a man was 'more likely to exert himself' to maintain the family with whom he was living.⁵⁰⁷ In practice this meant, however, even greater confusion among officers and greater inconsistency in the application of the rules. When questions did arise, and the children were identified to be in great need, officials at headquarters reverted to the policy of making a payment for the children on a discretionary basis.

Since the Board's publicly proclaimed policy on cohabitation ran counter to the laws of maintenance and the rulings of courts, which held that a man's primary obligation was to his legal or first wife, the Board received a high volume of complaints from the courts. When a magistrate's clerk criticised the Board for 'supporting illegal families' he stated the moral basis of the courts' policy that underlined the continuing stigma of assistance and the moral hierarchy of lone mothers. For the clerk, it was clear that the wife's status should mean that she should not be the one to have to receive assistance.⁵⁰⁸ In response the Permanent Secretary of the NAB explained that the Board had no more desire to support an unmarried couple than the courts did. He admitted that the policy did not have a legal basis; their policy was based on a moral determination that there could not be equity between married and unmarried couples:

We are not legally barred from paying her assistance, because she is not the man's wife, but we should be barred if she were... if we did pay assistance she would be in a better position than the wife... seems to

⁵⁰⁵ TNA, AST, 7/1349, J. E. Bullard to Mr. Kingdom and Mr. Cole, 31 Jan. 1953.

⁵⁰⁶ TNA, AST, 7/1349, A 1509, Dependants, Amendt.[sic] 303[16.10.53].

⁵⁰⁷ Cmd. 9210, *Report of the NAB, 1953* (London: HMSO, 1954) 18-19.

⁵⁰⁸ TNA, AST 7/1374, G. G. Raphael, Marylebone Magistrates Court, to NAB, HQ, c. Jan./Feb., 1954.

me that as a matter of policy the best course is to refuse to assist the paramour...⁵⁰⁹

He did not see that the same concerns applied to the children: ‘the problem is not with the man’s children – we will pay for them and are consistent with the court that the man has a legal obligation.’⁵¹⁰ Notwithstanding the new impetus to standardise the cohabitation procedures, as Probert has pointed out, the cases were dealt with on a largely ad hoc basis in the early fifties,⁵¹¹ and there was a wide scope for discretionary decisions by officers.

In the second half of the fifties, cohabitation policy began to present different problems for the NAB. As headquarters issued instructions on a case-by-case basis, it tended to expand the way that cohabitation could be defined or identified by officers. Officers were instructed to be more vigilant in detecting cohabitation, and after the introduction of Special Investigators in 1955,⁵¹² the sense of alarm was regularly fed with statistics of how many cases of fraud and abuse by women cohabiting were being discovered on deeper investigation. This had the expected effect of increasing suspicion of the lone mothers on assistance and appears to have contributed to ever-greater numbers of lone mothers having their assistance withdrawn altogether, with no allowance for the child/ren. These shifts were occurring within a context of heightening concern in the second half of the fifties about unemployment. The macroeconomic situation led to higher numbers of unemployed men receiving assistance, which created more administrative work that had to be handled with caution to prevent ‘malingering’. The Report of the Royal Commission on Marriage and Divorce fuelled debates over family law and the legal position of ‘illegitimate’ children,⁵¹³ and the one area on which there was consensus was that public institutions, including the courts and the NAB, had to be tough on putative fathers and ‘disappearing husbands’ who were ultimately responsible for family incomes. Policymakers were pressed to liberalise marriage laws so that

⁵⁰⁹ TNA, AST 7/1374, H. Fieldhouse, NAB, HQ to G. G. Raphael, Marylebone Magistrates Court, 4 Feb., 1954.

⁵¹⁰ Ibid.

⁵¹¹ R. Probert, *The Changing Legal Regulation of Cohabitation: From Fornicators to Family, 1600-2010*, (Cambridge: CUP, 2012), 160.

⁵¹² See section below.

⁵¹³ T. Evans, ‘The Other Woman and her Child’, *WHR*, 20, 1 (2011), 48; Probert, *Legal Regulation of Cohabitation*, 154-162.

separated people could remarry. In the meantime, the NAB was under intense political pressure to attend to the needs of the rising numbers of old people receiving pension supplements.

NAB officials perceived that there was a great deal of undetected cohabitation, and an increase in its prevalence. This was no doubt related to the publicity given to cohabitation in debates over changes in the divorce law. To many, the increase in divorce and illegitimacy rates and applications for separation that followed the war indicated that there were many more cases in which a spouse lived apart in a 'de facto' marriage with a partner, unable to marry or conceive legitimate children because of the strict laws of divorce.⁵¹⁴ When Eirene White presented her Bill in 1951 to widen the grounds for divorce, and when she continued to advocate her position in opposition to the Report of the RCMD in 1956, she took a sympathetic view of couples unable to marry, declaring that 'those of us who advocate reform... do so primarily in order to free one or both partners for another marriage'.⁵¹⁵

Contemporary studies and debates also focused on the prevalence of cohabitation among unmarried mothers. By the end of the decade a number of small scale studies, meta-analysed by both Wimperis and Wootton, suggested that about one-third of children born outside marriage in fact lived in 'stable' unions.⁵¹⁶ Wootton contended that 'the offspring of these "quasi-married" couples account for a sizeable proportion of the total of illegitimates.'⁵¹⁷

Probert has argued that many policymakers believed there was an increase in cohabitation in the 1950s, and therefore adopted a 'strategy of minimisation' over the decade. Though this was a significant shift from a previous strategy of 'deterrence', there was no disagreement that cohabitation was 'wrong'. Laws, judicial decisions and policies strongly favoured marriage.⁵¹⁸ Yet attitudes and policies regarding cohabitation varied greatly and were not altogether negative.

⁵¹⁴ Ibid.

⁵¹⁵ E. White, 'Marriage and Divorce,' *The Observer*, Mar. 25, 1956, 10.

⁵¹⁶ V. Wimperis, *The Unmarried Mother and Her Child* (Allen & Unwin, 1960), 52-69; B. Wootton, *Social Science and Social Pathology* (London: Allen & Unwin, 1959), 35-38. See also, P. Thane 'Unmarried Motherhood in Twentieth-Century England', *WHR*, 20, 1 (2011), 21-22 and Lewis and Welshman, 'The Issue of Never-Married Motherhood', 401-18.

⁵¹⁷ Wootton, *Social Science*, 37.

⁵¹⁸ Probert, *Legal Regulation of Cohabitation*, 139, 154, 135.

Bingham has shown that in 1949 a third of *Mass Observation* respondents were ‘prepared to give approval to non-marital relationships, especially for those “engaged and living together”’. He concluded there was a ‘diversity of opinion on moral issues that the existing structures of regulation were struggling to contain’.⁵¹⁹ During the 1950s, social researchers and health and social workers repeatedly demonstrated that around a third of unmarried mothers appeared to be cohabiting, and they used the statistic as evidence to challenge the psychiatric literature that presented the women as abnormal and dysfunctional. In their interpretation, stable cohabiting partnerships provided essentially ‘normal’ or traditional homes for their children.⁵²⁰

Despite policymakers, politicians and researchers and speculations about the increase and the relevance of the issue of cohabitation to debates over family law, there was, in fact, no collection of statistics on the proportion of the population cohabiting until the 1970s, and no way to calculate either the numbers of people cohabiting nor the numbers of women receiving assistance who were cohabiting. There is evidence to indicate that a high number of women first applied for assistance when cohabitation ended, for example from the 1955 survey described above, but no data to show its general prevalence except for the numbers of cases in which it was suspected and referred to special investigators. After the introduction of the SIs, discussed below, it appeared to the NAB that every year there was an increase in the numbers of cohabiting cases. But as will become clear, this must have had much to do with the fluidity and flexibility of the definition and the increasingly intensive work undertaken to find cases of cohabitation.

Statistics on the prevalence of cohabitation in Britain only began to be collected regularly in the 1970s.⁵²¹ Murphy’s demographic research has strongly cautioned against comparing rates of cohabitation over time since no ‘objective’ measure exists.⁵²² While it is impossible to accurately measure cohabitation in the

⁵¹⁹ A. Bingham, ‘The “K-Bomb”’: Social Surveys, the Popular Press and British Sexual Culture in the 1940s and 1950s,’ *JBS*, 50, 1 (2011), 166. Probert has pointed out that half a sample of respondents in a 1947 *Mass Observation* survey did not object to cohabitation but thought it was up to the couple (only a minority openly approved of cohabitation): Probert, *Legal Regulation of Cohabitation*, 141.

⁵²⁰ See Wootton and Wimperis above.

⁵²¹ Beginning with K. Dunnell, *Family Formation 1976* (London: HMSO, 1979).

⁵²² M. Murphy, ‘The Evolution of Cohabitation in Britain, 1960 - 95’ *PS*, 54 (2000), 43, 48.

fifties, the nature and prevalence of cohabitation at this time has been the subject of much speculation and debate. Probert, who has consistently argued that the rise of cohabitation in the twentieth century was and is a disturbing social phenomenon,⁵²³ has interpreted contemporary and retrospective interviews as evidence that cohabitation increased between the 1930s and the 1950s, with a particularly sharp increase after 1955.⁵²⁴ Nevertheless, she has concluded that, since the NAB did not have a formal cohabitation policy, the number of cohabiting couples was ‘not extensive’ in the fifties.⁵²⁵ Thane and Evans have argued that cohabitation at this time was secretive and often shrouded in shame; however, they have interpreted the fact that about a third of unmarried mothers cohabited as ‘a high proportion’ and have suggested that this pointed to the prevalence of non-traditional lifestyles during the 1950s.⁵²⁶ Kiernan has suggested that, although cohabiting unions were ‘largely statistically and probably socially invisible’ prior to the 1970s, ‘there were subgroups of the population probably more prone to cohabitation than others’.⁵²⁷ On the other hand, Land and Lewis have suggested that cohabitation was ‘probably at its nadir in the 1950s and 1960s’, when marriage was nearly universal.⁵²⁸

In the 1950s it was widely believed that many couples cohabited due to the fact that the laws and/or costs of divorce prevented them from marrying. Debates centred on the problem of couples being ‘forced’ to live unmarried by the divorce laws, not on young people living together before marriage. Murphy however, has argued, contra other researchers, that evidence does not suggest that a new type of ‘nubile’, or pre-marital cohabitation began in the sixties and seventies.⁵²⁹ In other words, at mid-century, cohabitation appears to have been a prelude to marriage for some couples and alternative to marriage for others. Probert’s findings support this,

⁵²³ See for example, R. Probert and S. Callan, ‘History and Family: Setting the Records Straight, A rebuttal to the British Academy Pamphlets’ (Centre for Social Justice, 2011) (see P. Thane, *Happy Families? History and Family Policy* (British Academy, 2010), 25-37.).

⁵²⁴ Probert, *Legal Regulation of Cohabitation*, 146, Figure 5.1.

⁵²⁵ *Ibid.*, 160.

⁵²⁶ Thane and Evans, *Sinners? Scroungers? Saints?*, 88-89.

⁵²⁷ Kiernan, ‘Changing Demography of Lone Motherhood’, 40-1.

⁵²⁸ H. Land and J. Lewis, ‘The Problem of Lone Motherhood in the British Context’, in R. Ford and J. Millar, eds., *Private Lives and Public Responses* (London: PSI, 1998). 142.

⁵²⁹ Murphy, ‘Evolution of Cohabitation,’ 51.

and show that both pre-marital and non-marital cohabitation rose particularly sharply between 1955 and 1960.⁵³⁰

As we have seen, National Assistance policy on cohabitation developed in the NAB's first few years to deny assistance to a woman and rely on officers' use of discretion to calculate an allowance that would only cover the needs of the children minus family allowances. It attempted to do several things simultaneously: encourage the couple to stay together and marry, ensure that unmarried couples were 'less eligible' than married couples, constrain expenditure and address the immediate needs of the children. Officials' initial confusion over the rules regarding assistance for women with children living with men in work and how to apply them largely subsided by the mid-1950s. At this point, local and senior officials began to correspond more frequently over cases in which an officer's decision to withdraw an allowance was contested.

There is a mass of evidence that NAB officers were using a rather expansive definition of cohabitation and were frequently, if not regularly, withdrawing a mother's entire allowance. Probert has explained that the term cohabitation was used in various ways over time in popular and legal discourse. She had suggested that by the middle of the twentieth century, popular use of the term 'was almost exclusively... to denote sharing a home unmarried.' In earlier periods, it was used more frequently to denote sexual relations, and though, she has explained, it had not fully 'shaken off' its sexual connotations by the 1950s, and sometimes could refer more narrowly to sex, she indicates that it was not commonly used or understood this way.⁵³¹ The public was given little information about the rule, apart from the statement in the NAB report of 1953 that the Board expected a man to support his 'paramour' and the family he lived with, preferring to give assistance to a wife and legal family. Similarly, no general guidance was ever given to officers on the definition of 'cohabitation'. It must be remembered that senior officials never circulated specific instructions to officers regarding how to determine 'cohabitation' or, if it was determined that a mother was cohabiting, to use their discretion to calculate an allowance for the children in these cases and that the 'A' Code was silent on both issues. Guidance to do so was only provided on a case-by-case basis,

⁵³⁰ Probert, *Legal Regulation of Cohabitation*, 146, Figure 5.1.

⁵³¹ *Ibid.*, 136.

if and when and local and regional officers took the time to write to headquarters. The term was never defined, even in the National Insurance Act that included an explicit cohabitation rule.⁵³² During the fifties, if officers asked questions about a case, senior NAB officials advised officers to consider evidence of sex, shared household, financial support and whether the man received other benefits or tax relief for dependants. Evidence of any one of these points could be used to withdraw or reduce assistance.

As discussed above, management surveys repeatedly documented through the fifties that officers were under intense pressure of work and could not take the time to determine the nuances of liable relative cases or living arrangement. At the same time, they were regularly receiving instructions to ‘tighten up’ liable relatives procedures, including cases of cohabitation. At the end of the fifties officials at headquarters appear to have been less interested in the nuances of the cases and in providing a discretionary allowance for children, and more frequently simply advised officers to end an allowance if there was any man present. One change that appears to have been important in this shift at headquarters is that the official A. G. Beard, who later became one of the dominant official voices on NAB policy regarding lone mothers, began to advise on questions of cohabitation and to press the secretaries to hand down stricter guidance on cases.

There is also evidence of multiple instances in which a cohabitation determination was used to swiftly withdraw the allowance of a lone mother whose case had long presented liable relative difficulties for officers. One such case had caused two years of trouble for the London Regional Controller as local officers sought to obtain and enforce an affiliation order for twin children of a separated woman. There was suspicion that she was in touch with the putative father, and in 1957 the woman was suddenly suspected of cohabitation, though there is no evidence in the case notes of a change in her living arrangements or her interactions with the putative father. Her allowance was ended altogether. The NAB secretary at headquarters was firm: ‘if he wants to live with her, he must keep her.’⁵³³

⁵³² The National Insurance Act did not provide much guidance though it included a cohabitation rule (which would later be inserted in the *Supplementary Benefits Act 1966*). It was ambiguous, referring to a woman ‘cohabiting with a man as his wife’; see NI Act, 1946 S. 17(2).

⁵³³ TNA, AST 7/1385, NAB Secretary to Regional Controller, London (Outer Region), 11 Nov., 1957; see also Regional Controller, London (Outer Region) to

In some cases, officers used the grounds of cohabitation to withdraw assistance from a woman who was deemed particularly immoral and ‘undeserving’. In one case, a separated woman with four children from a relationship that followed her separation from her husband was refused assistance – even though she had only applied for her children. The officer believed that she was cohabiting again, with a third man.⁵³⁴ When the woman applied later, saying that the man had deserted her, the officer was instructed to conduct a thorough investigation of the man, and though it appeared true that he did not live with her, he had at one point received tax relief for the children.⁵³⁵ Officials debated what to do. A senior official argued against giving her anything on moral grounds, but recognised the problem of the children’s needs: ‘this woman seems to move from one man to another and it goes against the grain to give better treatment than we do in a married couple case, but I assume we have no alternative’.⁵³⁶ The officer was to give an allowance for the children based on scale rates minus family allowance, but if any evidence emerged that she was in touch with the man, all payment ‘must cease’. The officer was instructed to check with the NSPCC and the school to ensure there was no ‘trouble’ with the children. The officer agreed that though there was ‘obvious collusion’ it seemed appropriate to give an allowance for the children noting ‘I don’t think we can justify withholding assistance entirely’.⁵³⁷ After a discussion of the case at headquarters, the senior officer wrote again to the local officer, this time taking a harder line. She acknowledged that their case was ‘weakened’ by the fact that the man did not live with the woman, they were ‘justified’ by the ‘tax business’ to give only vouchers.⁵³⁸

The case prompted debate at headquarters. As the new official, A. G. Beard, became involved, he instructed the senior officer, Miss Peek, who, along with a few other Secretaries, had long written to local and regional offices on guidance in these cases, to be stricter. He demanded that ‘we ought to be as tough as possible’, the

NAB Secretary ‘Mrs. Yarrow’, 29 July 1955, and NAB Secretary to Regional Controller, London (Outer Region), Aug., 1955.

⁵³⁴ TNA, AST 7/1124, Area Office, Bolton South to Miss Peek, NAB Headquarters, ‘Mrs. I. S.’ 20 July 1958.

⁵³⁵ Ibid.

⁵³⁶ TNA, AST 7/1124, Miss Peek to Area Office, 30 July 1958.

⁵³⁷ TNA, AST 7/1124, Area Office Bolton South to Miss Peek, NAB Headquarters, ‘Mrs. I. S.’ 13 Aug., 1958.

⁵³⁸ TNA, AST 7/1124, Miss Peek to Area Office, 14 Aug., 1958.

cases should be watched closely, and in general ‘try to get the officer to issue a nil decision’ and ‘pay vouchers’.⁵³⁹

Other cases illustrate the way that cohabitation determinations relied on increasing the scope of investigations with the help of other departments and officers. Though the cases prompted debates among officials over how they should be handled, the discussion did not question whether or not the woman was cohabiting. It appears that, once suspected of the offence, a woman’s allowance was reduced if not altogether withdrawn. One such case concerned a Cambridge woman with two children. She was known to interact with the putative father, a married man. A regional auditor had determined that the woman was cohabiting with the man based on evidence that he had used her address, that he spent free time and time at weekends with her, and that when he was unemployed he claimed child allowances for her two children. Without questioning whether this was in fact a case of cohabitation, the local officer handling her case decided to simply reduce rather than end her allowance. When the case reached headquarters, two secretaries disagreed over whether to end payment altogether. As one pointed out, ‘she did not complain of the lower rate’ so she was not in need, and it was decided that if he tried to claim the children as dependants again, the full allowance had to be stopped.⁵⁴⁰

Withdrawal of allowances from lone mothers in the 1950s did not go uncontested, however, and long before the cohabitation rule became a highly politicised issue in the late sixties, the NAB was battling with lone mothers, MPs and solicitors, and even its own tribunals, to hold its position on the meaning, use and application of the rule. Interestingly, there is less evidence from the later years of the decade of magistrates contesting the moral basis of the rule, and much more evidence of debates over when and how to apply it.

The cases of appeal against cohabitation determinations that received a great deal of attention at headquarters in the 1950s help to illustrate the issues that would continue to be raised by the policy well in to the 1960s. Appeals tribunals were set up under Section 14 of the 1948 Act. They were composed of local laypeople. Any applicant could make an appeal against a determination or a reduction of their allowance. The tribunal was able to confirm the officer’s decision or to make a new

⁵³⁹ TNA, AST 7/1124, Mr Beard to Miss Peek, 15, Aug., 1958.

⁵⁴⁰ TNA, AST 7/1126, Miss Peek to Miss Collins, 7 Feb., 1957; see also Miss Collins to Miss Peek, 5 Feb., 1957.

determination in the same way that an officer made a decision based on resources and requirements. Once the decision was made, the Board could not overrule it, but neither could it be further appealed.⁵⁴¹ Though the Act required that all offices display information about applicants' right to appeal,⁵⁴² it is clear from the cases and the discussions at the time that in several of the cases that received attention the women had had their cases taken up by another interested party. As social researchers and campaigners later argued, many applicants appear not to have known of their right to appeal, or were not prepared or confident enough to use it. When women did appeal, they were required to give intimate details of their personal lives and were often asked humiliating questions by male dominated appeal tribunals.

Attention was drawn to tribunals in the social services when the government appointed the Franks Committee to review their functions in 1955. The Report it produced in 1957 strongly recommended reforming the system of appeals within the social services to make them more open, fair and impartial. The Committee recommended greater independence of tribunals from departments, professionalization, better provisions for representation and advice on rights to appeal.⁵⁴³ Since the 1930s the Board's tribunals had been regularly accused of not being 'independent' of the Board,⁵⁴⁴ but they did overturn cohabitation determinations frequently enough to cause concern for senior officials.

The cases not only concerned the relationships between lone mothers and husbands or fathers, but frequently concerned a woman who claimed. The volume of these types of case discussed at Headquarters suggests a growing emphasis on identifying liable relative cases as cohabitation cases, and a shift in the way that these women were categorised at institutional level. The root of the disagreements between tribunals and officials arose over the expansive and ambiguous meaning the Board gave to 'cohabitation' and officials' insistence on maintaining this looseness

⁵⁴¹ National Assistance Act 1948, S. 14.

⁵⁴² Ibid., S. 14(2).

⁵⁴³ Cmnd. 218, *Report of the Committee on Administrative Tribunals and Enquiries* (Franks) (London: HMSO, 1957); see also K. Bell, *Tribunals in the Social Services* (Routledge, 1969), 22-32.

⁵⁴⁴ See for example, G. Lach, 'Appeal Tribunals and the National Assistance Scheme,' *PA*, 26, 3 (1948), 174-5; Bell, *Tribunals*; R. Lister, *Justice for the Claimant: A Study of Supplementary Benefit Appeal Tribunals* (London: CPAG, 1974).

of definition because, as we have seen, it had become a useful tool. Tribunals tended to interpret cohabitation more narrowly at this point; though it was left unsaid it seems that they needed to be convinced that the woman was in a sexual relationship with a man. The composition of a woman's household does not seem to have been a critical point, nor does evidence that the man 'maintained' her. For local officers receiving instructions to tighten up procedures and to be vigilant about fraud, it appears to have been simpler to determine that the woman was cohabiting and withdraw the allowance.

In one case where the tribunal ruled that the applicant was not cohabiting and that the allowance should be reissued, the woman claimed that she was a housekeeper. She was a mother of several children, including two by her husband and at least one by another man. The officer suspected that the man at the address was the putative father and that they were cohabiting. The tribunal ruling shocked the Regional Officer who wrote to headquarters questioning if there was anything to do, since 'of course it is quite out of the question that the association can be other than the closest'. The officer was concerned that if he fully discontinued the allowance the two 'legitimate' children would suffer.⁵⁴⁵ However, the official at headquarters took a harder line, arguing that family allowances and the woman's court order from her husband should cover the children. The advice was to override the appeal and end all payment.⁵⁴⁶ If the Board did override the tribunal, an applicant had no further appeal; similarly, there was no further appeal after a tribunal ruling. It appears, however, that the Board's strategy was not to override the tribunal but to wait for the regular reassessment of her allowance and advice officers to make 'nil' assessments using their discretion.

Officers seem to have frequently determined that men identified as 'lodgers' were in fact cohabiting with the applicant.⁵⁴⁷ In another case of appeal against the withdrawal of allowance on the grounds of cohabitation, the woman, who had children of her marriage and one other child whose father was unknown, denied the accusation of cohabitation and explained that the man who lived at her address was

⁵⁴⁵ TNA, AST 7/1126, Regional Controller, London (Outer Region) to Miss Collins, 'Cohabitation', 1 Mar. 1955.

⁵⁴⁶ TNA, AST 7/1126, Miss Collins to Regional Controller, London (Outer Region), 'Cohabitation: Saxby case', 12 Mar. 1955.

⁵⁴⁷ See for example a mass of correspondence over cases of this type between 1955 and 1967 in TNA, AST 7/1493.

a lodger. When the tribunal asked whether they slept together, both denied it emphatically and explained that he had a partitioned room. Following other questions, the tribunal ruled that the allowance should be reinstated. Again, the Regional Officer, this time in Wales, was astonished, writing to Headquarters that the members of the tribunal were ‘not very re-assuring’ and dismissing their views since they were from a ‘remote county district’.⁵⁴⁸ Headquarters agreed with the regional office, commenting that ‘the tribunal seems to have stuck to a very narrow interpretation of cohabitation’.⁵⁴⁹

In one high profile case a Labour MP, Frank Anderson, took up the defence of a lone mother whose allowance had been withdrawn by appointing his agent to act as her solicitor in appeal tribunal.⁵⁵⁰ Anderson had represented Whitehaven in West Cumberland since 1935, when the area’s coal and iron industries suffered and the numbers of unemployed men soared. Anderson had spoken out against the means test as administered by the Unemployment Assistance Board, the NAB’s forerunner. In one Commons debate in 1938 Anderson had underlined that fact that 5,000 appeals cases had overturned officers’ decisions to withdraw assistance, and he argued that this undermined the case for intensive home investigations since they appeared to be making faulty determinations. He demanded that more be known about the cases and about the home investigations that led to the withdrawals.⁵⁵¹

The case Anderson took up in 1956 involved a separated woman with a child and a court order for the child, who had taken a lodger who paid 50s per week to her for rent. When the lodger applied for a supplement to his sick benefit it was scaled to include ‘dependants’ because the officer had assumed he was involved in a ‘liaison’ with the woman. When the woman became pregnant, the officer withdrew her allowance altogether on the grounds of cohabitation and the woman appealed. At the tribunal, the agent of the MP argued four points: pregnancy was ‘not proof of cohabitation’; the NAB’s ‘previous action’ had allowed the lodger to ‘usurp the husband’s position’; the lodger was not legally liable for the child; and simply, it

⁵⁴⁸ TNA, AST 7/1126, Regional Controller, Wales to Miss Peek, 26 June, 1954.

⁵⁴⁹ TNA, AST 7/1126, F. M. Collins to Regional Controller, Wales, 28 July, 1954.

⁵⁵⁰ The MP was Frank Anderson for Whitehaven; TNA, AST 7/1493, Regional Office, Newcastle to E. T. Randall, NAB headquarters, ‘Appeal- Mrs Merrin’, 30, April, 1956.

⁵⁵¹ He also demanded that the unemployed be ‘entitled to a square deal’, *HC Debs* 18 July 1938.

was ‘unfair’ to leave the appellant without an allowance as she and her child were so obviously in need.⁵⁵²

In this case the tribunal confirmed the decision of the local officer. And though the local officer confirmed that the woman was ‘in need’, the advice from the legal team at headquarters was that the officer should do what was ‘normally done in practice’: use discretion (referred to as “Regulation III”) to make an adjustment so that they were ‘no better off than a married couple.’⁵⁵³ In the meantime, Anderson and his agent continued to write to the Regional Office in Newcastle to demand the reinstatement of the woman’s allowance and to question how frequently these withdrawals occurred. Anderson questioned whether all recipients of assistance were informed of their right to appeal. He was not satisfied when the Board, under intense pressure, eventually issued an order book to the man – not the woman - and scaled down the allowance to cover only the children.⁵⁵⁴

When Beard began to send out instructions on cohabitation cases that raised questions, he preferred to issue a standard reply and the other officials followed his lead. The average note sent down from London would read: ‘As you well know, we do not consider it right to pay assistance to a woman living as the wife of a man in full time work, thereby putting her in a better position than a legally married woman.’ Beard’s only concern was that the NAB must not ‘drive the man away’. He further instructed officers that ‘we must always consider the hardship of the children... the man’s level of commitment’, as well as the man’s tax position, earnings and any other income or benefits. He also recommended extensive investigations.⁵⁵⁵

Beard was concerned with the practice of making an allowance for the children. It caused problems in cases where the couple eventually married and the allowance was withdrawn completely. In one instance, a recently married mother of children from a former marriage wrote to the Board extremely distressed because

⁵⁵² TNA, AST 7/1493, Regional Office, Newcastle to E. T. Randall, NAB headquarters, ‘Appeal- Mrs Merrin’, 30, April, 1956.

⁵⁵³ TNA, AST 7/1493, E. T. Randall to Regional Office, Newcastle, ‘Mrs Merrin’, 2 May, 1956.

⁵⁵⁴ TNA, AST 7/1493, Mr. Anderson to Mr. Thorpe, Whitehaven NAB Office, ‘Mrs Merrin’, 22 Nov., 1956.

⁵⁵⁵ TNA, AST 7/1124, Mr. Beard to Mr. Newman, Regional Office, Leamington, 22 July, 1960.

her new husband refused to support her children and the Board had withdrawn her allowance after her circumstances changed. The local officer in charge of her case acknowledged that the new husband would not contribute financially, and he added that, because her ex-husband was disabled, he was only able to pay a very small part of his court order. With reference to the decisions in this case and to several similar ones that were being appealed, Beard wrote to the Ministry of Pensions and National Insurance legal division to ask if perhaps the NAB had misinterpreted Section 9(1) – the clause that prohibited paying assistance to women living with men in fulltime work. Writing in 1959, Beard believed that the question had never come up, though they had ‘never before’ made payments to women in this situation.⁵⁵⁶

The MPNI ultimately agreed with Beard that the Board’s policy on cohabitation should be a standard refusal of assistance altogether. Then, if the couple did marry, officers could not be pressured or forced on appeal to make a payment. The Ministry’s legal representative acknowledged that the law was very ambiguous. He pointed out that it raised the question of whether the children were part of the ‘wife’s’ requirements or whether they could be considered separately. Section 7(5) of the Act clearly indicated that the Board was bound to aggregate a child’s requirements with those of an adult in order to give any assistance to a child.⁵⁵⁷ If they were part of her requirements, then they would be legally justified in not paying for the children since Section 7(3) of the 1948 Act stated that ‘where a husband and wife are members of the same household their requirements and resources must be aggregated’.⁵⁵⁸ But Section 7 also raised the question of the legality of not paying a woman who was cohabiting but not legally married. The MPNI solicitor wondered whether they were ignoring Section 7(6)a, which stated that the resources of other members of the household, ‘not being the husband or wife, or a dependent of the said person, shall not be treated as resources of the said person’.⁵⁵⁹ He suggested that if the Board chose to pay for children while the mother was cohabiting, it could continue to pay after marriage where the children

⁵⁵⁶ TNA, AST 7/1427, Mr. Beard to Mr. H. Knorpel, MPNI, 8 Oct., 1959.

⁵⁵⁷ *National Assistance Act*, 1948, S. 7(5): ‘No application for assistance shall be made by a person who has not attained the age of sixteen years, but nothing in this subsection shall prejudice the giving of assistance by reference to the requirements of any such person as a dependent of another person.’

⁵⁵⁸ *National Assistance Act*, 1948, S. 7(3).

⁵⁵⁹ *National Assistance Act*, 1948, S. 7(6)a.

were of a former marriage on the basis that the new husband was not the liable relative and nor were the children his dependants, but he recommended that the Board simply refuse allowances from the beginning.⁵⁶⁰

Beard advised regional offices to defend the refusal of assistance for children during cohabitation on the grounds that Section 7(5), which barred paying assistance for children below 16 except as part of an allowance for another eligible person ‘upon whom they were regarded to depend’. He explained that the case then turned on simply determining whether the woman was qualified or not, and at this point he pointed to a woman’s disqualification under Section (9) of the Act.⁵⁶¹ Peek concurred that officers must explain to the woman that she had to seek support from the man she was cohabiting with ‘without going into the fact that the man has no legal liability’.⁵⁶²

When questioned about the history of the policy after the NAB had been replaced by the SBC, Miss Peek wrote that beginning in 1961 the Board confirmed the policy of not paying for children based on the combined rules given in Section 7 and Section 9 of the Act. She further explained that the Board assumed the children were the responsibility of the Children’s Department.⁵⁶³ This did little to end the trouble over cohabitation policy. Protests against the NAB’s obviously confused cohabitation policy continued to erupt. The Divorce Department of the Law Society, for example, began writing a series of complaints to the NAB that requested legal aid for women to help them appeal their cases and to argue against the legality of the Board’s refusal to pay a full allowance to a woman who was deemed cohabiting.⁵⁶⁴ Marsden’s study of lone mothers on assistance demonstrated that by the early 1960s the Board was engaged in a veritable witch-hunt for cohabitating lone mothers.⁵⁶⁵ His interviews of the women exposed the way that ‘officers harried

⁵⁶⁰ TNA, AST 7/1427, Mr. H. Knorpel, MPNI to Mr. Beard to 8 Oct., 1959.

⁵⁶¹ TNA, AST 7/1427, Mr. Beard to Regional Controller, Midlands Region, ‘Liability of Relatives’, 14 Oct., 1959.

⁵⁶² TNA, AST 7/1585, S. H. M. Peek (NAB Headquarters) to Mr. Beard, 9 Dec. 1959. Virginia Noble has also discussed this shift in policy, see V. Noble, ‘Not the Normal Mode of Maintenance’, 364.

⁵⁶³ TNA, AST 7/1427, Miss S. H. M. Peek to Regional Controller, 2 June 1967.

⁵⁶⁴ See for example, TNA, AST 7/1427, Law Society, Divorce Department, to Regional Controller London (South) Region and Regional Controller London (South) Region to NAB Secretary, ‘Enquiries and Complaints’ 23 Oct, 1959.

⁵⁶⁵ Marsden, *Mothers Alone*, 186-192.

mothers, particularly those in the underclass, by illegal methods, endeavouring to prevent relationships with men or break up any which had started.⁵⁶⁶

By the early 1960s, the Board and officials at all levels seem to have become convinced that the numbers of women cohabiting was certainly on the rise. Though there is evidence to suggest that the numbers of people cohabiting rose at this time, the rise would have been small. Murphy has concluded that the proportion of people cohabiting seems to have risen during the sixties, yet it remained rare, rising from between 0.2 per cent to 0.7 per cent to between 0.9 to 1.5 per cent; a steeper rise only began in the 1970s.⁵⁶⁷

The senior officials seemed to be confirmed in their suspicions by the numbers of cases sent to the special investigators for suspected cohabitation, as the next section explains, but since no consistent methods had ever been used to attempt counts of cohabitation, there was no reliable way to know if there was an increase. In the early sixties, new surveys were undertaken to determine the number of cohabitees, and by 1964 the Board had decided to attempt a national survey of case papers from all area offices to determine the level of cohabitees of abuse by women cohabiting. A sample of 61,413 cases was selected, 28,544 of which had already been sent to investigators, and 1,937 of the total were identified (by examination of case paper alone) to be cases of undisclosed cohabitation.⁵⁶⁸ As Probert has pointed out, the number of cases does not seem 'particularly high'.⁵⁶⁹ Yet this was clearly not the feeling of officials. Anxiety about the levels of this type of 'abuse' and the Board's weak legal defence of denying assistance to cohabiting women ultimately led NAB and MPNI officials to recommend an explicit 'cohabitation rule' in the Supplementary Benefits legislation of 1966.

As the 1950s came to an end, lone mothers with liable relatives were more likely to be the objects of suspicion and investigation for criminal activity. The language of 'abuse' and 'fraud' stood in for the long-standing assumptions of moral undeservingness. New institutional arrangements were gradually erected to expand investigations and withdraw benefit even before the introduction of the SBC and the formal cohabitation rule, as the NAB sought to shift cases to liable relative officers

⁵⁶⁶ Ibid., 192.

⁵⁶⁷ Murphy, 'Evolution of Cohabitation,' 45.

⁵⁶⁸ TNA, AST 7/1622, 'Undisclosed Cohabitation,' 1964.

⁵⁶⁹ Probert, *Legal Regulation of Cohabitation*, 174.

who were to have close links to the police, issue new instructions, and most importantly, introduced and then greatly expanded a new cadre of special investigators.

Veritable Hotbeds of Fraud: The Construction of the Female Scrounger

In the meantime, local offices had begun to employ Special Investigators (SIs) to take over the cases of lone mothers and other single women suspected of collusive desertion and cohabitation. The NAB introduced the investigators in 1954, first in a pilot scheme, and then a year later as permanent additions to the staff. They were to focus on cases of single women and unemployed men. A new code, the AX code, was created for the investigators, but they were specifically given wide powers of discretion, much wider than regular officers, to enable them to take the necessary measures to find evidence of criminality. This meant that the SIs took the code as a starting point but were not only interpreting it in whatever way they saw fit, but also adopting whatever techniques or methods that they found most useful to produce evidence. The reports they produced on their work were equally idiosyncratic and though they offered some numerical data, they were largely presented in narrative form. For these reasons, officials at HQ never received reliable information about the investigators' activities, what they found and how they found it. Furthermore, they did not receive any data that would allow them to conduct any kind of cost-benefit analysis of the investigations, or to assess the links between investigations and the discovery of fraud or to track any changes in these figures over time. Though these points and the problem of accountability were recognised from the beginning and became enough of a concern that NAB civil servants conducted a major review of the investigators in 1961,⁵⁷⁰ these issues were repeatedly dismissed. By the end of the 1950s the investigators were thought to be indispensable.

Clearly the absence of such records produces problems of interpretation for historical research. However, the highly detailed and descriptive accounts of their work that investigators did produce provide fascinating insights into their minds and portraits of the women through their eyes. Their accounts drew on existing narratives that linked poverty, crime, squalor, ill-health, immorality and sexual promiscuity to represent both a modern, 1950s, female 'scrounger' that was clearly

⁵⁷⁰ TNA, AST 21/16, Introduction, Organisation & Management Survey 390, 1961.

descendant from social-(pseudo) scientific researchers' representations of poverty dating back to of the 19th century and novelistic portrayals of 'fallen' or dangerous women. These representations echoed though Marsden's qualitative research into unmarried mothers on NA of the early 1960s, especially in his description of the 'most insecure mothers – the "underclass"'.⁵⁷¹

Although the investigators took on cases of women suspected of collusion or cohabitation as well as cases of men suspected of being 'work-shy' or of concealing earnings, from the beginning they appeared to be most useful for detecting fraud among the women receiving assistance. By the end of the sixties they were often referred to as 'sex snoopers' and for critics of the sixties and seventies they came to symbolise the mal-administration of assistance and the state's regulation of poor people's and specifically women's sex lives.⁵⁷² There was a precedent for the special investigators. As Deacon has explained, when the Ministry of Labour sought to 'tighten up' the administration of unemployment insurance in the 1920s, it introduced new special investigators. Investigations included visits to the home, the neighbours and questioning local shopkeepers, and investigators were given wide discretionary powers to seek out malingerers.⁵⁷³

The special investigator experiment began in early 1954 because officials 'felt for some time that further measures were needed to detect, and as far as possible prevent, abuses by this relatively small minority of applicants'. In April and May, officers that had 'special skill in investigation' were relieved of other duties and sent to three cities, Glasgow, Manchester and London. By June the three had dealt with nearly 100 cases and their results were 'sufficiently encouraging' to appoint investigators in eight other cities across England. By January of 1955 interim reports showed that the investigations had already resulted in the 'cessation of the allowance in 230 cases'; the Glasgow office believed it was saving the equivalent of £1,350 per year; Reading, £38 per week. Even more promising was the deterrent effect: some applicants, simply on being referred to an investigator "mysteriously" ceased to draw an allowance'⁵⁷⁴

⁵⁷¹ Marsden, op cit. 142-4.

⁵⁷² See, eg., discussion in D. Donnison, *The Politics of Poverty* (Oxford: Martin Robertson, 1982), 109-116.

⁵⁷³ Deacon, *In Search of the Scrounger*, 56, 59-60,

⁵⁷⁴ TNA, AST 7/1222, NAB, 'Special Investigation in Suspicious Cases', 17 Jan., 1955, paras 3-4.

The pilot study resulted in incredibly detailed reports that reveal a great deal about the anxieties of officials. They also show the vast differences between regional practices and regional variations in who was receiving assistance in 1954 and who appeared most suspicious of fraud. The very first case to be reported came from London and was of a single woman with four young children: ‘it is the old story of the woman who draws assistance as a deserted wife while her husband is in fact at home and maintaining her’. After an anonymous letter had aroused suspicion, a common practice of neighbours, the investigator was given the case, and after keeping the house under surveillance, observing the man and following him to work, got a confession. Both received three months’ imprisonment and though it was ‘unfortunate’ that there were young children, it was pointed out that it was very much worthwhile to save the £230 that would have been paid to the family.⁵⁷⁵ It was noted that the ‘husband was often more guilty than our applicant’ but in cases of false desertions and cohabitation the NAB prosecuted the woman for making a false declaration of the composition of her household (part of S. 52 of the 1948 Act).

The results that came from the three areas by the end of 1954 were reported in different ways so that it is difficult to interpret the utility of the investigators in any straightforward way. In Manchester, out of a total of 45 cases, 25 were ‘cleared by positive report’; six had ‘indeterminate results’ and 14 were still under investigation. In Glasgow, out of 28 cases, four were under consideration for prosecution, seven resulted in withdrawing assistance, one received a warning and six were dropped for lack of evidence. Of 30 cases in London, two cases were cleared, four had assistance withdraw, seven ‘returned to area office, none under continuing investigation’ and eight were still ‘awaiting attention’. The breakdown among the areas of the cities produced even more variation.⁵⁷⁶ In the Manchester area the most frequent types of case were ‘the notorious hawkers or rag collectors...difficult cases to prove’. Of 80 cases referred to the investigators, 60 concerned some kind of undisclosed earnings and 20 involved ‘single women’ – six

⁵⁷⁵ TNA, AST 7/1222, T. D. Kingdom, London to Mr. Newburn, NAB, 4 Nov., 1954.

⁵⁷⁶ TNA, AST 7/1222, NAB, Conference of Regional Controllers, R.C.C. (54) 10, ‘Special Investigation of Difficult Cases’, Oct., 1954.

suspected of ‘collusive separation’ and 14 of cohabitation.⁵⁷⁷ An interim report from Merseyside, part of the second phase of the experiment, only concerned one case identified as a liable relative case out of 18.⁵⁷⁸

Though they were few in number, the liable relative cases were picked out as particularly alarming. Out of ten cases selected by the Manchester office for analysis, five concerned lone mothers: one widow and four married women, all with three to five children, two (including the widow) suspected of cohabitation. Surprise visits, interrogation of neighbours and intensive night and morning surveillance confirmed suspicion, and in four of the cases also discovered other offences – one woman’s home was described as a ‘veritable hotbed of fraud’ and produced two further investigations. All resulted in the withdrawal of allowances; none of the women appealed.⁵⁷⁹ A very early progress report from Manchester highlighted an alarming cohabitation case in which the woman persisted in her denial and appealed. It was explained that it ‘undesirable’ for the SI to attend the hearing and would only be made available if the Chairman of the tribunal explicitly demanded his attendance.⁵⁸⁰ The work of the investigators was not to be disclosed. The somewhat disingenuous official reason for closely guarding any information about investigative work was to protect the NAB’s informants: the police, other public officials, pub managers, employers, neighbours, newspapers, ‘cart-hiring firms’, ‘a talkative barber’⁵⁸¹.

Once the SIs had been working for over a year, Regional Controllers presented the savings they had made by withdrawing assistance in terms of the number of cases found of six different type of case. The detection of 998 cases of falsified statements about the ‘constitution of household’, ie collusive desertion or cohabitation, were the second most remunerative type, saving a total of £4,114.

⁵⁷⁷ TNA, AST 7/1222, NAB, Northwest Region, Manchester, ‘Special Investigation of Difficult Cases: Report on Progress’, 6 Sept., 1954.

⁵⁷⁸ TNA, AST 7/1222, NAB, Northwest Region, Merseyside, ‘Memorandum on an experiment in Special Investigation’, 15 Oct., 1954.

⁵⁷⁹ TNA, AST 7/1222, Regional Controller, Regional Office, Manchester to NAB, HQ, ‘Special Investigators: Appendix II: Sample of recorded cases’, 11 Sept., 1954.

⁵⁸⁰ TNA, AST 7/1222, Regional Controller, Regional Office, Manchester to NAB, HQ, ‘Special Investigators: Note on progress’, 1 June, 1954.

⁵⁸¹ Ibid.

These cases came second only to the £4,234 saved by the detection of concealed capital, though there were only 229 of this type of case discovered.⁵⁸²

The most frequent point made in favour of the SIs was that they were helpful in freeing up other officers and ability to devote considerable time at unusual hours to the case and to carry on their investigation across the borders of area or regional districts. It was also widely and strongly believed that they were a forceful deterrent. The sums saved, however small, were always judged to be worth the cost of the investigators.

When officials reported to the Board on the achievements of the SIs, they referred specifically to press reports about the rising numbers of separated wives on assistance that underlined public suspicion that these women were not quite ‘deserving’ and that the NAB was not vigilant enough. NAB officials had been collecting articles and exposes on this theme from the provincial press and tabloids since 1948. But when in 1955 the *Times* published an article making the same points, it helped to confirm for officials that Special Investigators were the NAB’s best hope for not only increasing efficiency and savings but also for improving public relations. A January 1955 report on the introduction of the SI scheme to the Board began by citing the article that was entitled ‘Wives on Assistance’.⁵⁸³ It told of a case of a wife fraudulently claiming £900 of assistance before being caught, and explained that it was these cases that prompted critics to argue that the ‘old Poor Law would never have tolerated such abuses’. When assistance was ‘nationalized and liberalized in 1948, the difficulty may have been aggravated’. Using the Board’s statistics on the increase in numbers of separated and deserted wives since 1948, the article argued that the facts did ‘suggest that the criticism is not wholly idle’. NAB officials’ copy of the article marked out the summary presented by the *Times*, which began by recognising that abuse was ‘as ancient as the Poor Law itself’ and continued:

Though in most cases both separation and need are genuine, the opportunities for deceit are large and can be checked only by more frequent home visiting than the Board seems able to undertake...

⁵⁸² TNA, AST 21/15, NAB, Conference of Regional Controllers, R.C.C. (55) 7, ‘Note: Visiting, Special Investigations: Appendix, Excess Payments, Table of Class C cases showing how the excess payment arose (Ref A.8/55 (1) (2))’.

⁵⁸³ TNA, AST 7/1222, NAB, ‘Special Investigation in Suspicious Cases’, 17 Jan., 1955, paras 1-2; ‘Wives on Assistance’, *Times*, 8 Jan., 1955.

Then, with reference to the Board's estimates that 45,700 of the 51,400 wives below pension age on assistance were mothers of young children, the article continued,

Whatever the sins of the father and shortcomings of the mother, the Board plainly cannot refuse support where children are involved. Yet the question still not satisfactorily answered is whether all those it helps are deserving cases.⁵⁸⁴

For officials, the point that they tolerated abuse was as important as the point that home visiting was not the answer. In the report to the Board they included the words from the *Times*' declaring that it was 'doubtful whether more frequent visiting would bring the facts to light'. This strongly affirmed that what was needed was a new departure, and the Special Investigators promised to be the solution.⁵⁸⁵

Later in 1955 Headquarters hosted a four-day conference with the fourteen Special Investigators that had been introduced on an experimental basis. At the conference senior officials and Regional Controllers celebrated the work of the pilot scheme of special investigations and discussed the role that they envisioned permanent SIs playing. First they commended all investigators for having shown the 'right personal qualities': 'initiative, shrewdness, pertinacity.'⁵⁸⁶ Continuing their work was important to protect public funds: 'The primary object of the Special Investigator system is to secure sufficient information to justify the withdrawal of allowances in exceptional cases where the continued payment of allowances would be an abuse of public funds'.⁵⁸⁷ They were not intended for 'straightforward liable relative cases' but for two types of cases of single women:

Two types of cases which have figured prominently among the successes of S.I.s are (a) the woman applicant who is cohabiting with and being maintained by a man and (b) the wife who falsely claims to have been deserted by her husband. The two types have certain common features... it is necessary to establish that man is living in the house... involving enquiries from neighbours, tradespeople, etc, keeping the house under observation in the early morning and in the

⁵⁸⁴ TNA, AST 7/1222, 'Wives on Assistance', *Times*, 8 Jan., 1955.

⁵⁸⁵ TNA, AST 7/1222, NAB, 'Special Investigation in Suspicious Cases', 17 Jan., 1955, para 5.

⁵⁸⁶ TNA, AST 21/15, RCC (55) 8: NAB, Conference of Regional Controllers, Note: Review of the use of Special Investigators', c. Sept., 1955.

⁵⁸⁷ *Ibid.*, para. 3.

evening – although a good deal more may be required
in a cohabitation case... to go to his place of work...
conduct an interview with the woman...⁵⁸⁸

These cases would be like the ones described above in the 1955 Southend survey, and from 1955 onwards, regular visiting officers were guided to refer the case to an investigator.

The conference discussed how many more investigators would be hired, how long their investigations should be able to go on, how much guidance they should receive and what they would cost. The one area on which a firm decision was taken was that they would be given a mandate to conduct incredibly invasive surveillance of a person receiving assistance. They ‘should not have to submit reports’, they would have access to ‘all local and government authorities, ‘most important and effective, the police’. In addition, they would be given extra pocket money for going under cover. This money was even to be used when they were buying a drink for possible informants, ‘what has been described as “alcoholic lubrication”... they should not have to reach into their own pockets’.⁵⁸⁹ It was ultimately widely accepted that SIs would require abundant resources and free range to search for evidence that would provide the basis for prosecution. And, as reports of appeals reveal and later research of the 1970s demonstrated, the SBC’s ‘sex snoopers,’ as the SIs became known, were notorious for searching under beds and interrogating claimants with surprisingly explicit questions about sexual relationships.

The focus of the event was firmly on how much fraud could be uncovered with extra time and surveillance. The most important point was that in the first six months of 1955, out of the 1,233 cases referred to the SIs, 40.5 per cent of investigations resulted in an allowance withdrawn or reduced and 10.3 per cent resulted in a recipient’s order book ‘voluntarily surrendered’. Significantly, officials did acknowledge that it was impossible to measure how much was actually saved. By September 1956 twenty-two SIs were posted around the country.⁵⁹⁰

Once they were introduced on a permanent basis, discussions of investigators’ work among the Board and officials was repeatedly framed by

⁵⁸⁸ Ibid., para. 4.

⁵⁸⁹ Ibid., paras. 6-7.

⁵⁹⁰ TNA, AST 12/80, NAB, Board Memorandum 932: ‘Special Investigators’, Circ. 21 Sept., 1956.

reference to a new era of budget cuts and the changes in matrimonial law. In 1956 the Board discussed the fact that it would be very difficult for local staff to make the changes recommended by the RCMD as they were overworked already with rising (though still small) numbers of unemployed men and pensioners.⁵⁹¹

More importantly, SIs were heralded as a much needed new departure to restore the confidence of the public amid growing concerns that the social security system was not holding up its post-war promise of ending poverty and that the civil service was in desperate need of reform or ‘modernisation’. Officials themselves were raising these concerns, as the annual NAB regional conferences demonstrated, and they were not alone. As Tomlinson has explained, the second half of the 1950s saw the beginning of a new national fixation with ‘decline’,⁵⁹² and following the political disaster of deflation and unemployment in 1957-8, many government ministers and public intellectuals began to focus on ‘modernisation’ of economic and social policies and of the civil service.⁵⁹³ At the end of the fifties, the journal *Public Administration*, which NAB administrators cited and contributed to,⁵⁹⁴ regularly featured articles that highlighted what was thought to be the growing problem of the ‘balance between the creative and controlling forces in a system’. Though better budgetary planning and control was consistently called for in the journal’s pages, there was a stronger demand that officials be given more autonomy and use a more intuitive approach to their work. As a winner of an essay competition in 1957 wrote, above all, administrators needed to be trained not to focus on savings but on reinvigorating government departments with a ‘freedom from prejudice and a liberation of thought and perception’.⁵⁹⁵ For the writer, a member of the finance branch of the War Office, ‘rapid’ social and economic changes and the post-war growth of bureaucracy had rendered older preoccupations and methods of ‘checks and controls’, output and efficiency, outdated and

⁵⁹¹ TNA AST 12/75, NAB, Minutes, 129th Meeting, 23 May, 1956.

⁵⁹² J. Tomlinson, *The Politics of Decline: Understanding Post-war Britain* (London: Longman, 2000), 9-29.

⁵⁹³ J. Tomlinson, ‘Conservative Modernisation, 1960-64: Too Little Too Late?’ *CBH*, 11, 3 (1997), 18-33.

⁵⁹⁴ Clipped articles from the journal are to be found in many of the NAB files in the TNA.

⁵⁹⁵ F. T. Lockwood, ‘Attitudes in Public Administration’, *PA*, 36 (1958): 3, 229.

inadequate.⁵⁹⁶ ‘A simple criterion of success and failure is harder to establish’,⁵⁹⁷ but what was necessary were ‘Ideas and Liaison’ branches that would ‘reach right down to the operational unit’.⁵⁹⁸

The special investigators quickly became specialists in discovering evidence of ‘false statements’ either about earnings or the constitution of a household. The first report sent to the Board included six ‘specimen cases’ of which half were lone mothers portrayed as straightforward criminals. One case of a mother of two living with her parents, claiming not to know the whereabouts of the father, who, it was discovered, was in fact maintaining her; apparently he had no idea she was receiving assistance. In another case, a woman claiming desertion was found to be living with her husband, a man she had claimed to be her brother.⁵⁹⁹

When the second major report was sent to the Board in 1958, twenty-eight SIs were working across the country. Every region had two, except for the North West where there were seven. The major cities of this region, blighted by higher levels of unemployment, were considered to have the most ‘unsatisfactory household features’. Manchester, Salford and Liverpool appeared to harbour an especially high ‘volume of abuse’, and, as large cosmopolitan areas, they allowed criminals to conceal their identity or illegal employment.⁶⁰⁰ The total number of cases referred to investigators in 1957 had risen to 3,278. Of these, 773 were suspected of ‘undisclosed cohabitation’ and 233 of ‘fictitious desertion’; the rest were undisclosed resources of some kind, but again it was pointed out that the greatest amount of savings would be made from cases in which a woman claiming to be single was receiving assistance.⁶⁰¹

Though it seemed that a significant amount of abuse was discovered, the problem remained that in the majority of the cases investigators could not muster enough evidence to bring a case of abuse against the woman. Though 397 of the cases of alleged cohabitation or collusive desertion were submitted as fraud cases to

⁵⁹⁶ Ibid., 223.

⁵⁹⁷ Ibid., 224.

⁵⁹⁸ Ibid., 228.

⁵⁹⁹ TNA, AST 12/80, NAB, Board Memorandum 932: ‘Special Investigators’, Circ. 21 Sept., 1956.

⁶⁰⁰ TNA, AST 12/81, NAB, Board Memorandum 1,005: Special Investigators, Circ. 21 March, 1958, para 7.

⁶⁰¹ Ibid., para 8.

the solicitor, only in 47 had enough evidence actually been obtained to bring a case. Less evidence was needed to withdraw or threaten withdrawal of an allowance, but still only 31.8 per cent had the allowance withdrawn or reduced and only 15.2 per cent were ‘voluntarily surrendered’.⁶⁰² These fine points were minimised. Again, officials focused on the savings – estimated by this point at £200,000 per annum. This figure was derived not through calculations but extrapolated from the estimated savings made in 1957 (these figures were not disclosed) with two further ‘assumptions’: none of the allowances would have ceased or been reduced; and the reduction or the refusal/withdrawal of allowance would continue indefinitely.⁶⁰³

When the NAB’s Organisation and Management branch (O & M) reviewed the work of SIs, it took a different tone in its advice to senior civil servants and to the Board on policy. This division represented another strand of critique of the social services coming from the civil service, as well as some leading political figures and policymakers: the necessity of better management and planning of budgets. Rodney Lowe has argued that expenditure on the ‘welfare state’ ‘came under serious attack’ between 1955-1957.⁶⁰⁴ In 1955 the Treasury began a campaign to introduce five-year reviews of social service expenditure; the plan failed,⁶⁰⁵ but it was followed by the Plowden Committee and the introduction of the Public Expenditure Survey Committee.⁶⁰⁶

When *Public Administration* ran an issue covering the Plowden Committee in 1961,⁶⁰⁷ one writer concluded that the ‘Committee has done an important service by coming down so heavily in favour of quantification and management in the public services’, and the government had ‘wholly accepted’ this.⁶⁰⁸ As Tomlinson has pointed out, attitudes of civil servants were ‘crucial’ to the introduction of

⁶⁰² Ibid., para 4.

⁶⁰³ TNA, AST 12/81, NAB, Board Memorandum 1,005: Special Investigators, Circ. 21 March, 1958, para 5.

⁶⁰⁴ R. Lowe, ‘Resignation at the Treasury: The Social Services Committee and the Failure to Reform the Welfare State, 1955-57’ *JSP*, 18, 4 (1989), 505-526.

⁶⁰⁵ Ibid.

⁶⁰⁶ See R. Lowe, ‘Milestone or Millstone? The 1959-1961 Plowden Committee and its impact on British Welfare Policy,’ *HJ*, 40, 2 (1997), 463-93 and P. Hennessy, *Whitehall* (London: Fontana Press, 1990), 174-180.

⁶⁰⁷ See Cmnd. 1203, *Report of the NAB, 1959*; and Cmnd. 1338, *Report of the NAB, 1961*.

⁶⁰⁸ U. K. Hicks, ‘Plowden, Planning and Management in the Public Services,’ *PA*, 39 (1961): 4, 312.

changes in the social services and relevant departments were not receptive to changes that they saw as simply meaning greater expenditure. The Treasury continued to favour strict control of social service budgets and to be an ‘obstacle’ to modernisation.⁶⁰⁹

These views were echoed in each NAB O & M Report of the late fifties and early sixties, yet they failed to make an impression on senior officials where Special Investigators were concerned, indicating that, at least within the NAB, officials making key policy decisions were as much driven by immediate budgetary pressures as by political pressure, press reports and internal demands to respond to what appeared to be a rapidly changing society and economy, and perceived to represent as a much of a moral crisis as a financial crisis.

In 1959 O & M accepted that the SIs had become indispensable, but was critical of the way that the Board had allowed each region to set up its own system, with no consistent procedures, collection of information or regular assessments. It emphasized that the investigators were not well enough supervised, and advised that each Regional Controller should be in charge of giving direction and holding accountable two investigators.⁶¹⁰ By 1961, none of these changes had been made, as further O& M Survey stressed.⁶¹¹ For the NAB, the unaccountable and expensive SIs were ultimately seen as way to save cost in the long run, but more importantly they sent a strong message to the public that the Board stood as a defence against public immorality.

When reports of the SIs were presented to the Board there was no mention of the ambiguities of the findings of these early reports, the lack of uniform assessment criteria, or the absence of oversight. The fact that the numbers of these cases represented an extremely tiny minority of the total cases of working age men and women was lost and instead it appeared that the Board was now ferreting out a vast amount of previously undiscovered fraud committed by immoral women and recovering stolen public money. Consciously or unconsciously, officials presented the Board with a device to quell external criticism of the NAB’s apparent slackness and to make much needed savings on regular administration by freeing regular

⁶⁰⁹ Tomlinson, ‘Conservative Modernisation,’ 29.

⁶¹⁰ TNA, AST 21/15, O & M Division to Mr Harvey ‘Investigation of Difficult cases: Review of Procedure, 12 Aug., 1959.

⁶¹¹ TNA, AST 21/15, O & M Survey, 390, 1961.

visiting officers from time consuming liable relative work. SIs would divert public attention from officials' continuing resistance to spend money going on litigation in marital cases, and recast the Board as a strict enforcer.

These shifts inevitably meant that the women themselves were now more clearly identified as potential criminals, that surveillance methods became more invasive and much more integrated into the world of policing, and ironically, there would not be less involvement in the Magistrates' courts, but simply a shift from the matrimonial legal framework to the criminal one.

The NAB ensured that the public knew of its investigative work and willingness to prosecute. Following a survey of 'unemployables' in 1956-7, Annual Reports gave greater attention to the disciplinary function of the NAB. In 1957 the NAB reported in a new section from 1957 on the work of special officers assigned to 'prevent abuse and to protect public funds' by undertaking the 'special duty of enquiring into certain kinds of suspected abuse'. The main types of abuse were 'concealed employment'⁶¹² and women who claimed to be living alone 'when in fact she is living with and being maintained by a man'.⁶¹³ The Report rather ominously explained that 'when a woman adopts a course of deliberate deceit of this kind, it is not easy to get at the truth, and protracted and delicate enquiries are usually necessary.'⁶¹⁴ In 1957 there were 720 prosecutions, 50 as a result of the special investigations. The NAB warned that though most of the people on assistance were 'perfectly honest' the abuse was very serious and represented the 'waste of a great deal of public money'.⁶¹⁵ In 1959, the Report told of 28 more investigators engaged in this work, not necessarily because there was more fraud, the NAB explained, but because these types of abuse are 'more economically and effectively handled by selected officers detached from normal duties.'⁶¹⁶ In that year of 816 prosecutions, SIs put forward just 100 cases. The public was further told of 3,140 cases of

⁶¹² The Report repeated an ancient concern with the men 'secretly involved with bookmakers' or secretly undertaking 'window-cleaning, scrap-iron dealing and rag-gathering'. Cmnd. 444, *Report of the NAB, 1957* (London: HMSO, 1958), 26.

⁶¹³ *Ibid.*, 26.

⁶¹⁴ *Ibid.*

⁶¹⁵ *Ibid.*, 27.

⁶¹⁶ Cmnd. 1085, *Report of the NAB, 1959* (London: HMSO, 1960), 34.

withdrawal or reduction of benefit and 862 cases in which assistance was ‘voluntarily surrendered’ after enquiries by special officers.⁶¹⁷

If Assistance had come to be seen as something of a benign system of welfare for old people and widows in the beginning of the 1940s, when unemployment levels were low and pensioners’ applications to the AB appeared to signal its popularity. But by the second half of the 1950s the NAB firmly and publicly re-established itself as something of a new Poor Law, provider of a dual system of welfare to the old and disciplinarian of the labour market, both directly through sanctions on the unemployed and indirectly through lone mothers. Since the entire social security system, and especially the pensions system, was built on the assumption that the NAB would only be a benign welfare provider, the greater prominence of the NAB as policeman of unemployed men and single women contributed to a growing sense of crisis in the country, helped to bring attention to the position of the poor, and added urgency and pressure to politicians’, policymakers’ and campaigners’ demands for the reconstruction of the social security system, especially for pensioners.

As headquarters directed cases of suspected cohabitation to Special Investigators and discouraged regular visiting officers from handling cases where there was a liable relative or suspicion of fraud, there was a significant change in the way that the cases of the women were handled. There was a shift away from detailed casework that assessed eligibility for assistance or the amount of an allowance based on the full range of individual characteristics of the case. This process was gradually replaced by police-like investigation and surveillance that either sought to ‘catch’ and prosecute a liable relative or to demonstrate the presence of a man. Discretion was used in these cases less frequently as a tool to calculate an allowance for children and more frequently to simply withdraw assistance altogether.

⁶¹⁷ Ibid.

Conclusion

This chapter tracked the development of the cohabitation rule over the course of the 1950s. It showed that the National Assistance Act did not include a specific clause that barred claims for assistance from women cohabiting with a partner, though the statutory infrastructure of most of the national insurance widows' benefits did include such clauses. In the NAB's early years, cohabiting women who applied for assistance raised difficult administrative questions for the 'street level' officers and for the officials at HQ. The women claimants were not viewed as committing 'benefit fraud' by seeking or receiving assistance; on the contrary, the problem that was regularly acknowledged was that providing assistance to the women in question was not technically 'illegal'. In the meantime, senior officials became increasingly convinced that of the need to take a strict line on cohabitation; it was thought to be problematic for several reasons, but especially because it threw up the problem that a cohabiting woman with children who was receiving assistance might suddenly be refused assistance upon marriage to the cohabitee, even though household resources had not changed. This made NAB policy appear inconsistent and unfavourable to marriage and HQ worried that it would be a disincentive to marriage and give rise to new demands for payments.

In the 1953 Annual Report the NAB declared its intention to bar assistance to cohabiting women. Publicly this was presented as a policy of paying assistance to separated wives living alone but not to 'paramours' living with men, presumably, married men. Presented in such a way it positioned wives as 'more deserving' than 'paramours' while also asserting principles of equity and efficiency. However, this did not resolve the issue, but only raised new problems. Because of the ongoing political controversy over marriage and divorce law, the NAB's policy became a major source of criticism and a public relations liability.

While the media and representatives of the courts expressed concerns about the NAB failing to prosecute deserting husbands and to deny fraudulent claims by colluding partners, it was civil servants themselves who most clearly identified cohabitation as an urgent problem. Together, SIs and HQ constructed narratives of single women and lone mothers as suspicious and deviant sources of fraud and immorality. The imagery that Special Investigators and officials at HQ drew on resurrected archaic assumptions about the lifestyles of the poor which blended ideas

of fraud and illegal acts with illicit sex, dirt and unconventional living arrangements. These emerging representations of women on benefits in the later 1950s represented a sharp contrast to the portrayals of widows, deserted wives and unmarried mothers as sympathetic victims of the war or of unscrupulous men, vulnerable and in need of public help which continued to be asserted by women's organisations and campaigners for maintenance law reforms. The new emphasis on fraud provided new categories of deserving and underserving and provided an administrative and political strategy to manage the caseload by shifting work to SIs, control expenditure, silence critics and reassure the public that the NAB was 'tough' on fraud.

Such findings reveal the way that the women were problematized and marginalised *through* and *by* officials and the welfare state. They emphasise the actual and potential role of officials, bureaucrats and civil servants in reinforcing and producing narratives of fraud. Much of the literature on scrounging has emphasised the role of the media and the language of political discourse in the stigmatisation of groups receiving benefits and in the identification of new categories of scroungers.⁶¹⁸ However, this chapter suggests that scholarly understanding of the production and consumption of panics about certain groups could be further deepened through an examination of the processes of rule interpretation and discretionary decision-making behind public pronouncements and democratic politics.

⁶¹⁸ See eg., A. Deacon, *In Search of the Scrounger*; S. Connor, 'We're Onto You: A Critical examination of the Department for Work and Pensions' "Targeting Benefit Fraud" Campaign,' *Critical Social Policy*, 27:2 (2007), 231-52; K. Garthwaite, "'The Language of Shirkers and Scroungers?'" Talking about Illness, Disability and Welfare Reform,' *Disability & Society*, 26:3 (2011), 369-72; M. Wilkinson, 'Demonising "the Other": British Government Complicity in the Exploitation, social Exclusion and Vilification of New Migrant Workers', *Citizenship Studies*, 18:5 (2013), 499-515; R Lundstrom, 'Framing Fraud: Discourse on Benefit Cheating in Sweden and the UK' *European Journal of Communication*; 28: 6 (2013), 630-45; on images of the poor see Golding and Middleton, *Images of Welfare: Press and Public Attitudes to Poverty* (Oxford: Robertson, 1982).

Part III.

The Problem of Fatherless Families in the 1960s: The Crisis of the Welfare State and the Question of a New Approach to Assistance Policies, 1958-1965

Chapter 6

‘Women with Children’ and Problem of Welfare, 1958-1966

Introduction

The historian Arthur Marwick argued that there was a ‘critical point of change’ in 1958. The year marked the beginning of the ‘long sixties,’ a period that was not to end until 1973-4.⁶¹⁹ For historians of politics and policy, the period from 1957/8 to 1964 has been identified with the emergence of a new Prime Minister, Harold Macmillan, a new cohort of Conservative leaders and a new enthusiasm for ‘planning’ and modernising the economy and the welfare state.⁶²⁰ Closely intertwined with these developments was the ‘rediscovery’ of poverty and the growing criticism of postwar social policies from both the left and the right.⁶²¹ This placed the administration of national assistance at the centre of new political debates. This brought a new self-consciousness to senior officials at NAB HQ and efforts to re-examine its approach to women with children. This became especially important as the politicisation of child poverty helped to create the unifying concept of lone motherhood. As Thane and Evans have observed, vulnerability to poverty brought ‘a shift in the social policy discourse from representing unmarried, widowed, divorced and separated lone mothers as distinct groups with distinct problems, to emphasizing what these *Fatherless Families*, or *Mothers Alone*, had in common.’⁶²² Though Lewis and Welshman have pointed out that the barrier between married and unmarried motherhood was ultimately only dissolved in the

⁶¹⁹ A Marwick, *The Sixties: Cultural Revolution in Britain, France, Italy and the United States, c 1958-1974* (London: Bloomsbury, 2012), 29-30.

⁶²⁰ See eg., R. Lowe, ‘The Replanning of the Welfare State, 1957-1964,’ in M. Francis and I. Zweiniger-Bargielowska eds., *The Conservatives and British Society* (Cardiff: U of Wales Press, 1996); id. ‘Modernising Britain’s Welfare State: The Influence of Affluence, 1957-1964,’ in L. Black and H. Pemberton, eds., *An Affluent Society? Britain’s Post-war Golden Age Revisited* (Aldershot: Edward Elgar, 2004); J. Tomlinson, ‘Conservative Modernisation 1960-64: Too Little Too Late?’ *CBH*, 11, 3 (1997), 18-33; G. O’Hara, *From Dreams to Disillusion: Economic and Social Planning in 1960s Britain* (London: Palgrave, 2007),

⁶²¹ Eg., R. Lowe, ‘The Rediscovery of Poverty and the Creation of the CPAG, 1962-1968,’ *CR*, 9, 3 (1995), 604.

⁶²² P. Thane and T. Evans, *Sinners? Scroungers? Saints? Unmarried Motherhood in Twentieth-Century England* (Oxford: OUP, 2012), 121. See also K. Kiernan, et al., *Lone Motherhood in Twentieth-Century Britain* (Oxford: OUP, 1998), 167 and M. Wynn, *Fatherless Families* (London: Michael Joseph, 1964), 17.

1970s,⁶²³ it is clear that these years saw the NAB begin to engage with the emerging literature and discourse about ‘unsupported mothers’ and began, haltingly, to consider ways of giving greater attention to the ‘welfare’ needs of the women and children.

This chapter explores the way that the NAB began to address the new debates over poverty and social security through internal assessments of the circumstances of women with children on assistance and discussions of its role in society. Viet-Wilson has explained that in the early 1960s, before the publication of Abel-Smith and Townsend’s famous poverty study in 1965,⁶²⁴ the NAB itself ‘rediscovered’ poverty through its own secret investigations of the adequacy of the child and adult scale rates.⁶²⁵ However, this research found that the NAB had begun this process even earlier through at least two smaller scale surveys of the 1950s, one that focused on old people in 1954 and another on ‘child poverty’ with a survey of ‘widows and other women with children’ in 1958. The chapter shows that the research uncovered serious material deprivation and widespread official failures to provide extra cash and advice on other services to the women that shocked and disturbed senior officials. It explains that the significance of the findings was muted, however, by other urgent administrative issues brought by contemporaneous events, including changes in scale rates, a flood of new applications in the wake of rising unemployment and new budget restrictions. As result, little was done to directly address the problems of assisting lone mothers and their children, and the issue was subsumed in wider efforts to reconstruct its role as a ‘welfare service’ through a new engagement with social work.

The discussions surrounding ‘welfare’ offer important insights into the way that officials viewed the concept itself and the concept of poverty and the ways in which these ideas were gendered. Interestingly, there was no real consensus or coherent understanding of the causes and nature of poverty; officials recognised both environmental and structural factors while, in other contexts they blamed

⁶²³ J. Lewis and J. Welshman, ‘The Issue of Never-Married Motherhood in Britain,’ *SHM*, 10 (1997), 418.

⁶²⁴ B. Abel-Smith and P. Townsend, *The Poor and the Poorest* (London: G. Bell & Sons, 1965).

⁶²⁵ J. Veit-Wilson, ‘The National Assistance Board and the ‘Rediscovery’ of Poverty,’ in H. Fawcett and R Lowe, eds., *Welfare Policy in Britain* (London: Macmillan, 1999), 122-3.

behaviour or personal characteristics. In important ways officials' perception of their welfare role was undergoing change. Many were averse to the adoption or integration of ideas and methods from social work literature, especially of the psychiatric variety, as the NAB was making reluctant steps towards doing so. The chapter identifies ways in which the welfare of women with children and liable relatives continued to be bound up with assumptions about sexual morality, gender roles and suspicions about the behaviour of poor working class men and women. At the same time, there were signs of shifts away from conceptualising welfare broadly to incorporate physical health and women's ability to manage a household towards more focused concerns about emotional wellbeing and interpersonal relationships. It is clear even from the language of the survey that women's poverty and welfare was becoming even more strictly separated from children's, a trend that Lister observed with New Labour's adoption of an agenda for a 'social investment state'.⁶²⁶

If the emerging concept of fatherless families represented an increased sympathy for and awareness of poverty and a shift away from moralistic constructions of lone mothers among certain professional groups, social researchers and campaigners, it did not necessarily signal a reduction in the stigma attached to lone motherhood or a broader rejection of moralistic attitudes towards them among the broader public. Arguments for addressing the welfare of lone mothers as mothers had the effect of stigmatising the women in a new way by linking them more closely with images and assumptions about poverty. At the same time, for better or worse, the emergent maternalism diverted campaigners' efforts to secure the women's economic position as independent as wage earners, or even working mothers or as wives with rights to household assets and income. The chapter draws these themes together to show other aspects of the multiple and multi-layered identities that mediated the administration of assistance to lone mothers. The first sections discuss these themes by examining the survey and its background. The rest of the chapter then focuses on the new ways the NAB became involved in the reorganisation of social work.

⁶²⁶ R. Lister, 'Children (But Not Women) First: New Labour, Child Welfare and Gender,' *Critical Social Policy*, 26, 2 (2006), 315-35.

A New Approach to Poverty and Welfare?

'Improvements' in National Assistance

The NAB's concern about child poverty and welfare, its increased interest in internal research and its efforts to reorganise the administration of assistance was part of a much broader reform movement within the Ministry that began in 1957 with Macmillan's move into the premiership. In 1957 and 1958 the government began to respond to rising criticism of the country's economic performance and growing demands for greater help for the poor. One of the first initiatives to emerge was a new plan for pensions.⁶²⁷ The Conservatives' graduated pensions scheme was clearly intended to compete with Labour's popular plan for superannuation, earnings-related pensions that promised to end the heavy supplementation of retirement pensions with national assistance.⁶²⁸ The government's new plan for graduated pensions incorporated ideas about national insurance that Conservatives had long been discussing, particularly the goal of a 'self-financing' system that was, as Boyd-Carpenter, the Minister for Pensions and National Insurance put it, 'a good bargain for the tax-payer'.⁶²⁹ A general election was set for October, 1959, and in Spring of that year the Conservative government introduced a number of measures to 'improve' the financial circumstances of old age pensioners and widows. Graduated pensions were heralded as a way to provide extra 'increments' for those who delayed retirement to work longer.⁶³⁰ At the same time, regulations were approved to increase the earnings rule for all widows and retirement pensioners for

⁶²⁷ Cmnd. 538, *Provision for Old Age: The Future Development of the National Insurance Scheme* (London: HMSO, 1958), 13; see also, eg. P. Bridgen, 'The One Nation Idea and State Welfare: The Conservatives and Pensions in the 1950s' *Contemporary British History*, 14,3 (2000), 83-104; P. Bridgen and R. Lowe, *Welfare Policy under the Conservatives*; G. C. Peden, *The Treasury and British Public Policy, 1906-1959* (Oxford: OUP, 2000), 508-9; P. Baldwin, *The Politics of Social Solidarity* (Cambridge: CUP, 1990), 240.

⁶²⁸ Labour Party, *National Superannuation: Labour's Policy for Security in Old Age* (London: Labour Party, 1957).

⁶²⁹ J. Boyd-Carpenter, *Way of Life*, (London: Sidgwick & Jackson, 1980), 130.

⁶³⁰ For the most detailed official source on the new legislation, see Cmnd. 629, MPNI, *National Insurance Bill, 1959, Report by the Government Actuary on the Financial Provisions of the Bill* (London: HMSO, 1959). See also, Cmnd. 1133, *Report of the MPNI, 1959* (London: HMSO, 1960), ch III, IV.

the first time since 1956. For widowed mothers, the earnings allowance was increased from 60s to 80s per week, for widows and other pensioners from 50s to 60s, above these levels the benefit was tapered down.⁶³¹ In these ways the government sought to address perceived problems of labour supply while also offering extra income to the most controversial groups receiving assistance supplements without further ‘burdening’ the national insurance fund. However, it was widely recognised that the new pensions would do nothing to most old people, and there were immediate demands for the government to do more for those worst off. The government then unveiled a plan to improve National Assistance as part of an election promise to share national prosperity.⁶³² When the Conservatives won, they did in fact substantially raise the national assistance scale rates,⁶³³ though they did not respond to demands to index the scales to national growth rates or earnings as Labour critics demanded.⁶³⁴

These changes in national assistance came with major changes in the leadership of the department and the civil servants responsible for assistance. In 1958, the government appointed a new Permanent Secretary to the NAB, Donald Sargent, who moved to his new position in 1959. Sargent hoped to ‘modernise’ management practices and make the NAB much more responsive to recipients’ needs and more actively involved in publicity and information campaigns. For example, new broadcasts on the BBC provided information about the help available and a new pamphlet was prepared for the public entitled, ‘Help for Those in Need’.⁶³⁵ Already there had been growing concerns about criticism of the Board’s support for families with children, especially widows. When Marris published his research into widowed mothers senior officials had taken note of the criticisms of the stigma that continued to be attached to assistance and the failure of the system to

⁶³¹ S. I. 1959 No. 549, *The National Insurance (Earnings) Regulations*, 1959.

⁶³² Cmnd. 782, *Improvements in National Assistance* (London: HMSO, 1959), para 1; see also, ‘Conservative Plan for Next Five Years’, *The Times* (London), Sept., 1959.

⁶³³ See scales in appendix.

⁶³⁴ See eg., T. Lynes, *National Assistance and National Prosperity* (London: Bell, 1962); R. M. Titmuss, *Income Distribution and Social Change* (London: Allen & Unwin, 1962).

⁶³⁵ TNA, AST 12/75, NAB, Minutes, 166th Meeting, 16 Dec. 1959. See also, Veit-Wilson, ‘The National Assistance Board and the ‘Rediscovery’ of Poverty’.

provide support for widowed mothers who wished to improve their circumstances with earnings.⁶³⁶

The NAB's 1958 decision to set up a systematic survey of the administration of welfare work for all women with dependent children receiving assistance signalled senior civil servants recognition of the growing publicity of the economic vulnerability of lone mothers. Headquarters decided to undertake a sample survey of lone mothers that would, for the first time, investigate the question of the economic circumstances of 'widows and other women with children'. Regional officials and those based in London were uncomfortably aware of the publicity about poverty among women and children without male breadwinners and the sympathy for them that the ongoing debates over widowed mothers' benefits and the laws of maintenance evoked. MPs were sending letters accusing the Board of causing hardship to women and children by withdrawing allowances based on cohabitation, or to request that grants be made for children's clothes, shoes or bedding.

When the 1958 survey was planned, senior officials did not intend to fully report the findings but to simply publicise their concern for the women and children and the fact that they were doing something to address their needs. Similar small scale sample surveys had been used in the same way previously. Earlier surveys had similarly responded to public anxiety over certain groups on assistance: the first, in 1954, evaluated the circumstances of a sample of old people after campaigns to improve pensions and the NAB's welfare visiting placed the NAB under intense pressure to do more for this group, the largest group of people it served. The second survey of 1956 looked at provisions for unemployed men on assistance and was followed by a report that sought to allay fears that there were a high number of men voluntarily unemployed and fraudulently receiving assistance.⁶³⁷

During the NAB's first decade, public scrutiny of its welfare work had focused on the circumstances of the old people receiving assistance. However, the NAB had created specific codes of instructions for attending to the welfare needs of families with children during visits, including special sections regarding policies towards single women with children. These sections of the code book essentially

⁶³⁶ P. Marris, *Widows and Their Families* (London: Routledge, 1958).

⁶³⁷ TNA, AST 12/81, NAB, Board Memorandum 1,058: 'Widows and Other Women with Children', Circulated on 17 April 1959, para. 1.

expanded on the codes that the Assistance Board (AB) had established for handling the cases of widowed mothers receiving supplementary assistance during and after the war.

When the NAB replaced the AB, it followed much of its welfare and visiting procedure. All applications would be followed by an initial home visit and the frequency of subsequent visits was determined on a discretionary basis, but it depended on the type of case. On home visits, the officer would evaluate the case to make any discretionary additions to payments or reduce payments if resources had changed, and to offer ‘advice’, mainly to refer recipients to other agencies.⁶³⁸ Rather than publishing detailed explanations of visiting and of the way it ‘promoted’ welfare in the way that the AB did, the NAB referred to the explanations given in the AB Reports discussed above and offered illustrations. National Assistance instructions, or the ‘A Code’, were adopted from the AB, and the first full NAB edition first appeared only in 1951.

The NAB’s general view of its “welfare work” followed that of the AB. It was predominantly a referral service. Instructions to officers on the provision of advice and extra assistance was intended to encourage discretion and only offered broad guidance. As HQ explained:

A considerable amount of discretion is vested in the Board’s officer, and senior officers in particular have the responsibility for ensuring that, in their local administration, instructions are not used mechanically but are applied intelligently with due regard to the circumstances of the individual case.⁶³⁹

Officers were called to be ‘as helpful as possible to applicants’, to listen courteously, and use their observations, ‘common sense’ and ‘good knowledge of the social services available to citizens’ to ensure ‘adequate treatment of exceptional needs’.⁶⁴⁰ In general the Board emphasised that visiting procedure should rely

⁶³⁸ The Board repeated these functions in reports of 1944, 1945, and 1949; Cmd. 6700 *Report of the AB, 1944* (London: HMSO, 1945), 8-14; Cmd. 6883, *Report of the AB, 1945*, 10-17; Cmd. 8030, *Report of the NAB, 1949*, 17.

⁶³⁹ TNA, AST 13/6, A.7001 ‘Welfare: General’, Assistance Circulars and Code, 1940 – 1948; reprinted in TNA, AST 13/12, A.7001 and A. 7002 ‘Welfare: General’ National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

⁶⁴⁰ TNA, AST 13/6, A.7001-7002 ‘Welfare: General’, Assistance Circulars and Code, 1940 – 1948; reprinted in TNA, AST 13/12, A.7001 and A. 7002 ‘Welfare:

heavily on an officer's judgment and discretion – it was 'impossible to lay down precise rules to cover all applicants'.⁶⁴¹ Two types of case could be distinguished: those capable of 'looking after' themselves with their friends and families' help, which would be the 'great majority', and the others incapable of taking care of themselves for some reason of health or 'capacity'.⁶⁴² Where children were concerned, officers had 'even greater responsibility' to ensure that difficulties and special needs were met. Officers were encouraged to give even greater attention to children in lone mother families:

The Board are confident that their officers will not only take particular care to make a proper assessment of needs in terms of cash grants, but that they will also recognise that the applicant may be in need of advice and help in other directions. The situation of a widow, for example, left sometimes very suddenly to bring up young children on a considerably reduced income is often a very hard one which calls for sympathy and understanding, and the same may also be true of deserted and separated wives... and any household where the woman is left as the only adult in the family.⁶⁴³

These views were threaded through the welfare, visiting and exceptional needs sections of the NAB's guide to officers that framed procedure between 1951 and 1959, with small amendments. Visiting served the two purposes of reviewing an assessment for an allowance and identifying welfare needs.⁶⁴⁴ Standard procedure was that a person was granted an allowance paid by an order book following an initial home visit, after this normal visiting frequency was intended to be 26 weeks

General' National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

⁶⁴¹ TNA, AST 13/12, A. 6153 and A. 6151 'Frequency of Visiting', National Assistance Board, (Cancelled) Assistance Code, 1951 Edition, Vol. I.

⁶⁴² TNA, AST 13/6, A.7002-7003 'Welfare: General', Assistance Circulars and Code, 1940 – 1948; reprinted in TNA, AST 13/12, A.7001 and A. 7002 'Welfare: General' National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

⁶⁴³ TNA, AST 13/6, A.7021 'Welfare: Households Containing Children', Assistance Circulars and Code, 1940 – 1948, reprinted in TNA, AST 13/12, A.7021 'Welfare of households containing children', National Assistance Board, (Cancelled) Assistance Code, 1951 Edition, Vol. I.

⁶⁴⁴ TNA, AST 13/12, A. 6151, A. 6153 'Frequency of Visiting', National Assistance Board, (Cancelled) Assistance Code, 1951 Edition, Vol. I.

and, to be extended in only certain cases to not more than 52 weeks when the workload was extremely heavy. All households with children were singled out to be visited at least every 13 weeks, as the AB had established for the widowed mothers. The NAB's early circulars urged officers to visit even more frequently if the 'where the constitution of the household deviates from that of a normal family', including 'all cases of women with the sole responsibility for dependent [sic] children'.⁶⁴⁵ Only two other groups were singled out for more frequent visiting, families, including those with two parents, where there appeared to be 'bad management or neglect' and certain cases involving old people who were sick, alone or over eighty conditions were 'unsatisfactory or substandard', they were to be visited at short intervals.⁶⁴⁶

At the same time, NAB officials recognised that households with children were likely to need additional assistance in cash and kind. Guidance on special circumstances additions and grants for exceptional needs reveal that officials essentially assumed that cases with children, especially more than one child, were 'special' and 'exceptional' in terms of their needs. A range of specific instances were listed that would generally require additional payments where children were concerned. These included cases involving several children, a mother or child with bad health, children in poor accommodation, and mothers with high heating costs associated with a great deal of bathing and washing.⁶⁴⁷ Because of the 'appreciable expense' associated with these circumstances, additions could be necessary needed for laundry, domestic help, fuel, and or special diets.⁶⁴⁸ Officers were urged to closely watch all circumstances of a home, in order to detect need and fluctuations

⁶⁴⁵ TNA, AST 13/12, A. 6156 'Frequency of Visiting: Cases requiring more frequent visits: (1) households containing dependent[sic] children', National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol. I.

⁶⁴⁶ TNA, AST 13/12, A. 6156 'Frequency of Visiting: Cases requiring more frequent visits: (1) households containing dependent[sic] children and (2) Old people' A. 6156

⁶⁴⁷ TNA, AST 13/12, A. 3212 'Special circumstance: domestic help: laundry', A. 3230 'Special circumstance: extra nourishment', 'A 4301- 4304 'Exceptional Needs: Grants for exceptional needs' National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

⁶⁴⁸ TNA, AST 13/12, A. 7036 'Welfare: households with children: health', National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

in income – ‘contingencies that cannot all be foreseen.’⁶⁴⁹ In any situation that needed extra material assistance, action was to be ‘prompt and adequate, and the applicant to be informed’ – a directive printed in bold lettering.⁶⁵⁰ Like the AB, the Board adhered to the principle that an allowance was intended to cover food, rent and renewals of clothing and other items, but nevertheless it not only recognised that the rates would not be adequate in many cases, it positively encouraged officers to provide additional cash and items in kind.⁶⁵¹ Fundamentally, officials of the Board recognised that the scale rates were simply inadequate, especially where children were concerned.

The codes related to welfare and visiting remained unchanged a decade later but there is a great deal of evidence from case reports and explicit descriptions of the NAB’s welfare work with the families of deserted wives and unmarried mothers in its Annual Reports that ‘welfare work’ with these families had come to be interpreted as an extension of liable relative work or, especially in the case of unmarried mothers, as impetus to find the woman ‘suitable’ employment or the assistance of another agency. Since the Board remained most concerned about separated and deserted wives, much welfare work during the 1950s consisted of attempts to ‘re-unite families’ by questioning women about the last known whereabouts of husbands and fathers. Local offices were explicitly instructed in cases where a ‘single woman, a widow or a woman living apart from her husband gives birth to a child’ to see the liability of relatives instructions and ensure that a woman officer advised the mother of her own interests in obtaining an affiliation order, while addressing the needs of the child in an assessment. It was emphasised that the one officer only should handle the case, and she had to be as tactful as possible to gain the mother’s confidence and ensure that interviews remained private.⁶⁵² Officers were supposed to seek the advice of probation officers, and the

⁶⁴⁹ TNA, AST 13/12, A. 3203, also 3201-3206 ‘Special circumstance: adjustment for special circumstances’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

⁶⁵⁰ TNA, AST 13/12, A. 3209 ‘Special circumstance: adjustment for special circumstances’, National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

⁶⁵¹ TNA, AST 13/12, A. 4301 ‘Exceptional Needs: Grants for exceptional needs’ National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

⁶⁵² TNA, AST 13/12, A. 7061 ‘Welfare: households with children: Women with illegitimate children (see A.9561 et seq. (England and Wales) and A.9811 et seq.

earlier edition of instructions further guided officers to notify moral welfare officers.⁶⁵³ A notable theme is the way these helpful works ‘succeeded’ in the sense that the person became ‘independent’, or less, in need of assistance payments. Nevertheless, there were attempts to re-house the families and to address the many health concerns of the women and children.⁶⁵⁴

This emphasis on reuniting families came out the assumption that ‘rebuilding the family’ was good for social stability and individual child welfare. ‘Widowhood or desertion’ were singled out as potential sources of problems or neglect, due to personal characteristics and physical circumstances that were simply ‘too much for her’.⁶⁵⁵ Yet, for the Board, deserted and separated mothers represented a heavy cost. If the NAB generally saw its welfare ‘service’ in terms of material assistance, supervision, and referrals, in the case of lone mothers it took a more active role: stable families were financially independent families, and the goals of liable relative work merged neatly with those of child welfare work. The visiting and investigating of liable relative work was integrated into welfare work, in fact it became synonymous with welfare visiting. The Annual Report that first described the NAB’s welfare work envisioned officers working with marriage guidance councillors and probation officers, both groups that focused on marriage reconciliation, which, as we have seen, was one of the first tactics officers were to take in cases of separated deserted or wives.⁶⁵⁶

Done properly, this welfare visiting to families was especially time consuming and, by 1958 had been cut back. This began as early as 1951 when the Minister for Pensions (Edith Summerskill) had come under strong pressure from MPs to increase the frequency of welfare visits to old people. The Minister and local offices received letters demanding that pensioners needed more attention from assistance officers. Criticism of local officers’ work also focused on their apparent

(Scotland)’ [instructions on the liable relative] National Assistance Board, (Cancelled) Assistance Code, 1951 Edition Vol I.

⁶⁵³ TNA, AST 13/6, A.7061 ‘Welfare: Households Containing Children: Women with illegitimate children’, Assistance Circulars and Code, 1940 – 1948.

⁶⁵⁴ Eg., TNA, AST 12/78 NAB Memorandum No. 628, ‘Specimen “Welfare” Cases’, circulated 14th July, 1950; Cmd. 8030, *Report of the NAB, 1949*, 50, 55.

⁶⁵⁵ TNA, AST 13/12, A. 7056 ‘Welfare: households with children: bad management or neglect’ National Assistance Board, (Cancelled) Assistance Code, 1951 Edition, Vol I.

⁶⁵⁶ Cmd. 8030, *Report of the NAB, 1949*, 16-17.

lack of appropriate training. Studies of the new social services, for example by Eileen Younghusband and Penelope Hall, argued that NAB officers needed better training to provide welfare and to better ‘spot’ the kind of help a person needed in addition to financial assistance.⁶⁵⁷ Regional controllers took this seriously and conducted their own small sample survey of pensioners receiving assistance supplements. It revealed that many pensioners qualified for additions to their weekly allowance or help from other services that they were not receiving. A circular explained to regional offices:

You must have been as surprised as we were last year to note the large number (40 percent for the country as a whole) of elderly people who, as a result of the “over-80” enquiry, were found to be in need of discretionary additions or exceptional needs grants or of spectacles, dentures...⁶⁵⁸

Yet the NAB’s response was that the best solution was to *decrease* the frequency of visits to recipients who did not have very great or urgent needs so that, without actually increasing the frequency of visits to those with greater or more complicated needs, more time and attention could be given to their cases. In theory, this would allow officials to reduce the volume of work and improve its quality by giving officers more time to better cater to a variety of needs. Senior officials clung to this theory and put a great deal of effort into identifying groups based on their apparent needs and creating very specific time tables for visiting.

Significantly, Controllers firmly rejected the idea that more specific instructions regarding the welfare aspects of a visit would help. Officials believed from the beginning that this required training not instructions; they argued that the ‘real difficulty seems to be to get the matter dealt with as one of judgement [by an officer] and not as something settled by the mechanics of the office’: if officers could be better trained to ‘use proper care to pick out the cases where more frequent

⁶⁵⁷ E. Younghusband, *Social Work in Britain: A Supplementary Report on the Employment and Training of Social Workers* (Edinburgh: Constable Ltd, 1951), 90, para 248; P. Hall, *The Social Services of Modern England* (London: Routledge and Kegan Paul, 1952), 46.

⁶⁵⁸ TNA, AST 9/199, NAB, Area Officer Circular Minute (1955) No. 25, Inspection of Visiting Work (M.25/55), 10 Aug., 1955.

visiting is required' then the time between visits could be extended or shortened based on the needs of the individual.⁶⁵⁹

In 1952 and 1953 the NAB struggled to manage when it was forced to make cuts to staff during the Korean war. This brought a new urgency to discussions of the importance of 'economy in visiting'.⁶⁶⁰ NAB HQ took up the controllers' idea of reducing regular visits for certain categories of recipients, but lone mothers remained high priority: 'all cases of women with sole responsibility for children' were still to be visited every 13 weeks.⁶⁶¹ Although officials were careful never to reduce the established frequency of every 13 weeks for visits to lone mothers' households, they emphasised that the welfare of these cases was in fact the domain of other social services: 'as far as possible remedial action is taken... by the appropriate authority or voluntary organisation'.⁶⁶² Moreover, the instructions continued to distinguish the welfare work for families of lone mothers from those of the old or ill by emphasising that in order to monitor child welfare the mother's behaviour had to be controlled. This meant that cases that showed signs of 'irresponsibility, or tendency to self-neglect or bad management' whether old or young, remained on the high frequency list.⁶⁶³

But before any of these changes would have made an impact, regional controllers argued for further changes. Some argued that more review visiting could help certain recipients, but again officials agreed not to increase any visiting but rather to further extend the interval between visits for other categories to 'enable officers to concentrate visiting on cases that really required more attention.' It was widely believed that most cases only required annual visiting.⁶⁶⁴ After 1954 many groups of pensioners and 'elderly' people saw the time between visits extended if they were living with someone, for example a 'responsible daughter or daughter in

⁶⁵⁹ TNA AST 7/1447, Extract of Conference of Regional Controllers, RCC (51), 'Note – Welfare Survey'.

⁶⁶⁰ TNA, AST 12/73, NAB, Minutes, 74th Meeting, 13 Feb 1952, paras., 9-10; TNA, AST 12/73 NAB, Minutes, 99th Meeting, 30 Sept 1953, para 10; National Assistance Board, Minutes, 102nd Meeting, 16 Dec 1953.

⁶⁶¹ TNA AST 7/1447, 'A Code on Frequency of Visits: [Amendt 84, 15/2/52]', 'Cases requiring frequent visiting (A 6156)'.

⁶⁶² Ibid.

⁶⁶³ Ibid.

⁶⁶⁴ TNA AST 7/1447, NAB, Conference of Regional Controllers, 'Note: Frequency of Visits: Waiving of Visits (RCC (54)7)'.

law'. Unemployed people over 60 not receiving the state pension and considered those 'who may get more work' also had their visits reduced in frequency from 13 to 26 weeks. Visits to two parent families were also extended to every six months unless a parent was sick or there were 'problems of management'.⁶⁶⁵ The A Code amendments emphasised however that the cases of women with children continued to be part of the frequently visited group.⁶⁶⁶

Surveys of liable relative work between 1954 and 1956 revealed much about the welfare visiting to these women with children. Senior officials were clearly concerned by these findings and blamed lack of uniform procedure and the high pressure on staff. A Regional Controller from Bristol questioned whether the pressure staff was under was 'compatible with consistently good work'.⁶⁶⁷ A survey conducted there found that nearly a quarter of cases had 'unmet need' for 'nourishment', laundry and other items; 15.3 per cent were in need of fuel; 12.3 per cent should have been given lump sums (ENPs); and 15.7 per cent required NHS services.⁶⁶⁸ The list continued. In Cambridge the 'most common failure' was that officers overlooked welfare needs.⁶⁶⁹ In one area of London, a survey of 36 cases included

A woman applicant with children, in debt, with accommodation difficulties, and possible neglect of children; a widow paying for school meals, overhoused and under-heated, obvious need for spectacles...⁶⁷⁰

Worried that the welfare needs of lone mothers and children were not being met, the NAB Secretary wrote:

Need does not depend upon age and may not be required exclusively by the lone person, it may be very much needed by the widow with young or

⁶⁶⁵ TNA AST 7/1447, NAB, Assistance Circular (1954) No_, Review Visiting (Draft), 9 June 1954.

⁶⁶⁶ TNA AST 7/1447, 'Women with Sole Responsibility for Children- Frequency of Visiting' – Amendt. 451 [18.3.55], 6156 (1).

⁶⁶⁷ TNA, AST 9/199, Mr. Bradley, Regional Controller (RC), Bristol to J. Hope-Wallace, NAB HQ, 19 April, 1956.

⁶⁶⁸ Ibid.

⁶⁶⁹ TNA, AST 9/199, Assistant RC, Cambridge (Eastern Region), to F. Hill, HQ, 'M.25/55: Inspection of Visiting Work'

⁶⁷⁰ TNA, AST 9/199, Assistant RC (London) to Mr. Vernon NAB, 'Inspection of Visiting Work', 7 May 1956.

difficult children or the single woman with the illegitimate child. What we want to convey is that the officer should consider whether the case calls for this contact and if so should make sure that there is someone the applicant can turn to...⁶⁷¹

The surveys of 1955 led Regional Controllers and senior officials at headquarters to conclude that much more inspection and 'control' was necessary, and led them to question the value of visiting altogether. It was extremely time consuming and produced many faulty determinations, and there was no way to measure the 'value of visiting to individuals visited'.⁶⁷²

In 1955, the Southend survey of lone mothers with liable relatives had revealed levels of neglect that were extremely disturbing and 'surprising' to officials.⁶⁷³ After much consideration, HQ concluded that visiting was necessary to the NAB's work but that there still appeared to be scope for reducing much 'ineffective visiting'. A 1956 circular introduced "'Friend" action' for lone mothers: this instructed officers to be aware that 'need' did not only depend on old age, but was also acute among women with children, and that where there was great need, officers had to ensure that the person or family was in regularly in touch with a family member or friend living nearby.⁶⁷⁴ Given that welfare work developed in this way and that a series of surveys had exposed high levels of 'unmet need', the NAB's senior officials should not have been surprised to find that the material needs and health and medical care of lone mothers' families was neglected in 1958.

The survey of 1958 to 1959 investigated 100 randomly sampled women with children receiving assistance. It estimated that in 1959 there were about 73,000 lone mothers on assistance. The memorandum circulated among officials did not include quantified details, but it listed a range of 'unmet needs' that the survey discovered. The women's general health was poor, and even many of the children appeared unhealthy to inspectors (despite the NHS). The outstanding characteristic of the

⁶⁷¹ TNA, AST 7/1324, S. M. Reed to O. Hughes, Bristol Regional Office, "Friend" Action. 13 July 1956.

⁶⁷² TNA, AST 9/199 NAB, Area Officer Circular Minute (1955) No. 25, Inspection of Visiting Work (M.25/55), 10 Aug 1955.

⁶⁷³ TNA, AST 9/199 NAB, Area Officer Circular Minute (1955) No. 25, Inspection of Visiting Work (M.25/55), 10 Aug 1955.

⁶⁷⁴ TNA, AST 7/1324, S. M. Reed to O. Hughes, Bristol Regional Office, "Friend" Action. 13 July 1956.

families' circumstances was the need for very basic items that the scale rates could not stretch to cover. These included a 'need for adequate beds and bedding' and clothes, 'especially where the children were growing', but also for the mother. 'The woman's own clothing...[was] possibly sacrificed for the children's needs'. It appears that most of those surveyed lived in very poor accommodation that, combined with poor health, meant that they were especially liable 'to needs for extra heating, water, laundry...'. As the previous surveyed had revealed, many women did not know that they qualified for free milk, school meals or education grants.⁶⁷⁵

Following the survey, the Board was asked to approve the power for HQ officials to give regional controllers instructions that all the women were to receive 'special attention to widows and other women with children as they come up for a visit on normal course'. These instructions did not include procedures that would ensure or monitor improvements in welfare work: circulars were supposed to ensure that visiting officers would be 'reminded' of a number of 'matters to look for' when visiting each of these lone mothers' households. Officers were expected to examine the households and ask mothers if they needed particular items or services.⁶⁷⁶ Interestingly, senior officials emphasised the apparent 'loneliness' or isolation of widows that Peter Marris had lamented in *Widows and their Families*,⁶⁷⁷ and showed special concern for mother's relationships, mental health and emotional state. Officers were specifically instructed to ask whether the woman would 'welcome advice about clubs' or other activities 'to take her out of herself'. The NAB's continued close relationship with organisations such as the WVS was clear, and its heavy reliance on charities in general was apparent in senior officials explicit inclusion of instruction that officers must ask 'if she would like to be put in contact with some voluntary organisation...[that] may be able to provide some extra amenity in the home'.⁶⁷⁸ Since several women's organisations and apparently some lone mothers on assistance themselves had demanded that their cases were handled by female officers, senior officials blithely advised that women officers make the

⁶⁷⁵ TNA, AST 12/81, NAB, Board Memorandum 1,058: 'Widows and Other Women with Children', Circulated on 17 April 1959.

⁶⁷⁶ *Ibid.*, paras 3-6.

⁶⁷⁷ Marris, *Widows and their Families*.

⁶⁷⁸ TNA, AST 12/81, NAB, Board Memorandum 1,058: 'Widows and Other Women with Children', Circulated on 17 April 1959, para. 3.

home visits to these families, notwithstanding the fact that, as some regions pointed out, some local offices did not have any female officers.⁶⁷⁹

The Board ‘approved arrangements for special attention to be given to the needs of this class of applicant’,⁶⁸⁰ and the annual report for 1959 explained in its ‘welfare’ section that the NAB had made new arrangements to ‘review with particular care... the circumstances of women (including widows, deserted wives and unmarried mothers) bringing up young children singlehanded’. Following the 1951 survey that had produced alarming findings about old people’s welfare, the NAB had produced a whitewashed account in its annual report, and it did so again in the 1959 report. The grim circumstances of the lone mothers were understood to be politically explosive, so the Board provided a cheerfully uninformative account of the families’ circumstances that commended the women’s ‘devotion’ to their children and their high standards of childcare. The children were generally in good health. Most of the women, the NAB continued, seemed to manage very well – despite some ‘unhappy exceptions’. It had found ‘good housewives putting the children and the home always first, and trying to make the most of the money they had’. However, it did recognise that sometimes this was at ‘a cost in general health and nervous strain’. Women were sometimes found in a ‘generally run down and depressed condition’, and that this was ‘no doubt mainly due to the burden of running a household and bringing up children single handed’, a burden that continued and grew more difficult as the children grew older.⁶⁸¹

However, the report conceded that the regular income from the NAB was something many of the women had ‘never known in their married lives’.⁶⁸² The NAB’s officers were portrayed as kindly benefactors of the mothers and children that depended on their goodwill, and, in fact, they were presented with overtly patriarchal and paternal attributes. According to the Report, the review was intended to ensure that the women ‘were getting all the assistance the Board could give them and were in touch with any other services they might need’, since it recognised their ‘difficult task of running a home without help from an adult

⁶⁷⁹ Ibid.

⁶⁸⁰ TNA, AST 12/75, NAB, Minutes of the 161st Meeting, 22 April, 1959.

⁶⁸¹ TNA, AST 12/81, NAB, Board Memorandum 1,058: ‘Widows and Other Women with Children’, Circulated on 17 April 1959, para. 2.

⁶⁸² Cmnd. 1085, *Report of the NAB, 1959* (London: HMSO, 1960), 22-23.

partner'. Without explaining that many of the families were not in fact receiving free welfare foods or the other means tested benefits they qualified for, it pointed out that the NAB did not take account of the free milk and welfare foods in its assessments (though it did, of course, reduce assistance to account for Family Allowances), which helped bolster the families' incomes, and that education grants encouraged the mothers to keep the children in school longer. Finally, the Report explained that as a result of the review, some special needs 'not hitherto mentioned' by the mothers were met with extra grants for the children, and officers were able to put lonely widows or deserted wives in contact with others in their community. It was noted, for example, that a widow 'unable to cope with her garden' was now 'having it tended by a local Scout group.'⁶⁸³

The Board approved the new special arrangements in the spring of 1959 when the looming general election of October was fuelling fierce debates over restructuring national insurance and national assistance and the numbers of people in poverty. In the meantime, Barbara Wootton's account of society's pathologization of the poor identified lone mothers as part of the army of the 'new poor'.⁶⁸⁴ One of the problems critics identified with the NAB was its secrecy. In the same year Margaret Wynn wrote to the Board requesting information about the women with children receiving assistance, including statistics that broke down the numbers of separated wives with and without children so that she could calculate the total numbers of lone mothers on assistance. She was dismissed and told to look to the latest annual report.⁶⁸⁵ Even official and semi-official bodies could not obtain information from the NAB, as the RCMD had found, increasingly public attention focused on the need for more data on lone mothers. The long-awaited Younghusband Report, finally published that year, for example, underscored the need for more information about unmarried mothers and other lone mother families so that the local authority social services might better plan and prepare social workers to help them.⁶⁸⁶ The Board's account of the 1958/9 survey appeared in the

⁶⁸³ Ibid.

⁶⁸⁴ Wootton, *Social Science and Social Pathology*.

⁶⁸⁵ TNA AST 7/1378, NAB, London, to Mrs. M. Wynn, 1/12/1959: she was given figures that included 15,000 unmarried mothers; 2,000 widows; 9,000 divorced women; 5,000 temporarily and 30,000 permanently separated wives listed in the report.

⁶⁸⁶ Ibid.

1959 report, which was published only in 1960, and so appeared to respond to demands for information. The report's discussion of its practices and of the circumstances of lone mothers allowed the NAB to conceal more than it revealed to the public on a sensitive and politically salient issue while appearing to engage with the public was characteristic of the NAB's public relations strategy. Though the NAB did begin to engage with the public in new ways after 1959, its release of information about sensitive aspects of its policies towards lone mothers only became more opaque and defensive, and went from being misleading to being flatly deceitful.

The secrecy is more interesting, however, in the light of the fact that senior officials were much more concerned with the welfare issues represented by lone mothers and much more responsive to the external pressures of campaigners than their reports, public statements and the practices of many officers indicated. Motivated both by a dutiful determination to shield the Board from criticism, a desire to gain better control over administrative procedures to ensure that the Board could not be faulted for failing to meet its statutory duties, and for some officials perhaps, a genuine interest in child welfare, they took other steps to focus more attention on families' welfare and economic circumstance – all of which were conducted in secrecy. They were clearly becoming aware that they had focused so much effort on 'improving' LR work that the role of welfare work to lone mothers had been obscured and other events in 1958 demonstrate that officials at HQ were deeply concerned not only that local visiting officers' neglect of welfare aspects of cases was bound to draw more negative attention but also that the practices that had become so vital to the administration of liable relative and fraud work were clearly creating new challenges for managing the welfare aspects of the lone mothers' cases. Most of all the way that officers had come to administer cohabitation policy was beginning to be recognised for resulting in continued hardship among children whose mothers were in fact legally eligible for assistance.

Senior officials presented information that appeared to indicate that the Board had a coherent set of policies and practices towards lone mothers and a firm handle on the administration of assistance to these women, both in terms of meticulous welfare work and exhaustive liable relative procedure. As we have seen, however, there was no sense of control over either aspect of the administration of assistance to lone mothers. Senior officials' abundant private communications

regarding lone mothers revealed uncertainty, disagreements and conflicted attitudes. By 1958 cohabitation policy was becoming more difficult to administer in the face of new criticisms of the Board's neglect of women and children's welfare. Officials' increasing use of any evidence that a woman on assistance had a financial or romantic link to a man to withdraw or reduce her allowance on the grounds of cohabitation had begun to bring more appeals and to attract criticism. Critics began to challenge the legal basis of the NAB's withdrawals, and to draw attention to the hardship caused to the children. Internal discussions revealed particular concerns about the welfare of 'illegitimate' children or children of a previous marriage whose mothers were found to be cohabiting or who admitted to cohabiting with a man who was not the children's father. It appears that local officers regularly denied assistance altogether without making an allowance as a matter of course to the children. Some officers wrote to senior officials for guidance or permission to give assistance for the children since the man was not legally bound in any way to support them and frequently refused to do so. For senior officials, this raised the further point that there was no legal basis for withholding an allowance to the woman either. Other problems arose in cases where the couple married and an allowance that had been given to a woman for her children was discontinued. Complaints and questions from both recipients and local offices pointed out that the children were not better off after the marriage.⁶⁸⁷ Senior officials' communications reveal an understanding of the problems of reconciling the needs of children and preventing cohabitation fraud. Nevertheless, they ultimately returned to the more practical issue of avoiding controversy and publicity as far as possible. The heavy reliance on discretion enabled them to square the circle of meeting need and preventing fraud and to avoid accountability.

Improving the 'Effectiveness' of Visiting and Welfare Work

Senior officials' piecemeal efforts to address the welfare aspects of lone mothers' cases came at a time when they were considering innovative and dramatic changes to home visiting overall. They began to consider more fundamental changes in visiting methods, including the introduction of specialists and a greater division of

⁶⁸⁷ TNA AST 7/1585, Minutes: National Assistance Board, Northern Region, Area Officer's Conference, 15 July 1958; TNA AST 7/1585, A. G. Beard, NAB, to E. A. Cusworth, Northern Regional Office, 15 Aug, 1958.

labour at local offices. Specialists in important areas of administration began to appear as important to improving standards and limiting overspending in liable relative and fraud work as in welfare work.⁶⁸⁸ The NAB's organisation and management branch created several different plans to reorganise local officers' work. Each plan incorporated greater specialisation than existed in the current division of labour at offices. Discussions of the experiments indicated that reorganisation sought to address the perceived problem of poor performance by staff overburdened by home visits, it also aimed to improve efficiency, curb apparent over-spending and provide greater 'control' or oversight of local office work. When local offices around the country introduced the different plans to carry out the 'experiment' sometime in 1958, it still had not been made clear exactly what each plan hoped to achieve, or how it would be assessed, and the evaluation of the experiments consisted of long descriptive reports in the form of letters to HQ from local or regional officials.

Most interestingly, the reports on the experiments demonstrated the great extent to which local offices, if not HQ, continued to identify cases with a liable relative component, whether there were children, in terms of the problems of administration that they presented because of the requirement to recover maintenance. All aspects of the work involved in administering assistance for the families of lone mothers other than widows continued to be focused on the women's relationship to a man: the instructions, circulars, reminders and public attention given to the special welfare needs of these families, if heeded at all, were taken to indicate the importance of reconciliation or referrals to social workers or other social services. None of the reports indicated that the experimental plans helped 'improve' the rates of accurate assessments of exceptional needs or of communication about the families' eligibility for other means-tested or free services. Though each report noted the effects of the new organisation on welfare work, none explicitly referred to child welfare or to economic or health aspects of the work. None indicated that women with dependent children received the kind of special attention that was given them in the A Code and in the circulars. Each report on the experiments, did however, give a significant amount of attention to the way that the plan affected

⁶⁸⁸ TNA, AST 7/1504, E. T. Randall, NAB, HQ, 'Southend Survey', to W. L. Lidbury, Cambridge Regional Controllers Office, 7 Nov., 1955.

liable relative work, and they made clear that cases with liable relatives, with or without children, were conspicuous and difficult, and raised far more problems than they represented as proportion of the caseload.

A second experimental plan was identified by its 'primary object... to improve and maintain a higher standard of casework'.⁶⁸⁹ All responsibility for casework was given to two officers based at a regional office and in charge of cases referred from all the local offices within the region. A special note was made that cases of women with liable relatives were taken over fully by the casework officers: they were not separately referred to a special liable relative officer in charge of their case. The caseworker handled all aspects of enforcing maintenance and welfare work, and this seems to have meant mean that welfare work became coterminous with liable relative work. The regional controller reported enthusiastically that the new system achieved a 'distinct improvement in casework'. He noted that the reorganisation provided for greater scrutiny of 'welfare points' that could then be pursued. But he placed even more importance on the savings made by improving the liable relative work:

There is no doubt that there has been a big step forward in the quality of LR work... collections have increased and there is a better cooperation with Magistrates' Clerks... All new applicants ... [have been] interviewed at length by [the case worker] and in some instances it has been found possible to bring about reconciliation before any payment of NA is rendered necessary. Missing Liable Relatives have been followed up with persistence – frequently with success – and cases generally are resolved one way or the other with the minimum loss of time... All current are cases kept under review... casework forms were satisfactorily maintained and fully annotated...⁶⁹⁰

The only real problem was that the caseworkers had 'more work than they can manage'.⁶⁹¹

It does not appear that either of the new schemes better illuminated or brought greater sensitivity to the immediate material circumstances or even health

⁶⁸⁹ TNA AST 21/13, Birmingham Regional Controller to T. M. Logan, NAB, London, Notes attached to 'Report on the Wellington Plan (Current Form of Organisation)', 15 Sept 1959, para 1.

⁶⁹⁰ Ibid., para 2.

⁶⁹¹ Ibid., para 1.

concerns that internal surveys continued to signal were problems for lone mother families. Both reports seem to indicate that if officials at headquarters were interested in improving officers' sensitivity to any immediate material needs of lone mothers' families irrespective of the woman's relationship to a liable relative, they would have had needed to somehow de-emphasise the importance placed on recovery and more explicitly defined welfare and casework to include the assessment of material need or more aggressively provide information about the extra material help the NAB offered to families. Of course, these actions were seen to conflict with the NAB's duty to the protection of public funds, and were not pursued.

Despite some of the reported benefits of the experiments, none of the plans were introduced more widely. Over the following years, officials continued to debate the advantages and disadvantages of 'specialists'.⁶⁹² As we have seen, liable relative officers, special investigators and special unemployment review officers were introduced and their numbers increased in the late 1950s. But at this point senior officials could not be convinced by arguments for special welfare officers. Training for liable relative specialists did not even include any reference to the implications for the welfare of the recipients: it was completely focused on the legal technicalities involved.⁶⁹³ However, senior officials again demonstrated that they recognised the value of improving officers' relationship to the public and encouraging them to be more understanding or sympathetic in their interaction with recipients. In 1957 and 1958 the NAB held new 'refresher courses' for 'all officers in contact with the public' and in 1958 it introduced of a new senior officer training course in 'human relations'.⁶⁹⁴ Such courses became increasingly attractive to officials within the NAB as a way to decrease turn-over rates and the stress on officers and to simultaneously improve their interview skills with applicants. Fundamentally, the interest in human relations voiced by the Organisational and Management Branch ('O&M') of NAB HQ reflected the Attlee interest in improved efficiency and productivity. These goals became increasingly important by the late

⁶⁹² Stowe insisted that the MPNI did not employ specialists as the civil service understood them, K. Stowe 'Staff Training in the National Assistance Board,' 338.

⁶⁹³ O. Stevenson, *Claimant or Client?* 198.

⁶⁹⁴ Cmnd. 781, *Report of the NAB, 1958*, 37.

1950s just as psychiatric social work course that embraced human relations theories were taking root in the country.⁶⁹⁵

Human relations courses represented a very small component of officers' overall training, and remained so nearly a decade later. Training continued to focus on efficiency, 'learning on the job' and 'value for money'.⁶⁹⁶ A decade later, when Olive Stevenson had been appointed as the first Social Work Advisor to the SBC, she found that no training could resolve 'problems created by the organisational structures when these put officials into situations that are intolerably stressful or in which role conflict is acute'.⁶⁹⁷ Yet, in contrast to many of the senior officials, Stevenson continued to believe that human relations courses remained 'the most important element in the training programme, above all because they introduce fresh minds and approaches to [NAB] work'.⁶⁹⁸

In the meantime, the Younghusband Report on social workers in the local authorities that was published in May of 1959, provided a damning critique of the NAB's welfare work.⁶⁹⁹ The report argued that the NAB 'plainly' needed the help of 'generally' trained social workers in its administration.⁷⁰⁰ The report's arguments were picked up by the press and critics of the NAB⁷⁰¹ and fuelled a new round of debates over the NAB's relationship to social work and social workers.

In fact, the NAB's annual reports record a significant increase in staff after 1959. Stowe reported a particularly massive (for the NAB) increase in staff in 1959-1960 of 1,000 hirings in one year.⁷⁰² But, as Stowe pointed out, this was simply to

⁶⁹⁵ K. Bruce, 'Henry S. Dennison, Elton Mayo and Human Relations Historiography,' *Management & Organizational History*, 1 (2006), 177-199; E. Mayo, *The Human Problems of an Industrial Civilization* (New York: Macmillan, 1933); N. Tiratsoo, 'Management Education in Postwar Britain,' in L. Engwall & V. Zamagni, eds., *Management Education in Historical Perspective* (Manchester: MUP, 1998), 111-26.

⁶⁹⁶ O. Stevenson, *Claimant or Client? A social worker's view of the Supplementary Benefits Commission* (London: George Allen & Unwin, 1973), 180, 181

⁶⁹⁷ *Ibid.*, 174.

⁶⁹⁸ *Ibid.*, 182.

⁶⁹⁹ Ministry of Health, *Report of the Working Party on Social Workers in the Local Authority Health and Welfare Services* (Younghusband Report) (London: HMSO, 1959).

⁷⁰⁰ *Ibid.*, 299-300.

⁷⁰¹ K. Stowe, 'Staff Training,' 348.

⁷⁰² *Ibid.*, 337. According to the Board the figure was 629 permanent staff plus temporary staff, Cmnd. 1410, *Report of the NAB, 1960* (London: HMSO, 1961), 39.

‘cope with the increasing work’.⁷⁰³ The Board explained that the new regulations of 1959, and the increase in applications, required an immediate increase in staff but it also required planning for a significant increase in permanent staff in the following years.⁷⁰⁴ Following the hirings of 1960, staff totalled just over 11,000; in 1965, the total was just under 14,000.⁷⁰⁵ New efforts to reduce costs and improve the standards of welfare and visiting work focused further reductions in visiting, re-directing difficult cases to LR or fraud officers, and new reorganisation schemes. Though several new plans based on higher degrees of specialisation were tabled by O & M, HQ hesitated to impose a standard system. As one official explained, it was better to allow local managers to adopt strategies to best address the needs of the area. And, above all, the NAB would continue to aim for visiting fewer cases and spending more time on those that were visited.⁷⁰⁶ At their annual conference of 1960 regional controllers focused on identifying cases that could be visited less frequently, but they also noted that some types of case, for example those where the wage stop ‘was substantial’ should be visited more frequently or at least be returned to their original 1948 visiting timetable.⁷⁰⁷ A circular of 1961 provided only a list of types of case to be visited less frequently.⁷⁰⁸

Despite years of reducing the frequency of home visits for most recipients, the annual number of visits continued to climb. This was because of the rising numbers of applicants, many more of whom had dependent children, and cases with young children were one of the few categories still marked out for regular visits. In 1960, staff conducted nearly 6.8 million home visits; in 1965, there were around 7.4 million visits.⁷⁰⁹ Despite regular increases, the size of the NAB’s staff is striking small in comparison with the number of visits conducted and the number of recipients of assistance. The number of visits was especially overwhelming given that the Board provided little transportation for officers. Most relied on walking or

⁷⁰³ K. Stowe, ‘Staff Training,’ 337.

⁷⁰⁴ Cmnd. 1410, *Report of the NAB, 1960*, 39.

⁷⁰⁵ *Ibid.*, 39; Cmnd. 3042, *Report of the NAB, 1965* (London: HMSO, 1966), 48.

⁷⁰⁶ TNA AST 21/13, T. D. Kingdom to Secretary, NAB, 28 Mar 1960.

⁷⁰⁷ TNA AST 7/1540, ‘Extract from Minutes of Regional Controllers Conference, (RCC (60) 1st), 20 Jan 1960’.

⁷⁰⁸ TNA AST 7/1540, Assistance Circular (1961) No. 16, I: Frequency of Visiting: Selection of Cases for Yearly Visits.

⁷⁰⁹ Cmnd. 1410 *Report of the National Assistance Board, 1960*, 39; Cmnd. 3042 *Report of the National Assistance Board, 1965* (London: HMSO, 1966), 48, 46.

their own bicycles. Only in 1958 was ‘the number of motor vehicles of all kinds owned by officers and used on visiting work... increased to nearly 1,600.’ The MPNI provided 58 motor cars, seven auto-cycles and two motor assisted cycles for official use and ‘nearly 400 officers used their own pedal cycles for home visiting.’⁷¹⁰ Though the number offices was also expanded in the early 1960s, most rural areas did not have an office, and officers spent hours cycling miles from village to village.

Despite senior officials’ ambivalence about further integrating social work methods and ideas into national assistance, various pressures gradually convinced HQ to introduce the new position of Social Welfare Officer (SWO) in 1961, first only on an experimental basis. Significantly, the NAB began to experiment with SWOs five years after the introduction of Special Investigators, and years after the Board had introduced specialists in liable relative work, special investigation, unemployment, and other administrative areas. It took a few more years for HQ officials to be convinced that SWOs should become a permanent part of the staff and posted to other regions, and even then the numbers were increased in 1964 and 1966, the year of the SBC takeover, and by 1969 there was still only a total of 29 SWOs unevenly posted around England, Wales and Scotland. By the end of the decade most regions had two though some had five. Of 424 area offices in 1969, 123 still were not ‘covered’ by an SWO and many others were only theoretically covered because of the great distances between offices.⁷¹¹

In the first year, a total of three SWOs were posted to serve regions based in London, Nottingham and Manchester. The system was set up so that area offices submitted cases to the regions to get help, then the SWO would travel to help the office and report to the Region.⁷¹² A later report on the history and development of the SWOs by Olive Stevenson, as the first Social Work Advisor to the SBC,⁷¹³ explained that their job was intended to be, at least in theory, ‘to create and sustain

⁷¹⁰ Cmnd. 781 *Report of the National Assistance Board, 1958*, (London: HMSO, 1959).

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⁷¹¹ TNA AST 36/725, DHSS, ‘Third Report of the Social Work Advisor to the Commission: Social Welfare Officers’, c. 1969, para 1.

⁷¹² *Ibid.*

⁷¹³ These reports formed much of the raw material that she later expanded and published; O. Stevenson, *Claimant or Client?*

relationships' with NAB recipients in order to address their welfare needs. She explained that although it was important that they ensured that a local officer had made a correct assessment of the recipient's economic requirements and had provided an 'adequate' allowance, it was the SWOs job to focus on identifying the other types of help that the recipients needed.⁷¹⁴ They had to 'understand human relations', have a knowledge of 'development and behaviour' and of interviewing involving listening and recording. In addition, of course, they needed knowledge of the other social services. Their 'attitude' had to be one of 'sympathy and compassion; tolerance, patience...'.⁷¹⁵

The NAB's apparent turn towards social work with the introduction of human relations courses and SWOs did not, in the end, signify a significant change in official attitudes towards the welfare of recipients or an acceptance of criticism of the NAB's work. Moreover, it definitely did not represent a newfound interest in psychiatric social work. Not only did it take a while to expand SWOs across the country, they were never fully integrated into the NAB's work and to have suffered from never having a clear role. It appears that local and regional officials remained distant from the quasi social workers and their ideas. Stevenson writes that the SWOs experienced 'isolation' and 'alienation' since they worked outside of 'the mainstream' of NAB administration and at the same time did not have the support of a professional group or much contact with other social workers.⁷¹⁶ Significantly, they did not work closely with any of the other specialists. Stevenson was most troubled that their work - and all welfare considerations - remained separate from liable relative officers' work, since 'the role of the specialist LRO is one that gives rise to greater problems in relation to welfare than any other.'⁷¹⁷

The role of the SWO was never exactly clear and, as Stevenson explained, the kind of cases referred to them were essentially those that caused 'anxiety' at a local office in connection with a welfare issue,⁷¹⁸ however construed. Apparently,

⁷¹⁴ TNA AST 36/725, DHSS, 'Third Report of the Social Work Advisor to the Commission: Social Welfare Officers', c. 1969, paras 68-88.

⁷¹⁵ Ibid.

⁷¹⁶ O. Stevenson, *Claimant or Client?*, 72.

⁷¹⁷ Ibid., 74.

⁷¹⁸ Ibid., 72.

they became ‘trouble-shooters’ for the NAB and then the SBC.⁷¹⁹ When, in 1965, senior officials prepared a report on the SWO experiment, they still could not define their role or clarify the nature of their training. Among officials at HQ and regional controllers, there was a ‘diversity of feeling’. There was general agreement that their training should be practical and ‘directly related to the needs of the Board’s work.’⁷²⁰ Regional controllers stressed that their training should be ‘not too academic’: they needed a ‘grounding in human relations with the emphasis not so much on mental disorder as on the art of dealing with people in general and a broadening of officers knowledge of the functions and responsibilities of local authorities and other welfare organisations.’⁷²¹ For one senior official, they were analogous to ‘a special investigator’ who spends a great deal of time on a few cases and has ‘an aptitude for dealing with a particular type of case’.⁷²² When the Seebohm Committee raised questions about the overlap of the NAB’s SWOs’ work with that of the local authorities, NAB officials argued that there was not because they were essentially officers who were ‘freed from normal duties to deal with cases not possible to resolve’ - for example to help families ‘manage budgets, enable a wage earner to return to work’ or to help with the ‘neglect of home and person’; they would devote their time ‘to finding or persuading organisations to take on the case’. This was important, senior officials explained, because when the rates were raised or whenever the NAB was flooded with applications, many recipients were ‘deprived of visits’.⁷²³ By 1969 there was still no clarity about their role, except that they were ‘akin to social workers and should be so regarded’ and that their visits should have ‘a purely welfare function’; by this time only about a quarter had been trained.⁷²⁴

⁷¹⁹ TNA AST 36/725, DHSS, ‘Third Report of the Social Work Advisor to the Commission: Social Welfare Officers’, c. 1969, paras 68-88.

⁷²⁰ TNA AST 36/725, Report of Regional Controllers Conference, Jan, 1965: ‘Review of Experiment with welfare specialists’, (RCC (65)1), App. II, para 12.

⁷²¹ *Ibid.*, para 6.

⁷²² *Ibid.*, para 12.

⁷²³ TNA AST 36/732, Committee on Local Authorities and Allied Personal Social Services: Memorandum by the NAB, ‘Constitution and statue of the Board’, 10 March, 1966, paras 21, 24, 26.

⁷²⁴ TNA AST 36/725, DHSS, First Conference of Assistant Regional Controllers, (SB), Special Welfare Officers’, 17 Jan 1969.

In other words, the SWOs offered another way for local officers to manage their caseload by referring difficult cases to another specialist. They helped to 'resolve' a case without further use of the NAB's frontline resources, and possibly without the added expense of a long-term allowance or additional grants. The reports on their work show that they became mainly responsible for cases of lone mothers, families of unemployed men, the sick and mentally disabled. In 1963 regional controllers set out six types of 'difficult' case that would require sending in an SWO: 'mismanagement of budget; neglect of the home, children or one's self'; 'difficulty adjusting, eg., a widow with children'; 'difficulty with care, eg. where a husband has given up work to care for sick wife and child'; 'difficulty with training or finding work'; and 'refusal to register for work'.⁷²⁵ Based on their list, lone mothers were as likely to be referred to an SWO as an unemployed man.⁷²⁶

Yet cases of lone mothers came to represent a disproportionately high share of SWOs work. Olive Stevenson later reported to the SBC that SWOs were frequently assigned to cases with a liable relative or to 'fatherless families' because this type of case required 'specialised welfare responsibilities'. She believed that regular officers saw the work as especially complicated and difficult since they fell outside the more familiar category of 'unemployment issues,' but also, she argued, officers appeared to think it was 'debateable' whether they had 'financial difficulties'.⁷²⁷ Stevenson herself insisted that one of the fundamental problems was that the women simply did not have adequate material support. Nevertheless, descriptions of the women referred to SWOs became heavily reliant on the language of psychiatric social work. Fundamentally, officers and specialists used contradictory language and ideas and wrote ambiguously about mental health behaviour and material well-being.⁷²⁸ By 1969, 'fatherless families' represented a third of the cases sent to SWOs. Only 1.3 per cent of the cases were identified as having the specific problems of 'unmarried mothers'.⁷²⁹ In comparison, the other type of case that troubled the Board most, the unemployed, made up only 5.0 per

⁷²⁵ TNA AST 36/725, 'Third Report of the Social Work Advisor to the Commission: Social Welfare Officers', c. 1969, para 4.

⁷²⁶ *Ibid.*, para 1.

⁷²⁷ *Ibid.*, para 49.

⁷²⁸ *Ibid.*, para 95.

⁷²⁹ *Ibid.* The total number of fatherless families was 149 cases out of a total of 441 referred to the NAB (33.8 per cent).

cent. Interestingly, all the cases of fatherless families referred to the SWO in 1969 were described as having both a ‘mental disorder’ and the problem of ‘mismanagement of money’. Though different in emphasis from the 1940s welfare reports on the problems of maternal and child health and child ‘neglect, the response appears to have been broadly similar with an emphasis on advice, instruction and charitable donation.⁷³⁰

The reports of the social work activities and the guidance given to officers indicates that there were many different views about the relationship between poverty, mental and physical health, behaviour and ‘social adjustment’. And, despite the NAB’s moves towards integrating social workers and their contemporary perspectives into its work, Stowe’s article on training insisted that officers of the Board continued to be civil servants not social workers whose work was concerned with a financial transaction.⁷³¹ This research supports Lewis and Welshman’s findings that the ‘dominant psychoanalytic social work literature’ of the 1950s that made unmarried mothers ‘victims of their own neuroses’ did little to change the way that they were treated.⁷³² Yet while these writers have stressed the continuing emphasis on rehabilitation and the role of moral welfare workers, this research indicates that there were other, equally important and overlapping strands of discourse and modes of ‘treating’ unmarried mothers.

Within the NAB it appeared to senior officials and the Board itself that after 1960 their great fears of local offices being besieged by young ‘casuals’ and of growing numbers of long term unemployed were beginning to be realised. The annual reports for 1960 and 1961 provided detailed accounts of new actions taken and new ‘experiments’ designed to move men back into work. It did not matter that the actual numbers of unemployed people in the general population and on assistance fell in 1960 and 1961: the NAB had shifted into a new mode of heightened alert after 1959 and remained pessimistic about the employment trends from then on. Nor did it matter that the majority of men on assistance, especially among those without NI benefits, were over 50: the Board directed a massive

⁷³⁰ Ibid. The total number of fatherless families was 149 cases out of a total of 441 referred to the NAB (33.8 per cent).

⁷³¹ Stowe, ‘Staff Training,’ 348.

⁷³² Lewis and Welshman, ‘Never-Married Motherhood’, 418.

amount of resources after 1960 towards addressing the ‘problem’ of the working age family man with children who ‘settled down on’ assistance.⁷³³

This was directly relevant to HQ’s attitude towards social work. The new experiments to push men back into work were largely conceived of as ‘welfare and rehabilitation’ while some were oriented towards medical ‘help’. The language of social welfare and medicine were modern and appeared less punitive, and, even more helpfully, by assigning responsibility for these men’s problems to special officers and outside groups the work of overburdened staff could be delegated elsewhere. And, of course, it would help shift any blame for men’s reliance on assistance away from the NAB’s administration or ‘generous’ scale rates to the men’s personal characteristics and behaviour and other professionals’ or agencies’ efforts to address these problems.

There was no evidence that local officers’ attitudes towards recipients’ needs was changing with the introduction of human relations courses or SWOs. One serious issue to arise out of HQ officials’ meetings with the Seeborn Committee was the ‘primitive attitudes of staff’. The Committee believed that senior officers held more ‘enlightened views’, especially towards the ‘workshy’, and asked whether these had ‘percolated down’; NAB officials did not believe that they had. One member of the Committee argued that it was the degree of discretion that encouraged officers to take up ‘primitive’ views, especially towards unemployed people and other families. He insisted that NAB training should emphasise to staff that they ‘must not allow their moral judgements to colour their treatment of people with whom they dealt’. Senior officials argued that training would eventually help but that ‘there were limits to the extent that attitudes acquired during 30 or 40 years of working life could be changed radically by training or exhortation’.⁷³⁴

More generally, the professionals who interacted with lone mothers were often attempting to address several different perceived ‘problems’ related to lone motherhood. NAB officials such as Stowe constructed lone motherhood using a blend of ideas, explanations and schools of thought. He approved of a syllabus that

⁷³³ See below and Cmnd. 1410, *Report of the NAB, 1960*; Cmnd. 1730, *Report of the NAB, 1961* (London: HMSO, 1962), 30-35; Cmnd. 2078, *Report of the NAB, 1962* (London: HMSO, 1963), 38-42, 81-4.

⁷³⁴ TNA AST 36/732, Draft Minutes of Meeting attended by Beard and Sargent, Committee on Local Authorities and Allied Personal Social Services, 17 June, 1966, paras 42-49.

included a core course on mental health and illness and casually referred to an unemployed man as a 'lay-about', while still insisting that officials took a neutral and formal approach to recipients. Moreover, the Younghusband Report, NAB officials, and early poverty campaigners continued to discuss the situations of lone mothers as 'failed' or 'abnormal' families or marriages, and discussions of their cases placed a definite emphasis on their emotional state and their 'abnormal' behaviour, notwithstanding any new emphasis on their economic circumstances.

Conclusion

Though much has been written about the history and rediscovery of poverty in Britain, there has been surprisingly little attention given to the way that policymakers and officials in the NAB - those who dealt most directly with 'the poor' - interpreted, understood and engaged with the debates over poverty, and the role that gender played in the development of policies towards poor people at this time. New research, shifting ideas about social work, political campaigns, labour market change and ever increasing emphasis on economy and efficiency were each important factors in the NAB's attempts to introduce a new approach to the administration of assistance to lone mothers following its internal survey.

Ultimately, the NAB was tightly constrained in what it could do: raising the scale rates required legislation. Though senior officials did urge local offices to give greater attention to the welfare of lone mother families and ensure that they received discretionary additions for children's needs, they did attempt to tighten up the oversight of such work and they could not afford for officers to devote greater time on these cases. Meanwhile other measures and other events worked against efforts to improve the women's and families' circumstances and to place more emphasis on liable relative work.

It is very significant that the even greater importance placed on recovery from liable relatives was in line with the demands of women's groups and poverty campaigners. Women's groups insisted that husbands and fathers were responsible for wives and children and urged the government to introduce measures in social security and family law that they believed would more effectively enforce maintenance. They failed to break the links between child welfare, female economic security and the maintenance of a male breadwinner, and they failed to unify behind an income maintenance plan to replace national assistance for lone

mothers. They continued to envision the state as a regulator and enforcer of male maintenance. Beyond this, they failed to engender widespread sympathy among prominent political leaders and the public for lone mothers and their children. Child poverty campaigners focused on the children in two parent families with an unemployed or low waged breadwinner, and it was the poverty among these families that drew most attention and ignited moral outrage. The NAB came under much greater pressure to respond to the needs of two parent families, and during the 1960s, senior officials were constantly struggling to find ways to address concerns of poverty campaigners while maintaining the principles of NAB administration and just barely coping with the management of the caseload.

The NAB may not have responded at all had it not been ready to make major changes in the methods and organisation of its work simply to accommodate its chronic budgetary and staff constraints and the new and overwhelming problems of administering assistance to new categories of recipients. These changes were intended to help 'resolve' difficult cases and address problems of visiting and the oversight of welfare work as much as they were a gesture towards the demands for improvements in the social services for unsupported mothers.

Chapter 7

Rethinking Policies Towards Women with Liable Relatives

Introduction

In the early 1960s, the welfare state appeared to be experiencing its first real crisis. The government and its critics believed that postwar social policies were no longer suited to the economic and social landscape of the 1960s. It was clear that poverty had not been abolished, but it was also clear that the nature and causes of poverty were not quite the same as they had been before. The NAB found itself ill-equipped to administer assistance to growing numbers of unemployed men and lone mothers. In fact, it appears that if it had not been reinvented as the SBC, internal reforms would have resulted in another kind of reconstruction. A less buoyant economy and the rise of a new political campaigns forced the NAB to introduce new strategies to manage difficult cases. As in previous years, internal reforms aimed to demonstrate to the public that its officers provided an adequate and humane income maintenance service to those in genuine need, while also protecting the public purse. At the same time, the reforms sought to improve the efficiency and effectiveness of the staff as they tried to cope with inadequate resources and the more complicated cases of people under pension age.

Many of the new policies adopted by the NAB in the first half of the 1960s directly affected the administration of assistance for lone mothers. These measures were especially important as they set new precedents for the incoming Supplementary Benefits Committee (SBC). They followed the trends that had been occurring within the NAB since its establishment: they reinforced the contradictory principles of the male breadwinner and personal financial responsibility and were built on the assumption that women should and would be earners, caregivers and wives. The shifts in the NAB's wider approach were to target assistance more precisely towards certain groups and to tailor the administration of assistance and the allowances towards different categories which further separated the ways that the needs of mothers and of children were addressed. As poor women, or poor citizens, the single women and lone mothers on assistance were subject to increasing suspicion and stigmatisation even while campaigners sought to raise their social and economic status and that of their children. More generally, the NAB's attempts to

refine and specialise its services, even though some were intended to better address applicants' welfare needs, seemed to only cause new problems and attract more criticism.

This chapter explores and interprets the changes that occurred in the NAB during these years. It first explains the economic and political changes that formed the backdrop for a wider restructuring of social security. The second part describes the way that anxiety about unemployment, budget cuts and benefit fraud, increases in applications from separated wives and unmarried mothers and changes in maintenance laws led the NAB to begin a 'liable relative drive', tighten up cohabitation policy and seek to encourage more mothers to engage in (or increase their hours of) paid work. Next, it explains the way that senior civil servants took on new kinds of internal research by re-assessing the use of discretionary assistance and evaluating the adequacy of the scale rates to make recommendations to be introduced with the new SBC. Despite the evidence it found that high proportions of lone mother families were unable to meet basic needs on assistance, the NAB did not see that there was a case for improving their benefits other than possibly through the introduction of a 'long term addition' (LTA). By the time that the SBC replaced the NAB, arguments for and against the cohabitation rule and a special benefit for lone mothers had been well established and debated in parliament. When, nearly a decade later the Finer Committee published its Report discussing these issues, it was framed largely in terms of debates and policy ideas that originated in the early 1960s. In this sense, it appears less of a landmark or high water mark in innovative and constructive policymaking around lone motherhood than a final conclusion of a discussion that began over a decade before.

Social and Economic Change and the Challenges to Social Security

The year 1962 was another significant year for British economic and social policy. In 1961, the IMF pressed the government to reduce public expenditure as the balance of payments was again falling. There followed a new package of cuts and a highly controversial 'pay pause,' among other policies to control inflation while encouraging production. By 1962 unemployment levels were again rising and

during the harsh winter of 1963 the national level hit 4.0 per cent.⁷³⁵ For the government, this was a political disaster, especially since polls were showing rising support for Labour. In this context, the Conservative government sought new strategies and Macmillan brought in a new Chancellor (Maudling). The best-known planning experiment, the National Economic Development Council (NEDC) emerged in 1962. At the same time, Ministers and officials were searching for new social security policies to increase the flexibility of the labour market. The government appears to have been deeply divided over social security, and this appears to have prevented the introduction of a plan for redundancy payments before the general election that brought Labour to power in 1964.⁷³⁶ However, between 1961/2 and 1964, many changes were not only discussed, but, as this chapter shows, were in fact being made within the MPNI and the NAB to take a more aggressive approach to unemployed people and to promote a more ‘mobile’ and ‘active’ labour supply.

The Labour Party and critics of the government from the neo-liberal right were also proposing a major reconstruction of the social security system. The journal *New Society*, a new edition to the expanding platforms for debate over social research and social policy, took the opportunity of the twentieth anniversary of the Beveridge Report to present their plans in early 1963.⁷³⁷ Representatives of the

⁷³⁵ Department of Employment, *British Labour Statistics Historical Abstracts, 1806-1968* (London: HMSO, 1971), Table 165, ‘Numbers of persons registered as unemployed and unemployment rates, monthly 1948-1968’.

⁷³⁶ For detailed discussion of the economic and social policy debates and changes over these years, see eg., F. Blackaby, ‘Introduction’, in Blackaby, ed., *British Economic Policy 1960-1974* (Cambridge: CUP), 1978, 1-30; J. Tomlinson, ‘Conservative Modernisation 1960-64: Too little too late?’, *CBH*, 11 (1997), 18-33; R. Lowe, ‘The Replanning of the Welfare State, 1957-1964,’ in M. Francis and I. Zweiniger-Bargielowska, eds., *The Conservatives and British Society* (London: Bell, 1996); J. Veit-Wilson, ‘The National Assistance Board and the ‘Rediscovery’ of Poverty’ in H. Fawcett and R. Lowe, eds., *Welfare Policy in Britain: The Road from 1945* (London: Macmillan, 1999), 122-3; R. Lowe, ‘Modernising Britain’s Welfare State: The Influence of Affluence, 1957-1964,’ in L. Black and H. Pemberton, eds., *An Affluent Society? Britain’s Post-war Golden Age Revisited* (Aldershot: Edward Elgar, 2004); P. Bridgen, ‘The State, Redundancy Pay and Economic Policy Making in the Early 1960s,’ *TCBH*, 11, 3 (2000), 233-258; G. O’Hara, *From Dreams to Disillusion: Economic and Social Planning in 1960s Britain* (London: Palgrave, 2007).

⁷³⁷ A. Seldon, ‘Beveridge: 20 Years After’, *New Society*, 1:20 (14 Feb., 1963), 9; B. Abel-Smith, ‘Beveridge II: Another Viewpoint’ *New Society*, 1:22 (28 Feb., 1963),

Labour Party had become especially critical of the National Assistance system as they sought to promote a more expansive earnings-related contributory benefits scheme.⁷³⁸ The Labour governments of the 1960s ultimately prioritised economic aims. They failed to introduce some of their most innovative social security policies, such as their idea of an Income Guarantee, and even extended means-testing. They did however, increase spending on social security, and when Labour replaced the NAB with the SBC the assistance scales were significantly increased, as discussed below.⁷³⁹

The NAB's Response Labour Market Change

Voluntary Unemployment and the Detection of Fraud

As we have seen, the NAB was growing increasingly concerned about applications from unemployed people. The Report of 1960 included an extended discussion of the treatment of unemployed people with special attention to what the Board believed to be public concern about 'voluntary unemployment'.⁷⁴⁰ Senior civil servants responded by hiring more special investigators and 'unemployment review officers' (UROs), and by signalling their approval of local offices use of the 'four weeks rule,' which forced unemployed applicants to wait before receiving assistance, and the 'wage stop,' which asserted the principle of less eligibility by restricting an allowance to the level of the person's wages. Board members even wondered if the new NAB's efforts to publicise its service to the old should be curtailed because it was drawing in too many people under pension age, not just unemployed men but also separated wives.⁷⁴¹

⁷³⁸ See eg., Labour Party, *New Frontiers for Social Security* (London: 1963); T. Lynes, *National Assistance and National Prosperity* (London: Bell, 1962); B. Abel-Smith, 'Social Security since the War' (1962); H. Glennerster, 'National Assistance: Service or Charity?' (London: Fabian Society, 1962).

⁷³⁹ For details and for different perspectives, see eg., B. Lapping, *The Labour Government 1964-70* (London: Penguin, 1970), P. Dorey, ed., *The Labour Governments 1964-70* (London: Routledge, 2006); J. Tomlinson, 'The 1964 Labour Government, Poverty and Social Justice,' *Benefits*, 16, 2 (2008), 135-45; A. Webb, 'The Abolition of National Assistance, 1964-1966' in P. Hall et al., eds., *Change, Choice and Conflict in Social Policy* (Aldershot: Gower, 1975), 436-441; S. Thornton, *Richard Crossman and the Welfare State*, (London: Tauris, 2009), 130-140.

⁷⁴⁰ Cmnd. 1410, *Report of the NAB, 1960* (London: HMSO, 1961), 28.

⁷⁴¹ TNA AST 12/75, NAB, Minutes of the Board, 9 Dec, 1960, 175th Meeting, para 4; NAB, Minutes of the Board, 14 Dec, 1960, 176th Meeting, para 2. IN 1960 the

The introduction of medium-term planning programmes and regional policies in the early 1960s recognised, at least on some level, that many workers in Northern areas were unemployed because of long-term structural decline in traditional industries.⁷⁴² As one observer and critic of the government explained, it had been clear for some time that unemployment remained considerably higher in the ‘depressed areas’ (which largely matched up with those identified as such in the 1930s) where traditional industries had once flourished. In these areas, many of those remaining unemployed ‘will be unskilled or in possession of an old skill... made obsolete by technical change... No amount of increase in the *general* demand can make much difference to these men’.⁷⁴³ Local NAB officers knew that the future did not promise any real improvement for these workers. Officials within the NAB seemed to grasp this from their regional reports and to fear, quite rightly, that regional unemployment levels would remain a severe problem. Within the NAB, there were deep-seated fears of offices becoming overwhelmed by able-bodied unemployed men. These fears began to colour all decisions on future planning, and the administration of particular policies and practices. As a result, the attention of senior officials in the NAB turned away from old people and towards working age breadwinners and towards the women and families that depended on them.

After the NAB’s 1960 Annual Report’s focus on the problem of ‘voluntary unemployment,’ the Board and senior officials began to consider ways to improve fraud detection. In 1961 the Board approved ‘stronger’ use of existing fraud prevention practices and ‘additional measures’ for dealing with cases of ‘idleness’ or apparent abuse among unemployed people.⁷⁴⁴ Board members closely scrutinised

Board published ‘Help for those in Need’ mainly directed to the old; it was widely recognised by MPs and the press with ‘expressions of appreciation’, TNA AST 12/75, NAB, Minutes of the Board, 28 Sept, 1960, 173th Meeting, para 7.

⁷⁴² Tomlinson, ‘Conservative Modernisation;’ Lowe, ‘Modernising Britain’s Welfare State;’ O’Hara, *From Dreams to Disillusion*, 103; I. Gazeley and A. Newell, ‘Unemployment’ in Crafts et al., eds., *Work and Pay in 20th Century Britain* (Oxford: OUP, 2007), 232-3; W. H. Armstrong, ‘Regional Problems and Policies’, in N. Crafts and N. Woodward, eds., *The British Economy since 1945* (Oxford: OUP, 1991), 300-3.

⁷⁴³ M. Stewart, *Keynes and After* (Harmondsworth: Penguin, 1967), 159. For a general review of economic change and policy in the early 1960s, see eg., F. Blackaby ed., *British Economic Policy 1960-1974* (Cambridge: CUP, 1978); J. Tomlinson, *Public Policy and the Economy since 1900* (Oxford: Clarendon Press, 1990), 238-277.

⁷⁴⁴ TNA AST 12/75, NAB, Minutes of the Board, 22 Feb, 1961, 178th Meeting.

the work of the special investigators, and as prosecutions rose, they ‘paid tribute to the manner in which this difficult side of the work was conducted’.⁷⁴⁵ When the Board was faced with ‘economies in public expenditure’ in 1962, it agreed with senior officials’ plans to make savings by closing reception centres and introducing new specialist unemployment officers. Officials argued that the new ‘unemployment review officers’ (UROs) would save at least £0.5 million and ‘meet a social aim’. These new specialists would focus on interviewing unemployed men and assist with the liable relative officers (LROs) and the investigators in fraud prevention.⁷⁴⁶ When unemployment levels peaked in winter of 1963, the Board announced that the total national assistance caseload reached above 2 million for the first time. Officials were instructed to take ‘emergency measures’. New staff were recruited for a range of different tasks, and in the short term they needed at least 450 temporary staff before spring.⁷⁴⁷ The work of special investigators was praised and their numbers increased as officials continued to argue that estimates of the money they saved far outweighed the expense they represented.⁷⁴⁸ In 1963, the Board announced that it expected to overspend its annual budget by £4-5 million,⁷⁴⁹ and, in order to avoid criticism, it prepared to make cuts in the following years and planned for new economies.⁷⁵⁰

Even when unemployment levels fell, the NAB remained pessimistic about the future. In 1964, the overall numbers of unemployed men on assistance were falling, but the Board remained concerned because it felt that there were more men, especially men with families, who remained unemployed and relying on assistance for ‘a long time’.⁷⁵¹ There were also growing concerns about immigrants and

⁷⁴⁵ TNA AST 12/75, NAB, Minutes of the Board, 31 May, 1961, 181st Meeting, para 5.

⁷⁴⁶ TNA AST 12/75, NAB, Minutes of the Board, 2 May, 1962, 190th Meeting; NAB, Minutes of the Board, 28 Nov., 195th Meeting; NAB, Minutes of the Board, 18 Jan., 1963, 197th Meeting; NAB, Minutes of the Board, 30 Jan., 1963, 198th Meeting; NAB, Minutes of the Board, 27 Feb., 1963, 199th Meeting; 3 April, NAB, Minutes of the Board, 1963, 200th Meeting; 7 Sept., 1961, 184th Meeting, para 10; NAB, Minutes of the Board, 25 Oct., 1961, 185 Meeting.

⁷⁴⁷ TNA AST 12/75, NAB, Minutes of the Board, 18 Jan., 1963, 197th Meeting.

⁷⁴⁸ See eg., TNA AST 12/75, NAB, Minutes of the Board,

⁷⁴⁹ TNA AST 12/75, NAB, Minutes of the Board, 13 Nov., 1963, 206th Meeting.

⁷⁵⁰ TNA AST 12/75, NAB, Minutes of the Board, 22 May., 1963, 202nd Meeting; NAB, Minutes of the Board, 18 Dec., 1963, 207th Meeting.

⁷⁵¹ TNA AST 12/75, NAB, Minutes of the Board, 29 Jan., 1964 208th Meeting.

people ‘sleeping rough’. Reports from local offices in urban areas, especially London, described acute staff shortages. In Hackney, East London, for example, the staff showed ‘obvious signs of exhaustion’. They believed that much of the increase in applications, and in their work, were fraudulent. Not only were they suspicious of unemployed men, but also of young unmarried mothers,⁷⁵² and indeed, the early 1960s witnessed some rising anxiety about teenage pregnancy.⁷⁵³ The wider situation only worsened again with the balance of payments crisis of 1964. Overall, the NAB’s final years before it was replaced by the SBC in 1966 were plagued with crises and the Board was forced continually to find ways to ‘do more with less’.

‘A Special Class’: the Employment of Women with Illegitimate Children

In 1961 and 1962, the NAB faced new cuts to its budget. This led to greater strain on stronger injunctions to local offices to make economies and increase efficiency. This pressure was one of the main driving forces behind the intensification of the NAB’s efforts to locate and prosecute husbands and fathers and to root out cohabitation fraud, as the sections below explain. But the new budget constraints also had some notable direct effects on the services the NAB was required to provide to lone mothers that are important to note as part of the changing landscape of social policy over these years. One such example was the withdrawal of assistance and food tokens to women in maternity homes.

Since 1948, the NAB had provided some forms of assistance to unmarried mothers in maternity homes that received government grants. By the end of 1957 Regional Controllers and headquarters decided that assistance should only be paid to unmarried mothers in maternity homes who were ‘homeless and in great need’ and then only on the basis of ‘discretionary pocket money,’ and the following year the A Code was amended to reflect the changes.⁷⁵⁴ Over the following years, managers of the homes began to appeal to the NAB to issue tokens for free welfare foods for the mothers in addition to pocket money, stressing that maternity benefits were inadequate. Privately senior civil servants commented that in fact the law (the

⁷⁵² TNA AST 16/9, E. A. Connell, Inspector to NAB HQ, ‘Hackney Area Office: Staff Complement Inspection’, 16 Mar., 1962.

⁷⁵³ J. Lewis and J. Welshman, ‘The Issue of Never-Married Motherhood in Britain 1920-1970’, *SHM*, 10, 3 (1997), 417.

⁷⁵⁴ TNA, AST, 7/1472, A. G. Beard to Regional Offices, ‘Amendment to A Code, December 1958, Local Authority Mother and Baby Homes, A. 4799’, Dec., 1958.

‘welfare food order’) was ‘silent’ on ‘which class of people qualified’.⁷⁵⁵ They used this silence to decide that women in Mother and Baby homes represented a ‘special class for whom it would not be appropriate to provide free supplies’. Regional Officers were informed of the policy in 1962, and local offices were told to go so far as to withdraw tokens that had already been issued.⁷⁵⁶ This caused such distress in some places that local NAB officers joined the managers of the homes in protest. One local officer in Oxford wrote to his Regional office of the obvious need at the facility, and of his decision to reject the new guidelines: he was ‘very sorry’ but he had to accept the women’s demands for welfare food tokens.⁷⁵⁷ This became part of a more general pattern, and by the end of the decade, unmarried mothers were restricted from benefits in new ways and had become the subject of new disputes between officers at local, regional and head offices and between the NAB, the MoH and voluntary workers.

The conflicts between the other agencies and the NAB were troubling because senior officials wished to rely on the other services to provide resources and advice to all groups of lone mothers. They also hoped that NAB officers’ welfare visiting would be more efficient and effective when if they could receive information about the women’s cases from other agencies. This was important after 1961 in discussions of amending the code to instruct officers to advise the women to take up work without placing pressure on them to do so. Senior officials ultimately decided that in cases where local officers and voluntary social workers believed that paid work was appropriate and would be beneficial, then, with ‘no pressure to be brought to bear’ it should be recommended.⁷⁵⁸ A few years later, by which time Marsden had begun investigating the experiences of lone mothers on assistance and had found that many unmarried mothers in particular were being pressured to take up employment – findings that were corroborated by internal reports but nevertheless denied by top officials,⁷⁵⁹ NAB HQ reconsidered the instructions.

⁷⁵⁵ TNA, AST, 7/1472, G. Beltram to Roberts, Ministry of Health, April, 1962.

⁷⁵⁶ TNA, AST, 7/1472, G. Beltram to Regional Controller, ‘Welfare Foods in Mother and Baby Homes’, 13 April 1962.

⁷⁵⁷ TNA, AST, 7/1472, Chief Administrative Assistant, NAB, City of Oxford, to Mr. Garrigan, NAB HQ, ‘Welfare Foods’, 18 April, 1962.

⁷⁵⁸ TNA, AST, 7/1410, ‘Welfare: Households with Children, Amendt. 35 [28.9.61]’.

⁷⁵⁹ TNA AST 36/370, ‘Note by R.S.2 on the Department’s current research plans in the “Fatherless Families” field, Part 2: Mr. Dennis Marsden’, c. 1968; TNA AST

Some were concerned about one case in particular that had attracted publicity. A circular and new A Code rephrased the instructions to guide officers to give general advice ‘to women with children about the possibility of Part-Time earnings supplemented by National Assistance’.⁷⁶⁰ It was thought important for the families’ welfare and in line with what public demands for assistance for working mothers to advise the women that as long as they were not in full-time work and their earnings did not exceed the limit, employment offered them a way to improve their circumstances.⁷⁶¹ At the same time, it was clear that the MPNI and NIAC were more generally interested in using increases in the earnings rules for widows benefits and pensions to contribute to wider efforts to improve productivity, ‘improve’ benefits and control public expenditure. Furthermore, the NAB’s general advice was in line with the Ministry of Labour’s push to bring more women as part-time, flexible workers into the newer, growing sectors of the economy to improve productivity and growth.

The ‘Liable Relative Drive’

By 1960 it was clear that the NAB’s growing concern about fraud prevention extended to cases with liable relatives, and its use of ‘negative discretion’ to reduce or deny allowances was becoming a political issue. A famous pamphlet by Audrey Harvey, for example, underscored the injustice of ‘matters of under-assistance’, especially since ‘in penalising parents we very often penalise their children’. The wide scope for discretion meant that payments for rent were often inadequate for families and that statutory rates were not paid ‘as an incentive to work’. She further pointed out that families of deserted wives and unmarried mothers were forced to live on inadequate basic child scales, with the implication that they did not receive the benefits of the positive discretionary help that officials insisted was given to old people.⁷⁶²

36/371 Michael Custance to Deputy Chairman, SBC, ‘Marsden’, 23 Jan. 1969, copied to Turner, Crocker, Beard, Beltram and Hale.

⁷⁶⁰ TNA AST 12/76, NAB, Minutes of the Board, 22 Sept. 1965, 227th Meeting, para 5, re Memo. 1324.

⁷⁶¹ TNA, AST, 7/1472, ‘Part-Time Work.’

⁷⁶² A. Harvey, *Casualties of the Welfare State* (London: Fabian Society, 1960), 8-9, 29.

Though the previous chapter demonstrated that the NAB had begun to turn its attention to the welfare of the lone mothers' receiving assistance, in the early 1960s it began an aggressive campaign to enforce the liability of relatives that contributed to a much more extensive system of investigation, stricter use of the cohabitation rule and a more flexible interpretation of liability and cohabitation. This new approach was being fuelled by links that were made between the rise in unemployment levels and the rise in liable relative cases, the acceleration in the rise of lone mothers on assistance, the growing pressure the overall increase in applications was putting on staff and resources and the concurrent tightening of the NAB's budget.

As senior officials had commented in 1958-9, some of the increase in cases with liable relatives was simply because they were out of work. Many lone mothers relied on paid work, mostly in part time jobs, to keep them just above national assistance levels, and as the last chapter explained, some liable relative surveys showed that women first applied for assistance when they lost their job or had to leave work for some reason. In the early 1960s, officials became increasingly concerned that unemployment was leading to a rise in wife desertion and leaving more men unable or unwilling to make maintenance and affiliation payment. For lone mothers on assistance, the pressures on staff and the increasing suspicion meant that their cases were handled by liable relative officers anxious to resolve their cases in some way. New powers of investigations and surveillance made it easier to produce some evidence to withdraw or reduce an allowance or to locate and prosecute a liable relative for failing to maintain.

After 1962 officials became as alarmed by the rising numbers of liable relative cases as they were with the increase in unemployed people on assistance. During an inspection of an East London office, a backlog of liable relative cases in which court orders were far in arrears or the case was at a 'standstill' seemed to be explained by the fact that the man in question had lost his job. A later audit of the same area office found a 'general failure' in liable relative work and 'much action long overdue' and highlighted a case of a woman with three children and court order that her husband had simply stopped paying.⁷⁶³ It appeared to the auditor that local

⁷⁶³ TNA AST 16/9, E. A. Connell, Inspector to NAB HQ, 'Hackney Area Office: Staff Complement Inspection', 16 Mar., 1962; E. E. Gale to NAB, HQ, 'Audit: Hackney AO, 20 Jan.- 7 Feb 1964', 20 Feb., 1964.

offices were also failing to follow up on such cases because they were overburdened with new applications from unemployed men and because temporary and new staff were poorly trained. More worryingly, the auditor believed that husbands and fathers were taking advantage of officers' neglect of the liable relative cases.⁷⁶⁴

Though local offices did not have hard evidence, several reported to HQ that there was growing suspicion that men were deliberately leaving their wives. Officials later reported that, beginning in these years, some men were motivated to desert their families because a lone mother could receive a higher allowance than the family would if the unemployed husband applied. This would happen if the man's wages were low since the NAB applied a 'wage stop', a reduction of an assistance allowance to no more than the income the person would have earned while in work.⁷⁶⁵ The alleged problem of desertion was thought to be best addressed by more aggressive investigations or women.

Senior officials and the Board itself were very concerned to monitor liable relative cases closely as they were increasing. Under the new Permanent Secretary NAB researchers had been given new data collection tasks and began to produce several new regular, standardised annual surveys of different areas of work. The Board was presented with more detailed statistical information than ever before, though only a selection of the information was made available to the public in annual reports. Growing concern about the liable relative caseload prompted the

⁷⁶⁴ TNA AST 16/9, E. E. Gale to NAB, HQ, 'Audit: Hackney AO, 20 Jan.- 7 Feb 1964', 20 Feb., 1964.

⁷⁶⁵ TNA AST 12/75, NAB Memorandum 1221: 'The Wage Stop', NAB, Minutes of the Board, 27 Feb., 1963, 199th Meeting; TNA AST 37/10, MSS, SBC Memorandum 16: Report by the Policy Inspectorate', Circ., 20 Feb., 1967, 'Abuse: Unemployment and Fatherless Families', para 42 (1-2). The wage stop became one of the SBC's most controversial policies by the end of the 1960s and is beyond the scope of the thesis. This archaic principle of 'less eligibility' was rooted in 1934 UAB regulations that were reinstated in 1948. The NAB explained in its annual report of 1960 that it was required to reduce an unemployed person's allowance so that 'idleness' would not be more remunerative than employment. The report did explain, however that additions to the allowance could be made where children presented exceptional needs; Cmd. 4791, *Unemployment Assistance Act, 1934: Memorandum on the unemployment assistance (determination of need and assessment of needs) regulations, 1934* (London: HMSO, 1934), S. 5; Cmnd. 1410, *Report of the NAB, 1960*, 28-30; Cmnd 2386, *Report of the NAB, 1963* (London: HMSO, 1964), 38. See also J. Veit-Wilson, 'The National Assistance Board and the 'Rediscovery' of Poverty' in H. Fawcett and R Lowe (eds.) *Welfare Policy in Britain: the road from 1945* (London: Macmillan, 1999), 122-3;

Secretary to ask for annual tables of detailed information on the status of liable relative cases by category. In 1962, the research division began compiling detailed annual analyses of liable relative cases and to produce a new series of annual liable relative surveys that were based on a uniform format. Some officials saw the details about the numbers of cases of different types and the status of court orders to gauge the effects of the new legislation.⁷⁶⁶ Once these began to circulate among officials and to the Board, levels of anxiety rose ever higher. Officials were struck by the ‘marked increase over earlier years’ in the liable relative cases. They remained much more concerned with separated wives than either divorced women or women with illegitimate children. After 1963 the increase in the numbers of women with illegitimate children and separated wives under 60 slowed for a few years, but officials remained fixated on reducing the numbers of liable relative cases.⁷⁶⁷

The most pressing problem the liable relative cases represented was a heavy cost in administration and allowances. In 1959 the Board spent £12.5 million on separated wives of all ages and a net total of £15.2 million on allowances for all liable relative cases.⁷⁶⁸ By 1963, £21.5 million was spent on separated wives’ allowances alone, with a net total of £25.0 million on all liable relative cases.⁷⁶⁹ Senior officials began to believe that there was a problem of ‘over-payments’ to

⁷⁶⁶ Eg. TNA AST 7/1805, G. W. Hewett to Miss Barnes, 28.5.63.

⁷⁶⁷ TNA AST 7/1805, G. W. Hewett to Miss Barnes, 28.5.63. After 1958 the number of liable relative cases had been increasing, a development that officials understood to be linked to diminishing employment opportunities. New statistics after 1962 showed an abrupt acceleration in the rise, and although officials continued to assume that the economy was a major factor, new suspicions arose that women were more frequently making false claims of separation or desertion or that the assistance scheme was incentivising men to leave their wives or partners. The total number of women with liable relatives did rise, but not drastically in the early 1960s. But between 1961 and 1963 there were particularly sharp increases in separated wives under 60. Between 1961 and 1962 the numbers of separated wives under 60 grew by 10.4 per cent (to reach a total of 60,320) as compared to a 6.8 per cent rise among those over 60. The under 60 group had grown steadily from 62.9 to 66.1 per cent of all separated wives between 1959 and 1962. Then between 1962 and 1963 these cases increased by 21.7 per cent. ‘Mothers of illegitimate children’, including widows, divorced and separated women, caused some alarm when the number of cases rose by 11.9 per cent between 1961 and 1962, but these cases numbered only 29,600 in 1962. Cases of ‘divorced women with legitimate children’ rose by 0.5 per cent in 1962 (to a total of 7,960), and then increased more steadily, but raised little concern.

⁷⁶⁸ Cmnd. 1085, *Report of the NAB, 1959* (London: HMSO, 1960), 25.

⁷⁶⁹ Cmnd. 2386, *Report of the NAB, 1963* (London: HMSO, 1964), 36.

women with liable relatives. It appeared that many more women were giving false information about their maintenance and that it was going unnoticed because of poor investigations. Officers believed that some women were dishonest about maintenance or affiliation payments while others were falsely claiming desertion. In 1962 a memorandum circulated about new measures the Board approved to detect this kind of overpayment.⁷⁷⁰

It appeared that the work of special investigators and the use of personal information released by other departments had led to a continued increase in the amount recovered from liable relatives, and the new measures aimed to give officers greater powers of investigation.⁷⁷¹ Officials were encouraged by a decline in the number of missing husbands, and they believed that other departments' release of information about these men was helping. But the proportion of separated wives under 60 with court orders in payment regularly or irregularly showed no signs of increasing.⁷⁷² This was disappointing for the NAB and for campaigners. The women's groups that had pressed for the introduction of attachment of wages orders for years had been convinced that such measures would improve the economic circumstances of separated wives and unmarried mothers, but by the beginning of the 1960s, after some early successes, these improvements had not materialised. The Board had never been very optimistic about the orders and hesitated to make use of them for fear that they would cause men to simply quit their jobs rather than have their pay packet redirected to a wife living apart. However, the Board had been slightly more optimistic about new maintenance legislation of 1960 that had raised the levels of court orders and made other adjustments to the law to make

⁷⁷⁰ TNA AST 12/75, NAB Memorandum 1188, 'Liable Relatives: Money received by Board', NAB, Minutes of the Board, 2 May, 1962, 190th Meeting.

⁷⁷¹ Ibid.

⁷⁷² TNA AST 7/1805, G. W. Hewett to Miss Barnes, 28.5.63; TNA AST 7/1805, 'S.E. 104 National Assistance: Table based on 1 ¼ per cent. sample of cases current at 5th Nov. 1963, applied to the National Assistance live load at 17th Dec. 1963, showing an analysis of applicants classed as Liable Relatives'; 'S.E. 106 National Assistance: Table based on 1 ¼ per cent. sample of cases current at 13th Nov. 1964, applied to the N. A. live load at 15th Dec. 1964, showing an analysis of applicants classed as Liable Relatives'; and 'S.E. 112 National Assistance: Table based on 1 ¼ per cent. sample of cases current at 2nd Nov. 1965, applied to the N. A. live load at 14th Dec. 1965, showing an analysis of applicants classed as Liable Relatives'. Percentage increases are based on my own calculations.

enforcement easier.⁷⁷³ However, by the end of 1960 the legal changes had made no difference,⁷⁷⁴ and officials became increasingly convinced that any improvements in enforcement of payments resulted from more intensive investigations.

Between 1963 and 1965 the Board introduced a new 'liable relative drive' and introduced a team of special investigators whose sole mission was to track down men and gather evidence to assist with the recovery of maintenance.⁷⁷⁵ The NAB's team of special investigators had been expanded to 72 in 1961 and to 74 in 1963; by 1964 there were 97 and by 1966, just as the SBC replaced the NAB, there were 107 SIs.⁷⁷⁶ The new liable relative investigators hired temporarily would work alongside the expanded force of SIs. In 1963 many officials believed that there were still too few SIs and, because of the sharp increase in numbers of unemployed men suspected of fraud, a new group of investigators was needed to help manage the backlog of liable relative cases that needed investigating.⁷⁷⁷ In 1964 the Board announced an increase in the number of women that investigations determined to be falsely declaring that they lived alone. By 1965 the Board could report that it had dramatically increased prosecutions of these abuses, from 98 cases in 1964 to 525 in 1965, resulting in 481 convictions and, 'in even more cases, where it was not possible to obtain the evidence necessary for proceedings, the allowances were withdrawn or reduced'.⁷⁷⁸ There were few appeals and these prosecutions went largely unnoticed at this point.

Despite a remarkable rise in prosecutions by 1965, senior officials continued to search for new ways to make 'economies' in the early 1960s. They turned again to considering strategies to improve visiting procedures, mainly in terms of finding greater ways to 'control' local office operations. Greater monitoring and standardisation of procedures appeared increasingly attractive, notwithstanding the

⁷⁷³ Matrimonial Proceedings (Magistrates Courts) Act, 1960. The Act consolidated and amended the law going back to 1895; maintenance order for wives/husbands were raised to £5 to £7 10s per week; affiliation orders from £1 10s to £2 10s per week.

⁷⁷⁴ Cmnd. 1410, *Report of the NAB, 1960*, 22, 23.

⁷⁷⁵ TNA AST 36/609, 'Report of a Working Group on Benefit Fraud', May 1969.

⁷⁷⁶ TNA AST 7/1688, 'Suspected Fraud: investigations and interviews', 1962-1967; TNA AST 7/1689, 'Investigations of difficult cases', 1960-1965; TNA AST 7/1692, 'Fictitious desertion and undisclosed cohabitation', 1961-1965; TNA AST 7/1695, 'Measures for Fraud Prevention', 1965-1966.

⁷⁷⁷ TNA AST 36/609, 'Report of a Working Group on Benefit Fraud', May 1969.

⁷⁷⁸ Cmnd 3042, *Report of the NAB, 1965* (London: HMSO, 1966), 41.

value officials placed on discretion. New surveys and studies of visiting in the 1960s focused on reducing the great variation in practices, not least in liable relative procedures.

When a new study group was set up in 1963 it sought to address both the continuing problem of improving officers' interactions with recipients as well as the issues of regulation and control. Officially, it was a group formed to consider 'regional control of area offices', 'brought together to devise a scheme which would be an improvement without a cost in manpower'. The group of officials believed that cases with liable relatives unquestionably exemplified a category of recipients that needed close 'follow up' and required better monitoring. In contrast to the long history of looking to greater training to help officers understand how to use their discretion, these officials focused on the idea that more effective supervision or inspection of liable relative work could make great savings. They also seemed to encourage a more holistic approach to visiting – prescribing that officers' 'casework' as they explicitly referred to it, should incorporate all aspects of handling a case, including determinations of allowances, liable relative work, investigations and welfare referrals. They concluded that the NAB needed a centralised inspectorate to replace the existing method of regional control. The new inspectorate would conduct experiments and annual surveys, keep up to date statistics and check the performance of every member of staff, among other duties. Most importantly it would examine officers' 'casework'. The inspectorate would monitor officers' casework to ensure that it met five requirements: dealing 'promptly and correctly with people who apply', conducting interviews which included obtaining facts and recognising implications, preparing reports to 'faithfully reflect facts', making 'suitable' use of discretion, and taking necessary follow up action.⁷⁷⁹ Although the study group recognised that one of the biggest areas of variation in assessments was in the distribution of discretionary additions or grants, not only by location but also by category of recipient, it was not clear how inspection would reduce variation in this area of work, and as far as the group was concerned with women with liable relatives, it was to enforce maintenance, not to ensure that their families received any additional assistance they qualified for. The

⁷⁷⁹ TNA AST 12/165, NAB, Report of a Study Group on Regional Control of Area Offices, Sept., 1963.

idea of an inspectorate seems to have met with approval but it was not taken up seriously until the major restructuring that came with the introduction of the SBC.

One result of the more regular surveys of the liable relative cases and of the re-examination of possible methods of 'control' over liable relative work, was to re-affirm the officials' view that the most prominent features of the cases were not related to economic need per se. Officials commented that one of the most striking points of surveys continued to be the great variation in these women's circumstances.⁷⁸⁰ The persistent interest in the category of 'liable relative cases' even after 'unsupported mothers' and 'fatherless families' began to be used more frequently, reinforced the prioritisation of enforcing the maintenance of a male breadwinner. But it is important to explain that in focusing on recovery from liable relatives, the Board's priorities were not inconsistent with those of campaigners for greater economic security for separated wives, unmarried mothers and fatherless families more generally. Leading campaigners such as Edith Summerskill focused on the importance of the NAB's and the courts' roles in enforcing men's duty to maintain. In 1963 more separated wives and fatherless families were seen to be facing housing problems, the attachment of wages legislation was proving to be a disappointment, and Leo Abse introduced a new Bill to liberalise divorce. In response, Summerskill and others introduced a new series of Bills demanding new or stronger provisions for enforcing maintenance that simultaneously drew the NAB's role in enforcement back into the spotlight. Once again, these campaigns demonstrate that the NAB's emphasis on prosecutions and recovery of maintenance was, in a certain sense, in line with the demands of women's organisations even though it could result in denying women and children assistance.

Towards a New Cohabitation Policy

By the early the 1960s, not only were the number of lone mothers other than widows increasing, the NAB was facing a rising number of appeals arising from cases in which assistance had been denied on the grounds of cohabitation. The NAB found appellants and their representatives very 'savvy' and it was becoming very clear at HQ that reasons for such determinations varied greatly and that the NAB's evidence often failed to stand up in tribunals, leaving the NAB forced to reassess the case and,

⁷⁸⁰ TNA AST 7/1805, G. W. Hewett to Miss Barnes, 28.5.63.

often to make some form of an allowance. The appeals cases were embarrassing, time-consuming and expensive. For many senior officials, the cohabitation rule represented a looming public relations disaster.

In 1961, NAB Headquarters spent much time debating whether a more rigid set of instruction would improve the situation or cause more problems. On one hand, there were concerns that a rigid rule might not effectively prevent fraud but instead might cause hardship to children where ‘positive’ discretion was needed. In discussions with regional controllers, two main questions arose. The first was how to instruct officers to determine the existence of cohabitation? What were to be the criteria? And how were officers to use their discretionary powers (rooted in ‘Regulation III’ of the 1948 law) to deny or reduce an allowance in a way that could be defended to a tribunal? As one senior official explained, it was a worry that the vague guidelines meant that local officials were ‘working by the light of nature,’ as he put it. The NAB needed to avoid unnecessary variation in practice and it needed to provide ‘legal cover’ for its decisions.⁷⁸¹

Second, should an allowance ever be fully stopped? Where children were involved officials realised that this could cause a great deal of suffering and possibly a scandal. Even where children were not involved, they worried that stopping the allowance would break up the relationship, possibly leaving the woman in greater need of assistance and possibly leaving the Board open to criticism for causing the breakdown of a family. They were incredibly concerned with reports that the ‘public’ was incredibly sympathetic to the appeals from women, and noted that this contrasted sharply with public views of appeals from unemployed men.

One Secretary at HQ underscored a particularly difficult issue. Should the NAB have one rule for children of a former partnership and another for children of the cohabiting couple? In the first instance, he explained,

this is of course, the point at which we are on the weakest ground when refusing to pay assistance and I doubt whether, legally, we have much of a leg to stand on when we do so. Our line of argument has to be that the man has a moral obligation to support the whole family if he is living with the woman... My own feeling is that we should not make any strong

⁷⁸¹ TNA, AST 36/101, D. Ward to Miss Collins, ‘Cohabitation Instructions,’ 31 Oct 1961; Note attached to Minutes of Regional Controllers Conference, 1961, ‘*Suggested A Code Paragraph*’, *Draft 1961*.

objection to paying assistance for the children of the former association...⁷⁸²

He pointed out that even if the man appeared to be able to support the family, it was still not in the Board's interest to press him to do so:

[It] may still not be advisable to press him to do so too vigorously if the likely result is that he will leave the family. We should in effect only be cutting off our own noses in spite of our face if the net result of our action is that we have to support the woman, all of the children and pay the rent, when the association would have continued had we been prepared to put a restricted allowance into payment for the children. It is difficult to know where to draw the line...⁷⁸³

Nevertheless, by the end of 1961 HQ felt that it would have to administer "rough justice" in cohabitation cases, with a new, stricter set of instructions. They had to produce uniform code for all families with children; as the same official admitted, 'the whole structure of our argument in these cases is that the couple should not be treated more favourably or less than a married couple simply because they are not wed.'⁷⁸⁴

Eventually, NAB HQ concluded that it would have to draft new code regarding cohabitation. A circular to regional offices explained that all in which a discretionary payment had been made to women living with men had to be re-assessed and the 'couples' scale rate applied. Other cases would also have to be re-examined, including cases with lodgers or other households in which a woman's relationship to a man appeared ambiguous or suspicious. The message stressed that the policy had to change and become more clear and uniform because 'officers ought to have some guidance about the way in which the assessment in such cases should be set out and defended if challenged'.⁷⁸⁵ After a series of drafts, the NAB eventually produced a new cohabitation policy set out in several pages of the A Code.

⁷⁸² Ibid

⁷⁸³ Ibid.

⁷⁸⁴ Ibid.

⁷⁸⁵ TNA, AST 36/101, Miss Hope Wallace to Regional Offices (London and Newcastle), 7 Sept 1962 [Wallace's own underlining]; see also, F Jackson OBE, London (South) Reg. Office, NAB to Hope Wallace, HQ, 25 Sept 1962; Mr Fish, Reg. Office, Newcastle upon Tyne, NAB to Hope Wallace, HQ, 26 Sept 1962; 'Suggested A Code Paragraph', DRAFT 20.09.62.

The new code explained that the husband and wife scale rates apply ‘*in terms* only to a couple who are lawfully married... any adjustment to produce the same determination ... must be under the Board’s discretionary powers’.⁷⁸⁶ In other words, there was no legal barrier to paying assistance to the woman. Significantly, officers were instructed that the ‘decisive question’ was whether the man and woman were ‘sharing a household and common table together’. The instructions further explained that, ‘Their physical relationship, though it may be relevant, is not the determining factor for assistance purposes’. Interestingly, officials were advised to take a photograph when possible to provide evidence in the case of an appeal. When there were no children, the woman was to be advised to look to the man for maintenance and to seek welfare foods and any other help from the NHS. Where there were children, the woman was first to be given the same advice, but, if he failed to maintain the children, officers were instructed that, although no regular allowance could be paid, some payment of around 10s per week could be made; in other cases where resources fell severely below the scale, the woman could be paid an allowance up to the amount of the child rates. If the man threatened to leave and/or the case appeared to be in urgent need, officers were to contact HQ for advice.⁷⁸⁷

The new instructions seemed to only result in more appeals. Officers appear to have been eager to have a straightforward response to a complex problem and to more frequently deny an allowance where there was any ambiguity. By 1964, regional controllers were demanding that the NAB reverse the policy, citing concern with too much ‘rigidity’. They felt that the use of discretion to deny allowances was highly divisive and appeared to the public that the NAB made arbitrary decisions, which, they pointed out, was defeating the Board’s efforts to convince the public that assistance was an ‘entitlement’ that was not stigmatising.⁷⁸⁸ The regional controllers expressed a range of views. They generally felt the public would support the NAB’s position, but that more discretion was needed in its application.

⁷⁸⁶ TNA, AST 36/101, ‘A.1536-1546, Cohabitation, *Amendt. 396 [11/12.62]*’, 1536.

⁷⁸⁷ *Ibid.*; TNA, AST 36/101, National Assistance Board, A. 22/62, Assistance Circular (1962) No 22: Assessment of Allowances in Cohabitation Cases, Nov. 1962.

⁷⁸⁸ TNA, AST 36/101, National Assistance Board, Conference of Regional Controllers, R.C.C. (64) 15, Note: Discretionary Deductions, 15 Oct, 1964.

However, one argued that the whole policy needed ‘careful rethinking’ and yet another thought that not enough consideration was given to the man’s ability to support the family, especially if he had other dependants.⁷⁸⁹

In 1965, the rule was rethought following consultation with the MPNI’s solicitor. Many appeals were challenging the legal basis of withdrawals or denials of assistance in cohabitation cases, even where there was clear evidence or even admittance of cohabitation. After examining one such case, the solicitor explained, no doubt... the couple were cohabiting. The legal position, however, is another matter. Only way to determine is ‘on application for certiorari’ and he warned that there was no certainty it would be settled favourably to the NAB in court. He continued to point out that the court may ask, ‘what was the “special circumstance” upon which you relied? [in order to make a deduction]’. He concluded, ‘I feel obliged to warn you that in my view your ultimate success would be by no means certain...’⁷⁹⁰ At this point, everyone concerned was preparing for the Labour government to replace the NAB with new legislation, as the following section explains. Given the fact that the law was likely to change, the solicitor strongly advised the NAB to insist on ‘correcting the point by legislation’. He noted that the NAB must consider, if it was a ‘political possibility’ all ‘doubtful cases and whether there is a way to deal with them without a series of express provisions’. The very problem was that this was what HQ saw as the reason for discretion. The NAB agreed that it would circulate advice to officers urging them not to encourage applicants to ‘test’ the NAB’s practice in the courts. It decided that it much receive ‘legal cover’ for its cohabitation rule and ‘other practices which do not appear to be well-founded.’⁷⁹¹ And, as explained in the introduction to this chapter, the 1966 MSS Act did indeed introduce an explicit cohabitation rule to provide legal cover, essentially a more explicit statement of the male breadwinner principle. Such an explicit statement only made the entire system of Supplementary Benefits unacceptable to feminists of the 1970s, and arguably placed the SBC in a more difficult position by reducing its own scope for discretionary adjustment to the rule.

⁷⁸⁹ TNA, AST 36/101, National Assistance Board, Conference of Regional Controllers, R.C.C. (64) 15, Minutes.

⁷⁹⁰ TNA, AST 36/101, A. E. W. Ward, Solicitor’s Office, MPNI, to NAB, Nov., 1965.

⁷⁹¹ TNA, AST 36/101, T. Logan, Secretary, NAB to A. E. W. Ward, Solicitor’s Office, MPNI, 11/11/65.

The NAB's Child Poverty Surveys

As the NAB's attention shifted to families with children, its priorities and the focus of its research were changing in multiple ways. The growing importance of child welfare in policy debates was in part linked to the rising numbers of children in families receiving assistance. This was related to both the increased birth rate in Britain⁷⁹² and the increase in the number of unemployed men and lone mothers applying for assistance. For the Labour opposition, one of the critical problems was the 'adequacy' of the scale rates, not only in terms of meeting bare subsistence needs, as many believed the Beveridge Report had promised, but also in terms of keeping up with overall prosperity. The government had seemed to imply that the improvements in national assistance of 1959 were intended to do just this, and critics of assistance published an array of reports on the failure of the government to improve the scale rates.⁷⁹³

Of course, as we have seen in chapter two, the scale rates were at once eternally a question of politics and fundamentally subject to budget constraints and the necessity of preventing wage-scale overlap.⁷⁹⁴ Critics of the assistance scheme were acutely aware of the problem of low wages. When the government introduced a wage freeze in 1962, Wootton pointed out that this would cause real distress at the bottom of the labour market:

... a real incomes policy would raise the question whether we are content that, in spite of what is often referred to as the high level of wages, just short of 10 per cent. of the adult males who are in full-time occupation take home earnings of less than £10 a week: that, not 10 per cent but 87 per cent of the adult

⁷⁹² See table and G. O'Hara, "'We are Faced Everywhere with a Growing Population": Demographic Change and the British State, 1955-64,' *TCBH*, 15, 3 (2004), 243-66.

⁷⁹³ Harvey, *Casualties*; D. C. Wedderburn, 'Poverty in Britain Today – the Evidence,' *SR*, 10, 3 (1962), 275; P. Townsend, 'The Meaning of Poverty' *BJS*, 13, 3 (1962), 225; Lynes, *National Assistance*; Glennerster, 'National Assistance'; B. Abel-Smith and P. Townsend, *The Poor and the Poorest* (London: G. Bell & Sons, 1965).

⁷⁹⁴ Harvey, *Casualties*; D. C. Wedderburn, 'Poverty in Britain Today – the Evidence,' *SR*, 10, 3 (1962), 275; P. Townsend, 'The Meaning of Poverty' *BJS*, 13, 3 (1962), 225; Lynes, *National Assistance*; Glennerster, 'National Assistance'; B. Abel-Smith and P. Townsend, *The Poor and the Poorest* (London: G. Bell & Sons, 1965).

females who are in full-time employment take home less than £10 a week; and that barely less than one-third of the households which are living in poverty, as we used to judge it—that is to say, slightly above the subsistence level—are households in which the head of the household is in full-time employment. In other words, there is a long tale still of low wages, which are to be frozen, apparently, by the universal formula of not more than 3 per cent.⁷⁹⁵

The problem of low wages per se was rarely debated by Board members and senior officials, but the wage stop and the scale rates became a central area of concern in the years before the introduction of Supplementary Benefits. The problem of wage-scale overlap had been exacerbated by the increase in the rates in 1959 when the government declared that the scales should give those on assistance a share in ‘national prosperity’. Despite officials’ debates over different principles on which the scales should be set, they ultimately saw that, to the extent that ‘national prosperity’ meant anything at all, it referred to scales rising ‘broadly in line with earnings’.⁷⁹⁶

When it became clear that the NAB had to prepare for major policy changes whichever party won the general election in 1964, official study groups were set up to assess how extra assistance could be channelled to certain categories, mainly children and old people without raising the overall scales to a level that would meet demands of critics. Since the NAB had expanded its staff to include new statistical branches and had become increasingly enamoured with quantitative data collection, planning for the new system prompted the NAB to undertake a range of new surveys. The following sections describe and discuss its landmark investigations into the adequacy of the scale rates and the principles and ideas that were debated in preparing advice for Ministerial changes in the construction of the scales for lone mothers.

⁷⁹⁵ HL Deb 18 April 1962 vol 239 c 940 (Barbara Wootton).

⁷⁹⁶ TNA, AST12/169, NAB, ‘An Examination of the Adult Scale Rates, Vol I, Foreward’, Dec. 1965.

Table 7.1 Crude Numbers of Live Births and Birth Rates, England and Wales, 1951-1964

Year	Births, England & Wales ('000s)	Births, Scotland ('000s)	Fertility rate of 15- to 44-year-old women, England & Wales (per 1,000)
1951	678	91	71.6
1952	674	90	71.8
1953	684	91	73.5
1954	674	92	72.9
1955	668	93	72.8
1956	700	95	77.0
1957	723	98	80.0
1958	741	100	82.1
1959	749	99	83.0
1960	785	101	86.7
1961	811	101	89.1
1962	839	104	90.5
1963	854	102	90.9
1964	876	104	92.6

Source: Central Statistics Office (CSO), *Annual Abstract of Statistics*, 103 (London, HMSO, 1966), table 24, 24.

Table 7.2 Average Age at Marriage by Sex, England and Wales, 1951-1964

Year	E&W (M)	E&W (F)
1951	29.3	26.3
1952	29.4	26.4
1953	29.2	26.3
1954	29.1	26.1
1955	28.9	25.9
1956	28.7	25.7
1957	28.5	25.6
1958	28.3	25.4
1959	28.3	25.4
1960	28.2	25.3
1961	28.2	25.2
1962	28.1	25.1
1963	28.0	25.1
1964	27.9	25.0

Source: *Registrar General's Statistical Review, England and Wales*, 1964 (London: HMSO, 1966), pt. II table L, 60.

Children, Discretion and Exceptional Need

For the NAB, it was a problem that assistance was becoming associated with a 'poverty line'.⁷⁹⁷ This sharply contrasted with the way senior officials and the Board hoped the public would perceive their work and with its statements that insisted on its ability to effectively meet need. As critics were raising uncomfortable questions about the NAB's treatment of families with children, internal surveys confirmed discretionary decisions tended to benefit old people and disadvantage younger groups with families, including both lone mothers and unemployed men. By the time *The Poor and the Poorest* was published in 1965, the Board and senior officials had already conducted their own investigations and were not only well versed in the problems identified by Townsend and Abel Smith but already developing their own strategies to address these issues. Though earlier surveys have shown that the NAB's administration during the 1950s failed to meet the needs of many recipients, the research of the 1960s was on a larger scale and much more scientifically rigorous and provided indisputable evidence to demonstrate the scales' inadequacy, but also, and much more importantly, that the use of discretion varied dramatically geographically and between categories of recipients so that families. Lone mothers were much less likely in general to receive the discretionary additions that they qualified for, and, at the same time, much more likely to be subject to the use of 'negative' discretion (in the form of the cohabitation rule, for example) to reduce a basic allowance.

Officials were generally guided by prices rather than wages in their discussions of acceptable scale rates. But their main measure of 'adequate' allowances tended to be based on ensuring that 'exceptional' needs were met, especially among children. This helps explain why they always returned to the importance of the principle of discretionary administration and clung to the visiting system. Yet the reality was that, even while discretionary additions rose sharply in

⁷⁹⁷ Dorothy Cole Wedderburn published a review of existing poverty research that used the NA scales as a 'poverty line,' which implicitly rejected the idea that assistance raised people out of poverty, and she found that 'some 12 per cent of households' fell below the scale rates (Wedderburn, 'Poverty in Britain Today', see also, Harvey, *Casualties of the Welfare State*). Her study was followed by the studies of Townsend's efforts to operationalise the idea of poverty in 'The Meaning of Poverty'. Then Abel Smith and Townsend drew attention to the 'wage stop' and helped to cement the link made between the NA scales and the 'poverty line'; Abel-Smith and Townsend, *The Poor and the Poorest*.

the years before the introduction of SB with higher scale rates, they were still not addressing the needs of a vast number of those on assistance, and lone mothers were disproportionately denied them. Notwithstanding the evidence provided by the surveys, and senior officials' concern with the findings, the NAB repeatedly failed to take action or to explicitly examine the contradictions between the intensifying prosecution of fraud and concern with economy and the provision of material welfare to families.

One of the first major studies of early 1960s was conducted by members of HQ themselves. After observing the work of twenty-seven officers in six area offices, HQ pronounced that there were two particular 'shortcomings' everywhere: 'in recognising special and exceptional needs', but also 'in dealing with abuse'.⁷⁹⁸ Standards varied among the offices and among officers in the same office, and different categories of recipients.⁷⁹⁹ The group of officials did not offer more specific details and perhaps because dealing with fraud was seeming to be an ever more pressing matter, there was no discussion of the different treatment of different groups or of ways to improve the shortcomings of recognising need.

At the end of 1961 the new Information Unit was commissioned to review case papers to investigate officers' visiting procedures, changes in recipients' circumstances, and the length of time weekly allowances were active. The goal appeared to be to find ways to further reduce visiting. After reviewing the visits in 1,000 random case papers from November 1961 to May 1962, the conclusions that were drawn were not what senior officials would have wanted to hear. Instead of finding ways to cut visits, the report found problems that seemed to require more visiting or a new way to monitor visiting quality.⁸⁰⁰

As we have seen, changes in regulations reduced visits to categories of old or sick people, so that there was 'considerably less' visiting than there had been in 1950. Yet the reductions had not allowed officers the extra time to give more attention to visits to recipients considered most in need.⁸⁰¹ Their findings highlighted the geographic and intra-office variation in procedures and that officers

⁷⁹⁸ TNA AST 12/172, 'The Report on Headquarters Inspection of Area Offices 1959-60' ('Windsor Report'), c 1960.

⁷⁹⁹ Ibid.

⁸⁰⁰ TNA AST 7/1892, 'Information Unit Enquiry No. 15: visiting and reassessments on change of circumstances', June 1962.

⁸⁰¹ Ibid., para. 5.

seemed not to use their instructions, as other surveys had revealed. But they also demonstrated that though lone mothers other than widows were the most frequently visited, their needs were not being met.

The regulation that women with children receive visits every thirteen weeks had never been changed, which meant that they continued to be categorised as one of the groups requiring the most frequent visits. The information unit's survey found that the category of 'separated wives and unmarried mothers' received the highest number of normal and 'out-of-course' visits. They received an average of 3.14 'normal review visits' and 0.93 'out of course' visits; in comparison, the average for all live cases examined was 1.8 normal visits per year and 0.34 effective out of course visits.⁸⁰² The report found that a high proportion of the out of course visits were 'purely welfare visits' related to a referral to another social service. Despite the heavy visiting, the 'quality' of the visiting varied in terms of making a correct assessment and needs were still not fully addressed. The report recommended greater standardisation.⁸⁰³ Beyond providing further evidence that the economic position of lone mothers on assistance remained precarious, and that the strategy of simply reducing the number of overall visits was not improving the quality of visiting, the survey helps to illustrate that there was something of a 'paradigm shift' occurring in the way that NAB officials were increasingly defining the concept of 'welfare' as something that did not include economic assistance: it fell outside of their remit and was rightly the responsibility of social workers and other social services. The NAB had always defined the relationship between material provision and 'welfare' ambiguously. It had always defined welfare for old people in one way and for lone mothers and unemployed people another way (this was especially true regarding unmarried mothers). When the focus of debate shifted away from the needs of old people, the NAB became more comfortable separating welfare and material assistance.

A year later these findings were confirmed by an O & M survey of the visiting work varied out in offices in London and the Northern region. These areas had 'special problems' mainly because of higher than average unemployment levels, higher than average traffic at local offices and heavier than average workloads, and

⁸⁰² Ibid., 8, 10.

⁸⁰³ Ibid., para. 16.

officials hoped to new experiments in organisation would relieve these problems. This meant that they were not randomly selected, but they might have prompted a thoughtful discussion of visiting practices for families with children since the economic conditions brought many younger people to apply for assistance in the regions. Though the findings caused concern about the state of visiting, they did not promote much thoughtful discussion.

In this study, officials inspected twelve area offices and accompanied forty-four officers on visits to examine standards of work and 'service to public'. Though some executive officer visiting appeared to be 'excellent', it was often 'barely adequate, and too often inadequate'. Lower grade clerical officers' visiting was 'inadequate'. The inspectors reported that the 'allowance might well become inadequate later on because full requirements were too often not met and the use of exceptional needs grants was niggardly'. Grants were 'nearly always made as a result of the applicant taking the initiative, and were normally limited to the specific items required'. Officers 'failed to observe for themselves needs'. Once again, there was 'considerable inequality of standard' and most of the areas required a 'marked... improvement in the service to the public'.⁸⁰⁴ However, their recommendations returned to old ideas that visiting could simply be improved new training courses, new specialists for different types of cases, 'better instruction and supervision', and, notwithstanding the findings that reducing frequencies had not seemed to help, O & M argued for further 'reduction in visiting' and greater 'focusing' on specific types of cases using specialists. The report cautioned against introducing greater uniformity into visiting procedures because of the vastly different needs arising from the circumstances of different areas.⁸⁰⁵ In the end, none of these exercises promoted discussions of new approaches to visiting that could better address the economic needs of families with children, and, in particular, lone mothers' families.

⁸⁰⁴ TNA AST 12/165, NAB, O & M Branch, 'The Report on an Inspection of the Experimental Offices in London (N) and London (S) and Northern Regions ("The Randall Report") 'O & M experiment, Nov 1962- Mar 1963'.

⁸⁰⁵ TNA AST 21/14, NAB, Organisation and Methods Survey Report (O& M Survey No. 389), Report to Director of Establishments, 'Experiment in Area Office Organisation', Aug 1963.

The Scale Rates

The permanent secretary began an unprecedented investigation into the scale rates when, in December 1962, he asked the Information and Research Unit to examine the child rates. In the spring of 1963, a group of five HQ officials chaired by A. G. Beard, and including Kenneth Stowe, visited 300 families with children where assistance had been paid for at least a year and conducted in depth interviews with the recipients.

Veit-Wilson has pointed out that official interest in the child scale rates in part reflected the growing concern about the wage stop and the question of whether providing the child portion of an allowance in such cases could ensure that children did not suffer when the rule was applied. Nevertheless, the immediate question that guided the study was whether a case could be made to increase the child scales and/or revise the age bands, and the study included children in all types of families receiving child allowances as part of the total allowance.⁸⁰⁶ Officials did not intend to focus on the children of lone mothers. However, the fact that lone mothers made up the largest proportion of recipients with children who had been receiving assistance for at least a year, meant that, out of the 300 families selected randomly, over two-thirds were ‘one-parent families’ headed by a woman.⁸⁰⁷

As Veit-Wilson has also explained, officials involved in the study discussed the principles that were to guide the level at which child rates were to be set. They noted that the 1948 rates had been set below Beveridge’s recommended rate, which itself was known to be inadequate. They understood therefore that the scales were largely a matter of politics and a general interest in maintaining the ‘less eligibility principle;’ civil servants and Ministers then justified the scales with reference to scientific studies of nutritional needs and movements in prices.⁸⁰⁸ Veit-Wilson has argued that the study group showed interest in revising this method and creating a new approach for 1963, and that the NAB saw the final report offering a ‘new departure’ because it made a case for an increase in older children’s rates that

⁸⁰⁶ TNA AST 12/75, NAB, Minutes of the 196th Meeting of the NAB, 18 Dec., 1962, para 10; Veit-Wilson, ‘The NAB and the “Rediscovery” of Poverty’, 123.

⁸⁰⁷ TNA AST 7/1958, NAB, Memorandum No. 1263, ‘Children’s Scale Rates: The Adequacy of the Scales’, para 20; TNA AST 12/172, Excerpt from ‘Examination of Children’s Scale Rates, 1963’.

⁸⁰⁸ *Ibid.*; Veit-Wilson, ‘The NAB and the “Rediscovery” of Poverty’, 124.

seemed to indicate an acceptance of a relative (rather than ‘subsistence’) standard.⁸⁰⁹ However, it is not clear that in fact the officials involved believed that this was possible or even desirable – at least, there seems to have been a concern not to explicitly set out a new principle that might create even greater demand for increases, as the ‘improvements’ in the scales did after 1959. Ultimately, the study group failed to clarify their own approach to the scale rates. Though the group considered arguments for a rate that provided enough for children to have some ‘pocket money’ so that they might enjoy a social life in line with other children not on assistance, the actual work of the group was devoted to the study of nutritional standards and price indices. The group’s list of items that the scales should cover were for food, fuel (heating and light), clothing and bedding and basic cooking utensils and household furniture. They also thought some room should be given for local variations, transport and the child’s age and duration on assistance, but, in the end, only age and duration played a role in the recommendations.⁸¹⁰

The NAB researchers appear to have been very uncertain about how to explain or characterise their findings. The survey brought out information about the families’ circumstances that seemed contradictory to the researchers. Food did not represent a major burden on the family budget, a finding that officials might have expected given the existing research into family budgets in the 1950s and early 1960s.⁸¹¹ Expenditure on fuel for heating seemed lower for one-parent families and did not seem to vary between the families of different sizes. The researchers were especially interested to find that ‘all parents made some provision for “extras” for children... sweets, comics, etc.’⁸¹² On the other hand, the researchers did recognise that the families were living at a ‘very low’ level. As other studies found, clothing remained a major difficulty for all the families. The scale rates for children were

⁸⁰⁹ Ibid.

⁸¹⁰ TNA AST 7/1992, K. R. Stowe, ‘Some Basic Questions’, 23 March 1964; R. W. (Windsor), ‘Areas of Enquiry’, 7 April 1964. See also discussion in Veit-Wilson, *op cit.*, 124-6.

⁸¹¹ Veit-Wilson, *op cit.*, 126; see also eg. T. Schulz ‘A ‘Human Needs’ Diet: Spring 1955,’ *The Bulletin of the Oxford University Institute of Statistics*, 17, 2 (1955), 239-240, T. Schulz, ‘Income, Family Structure and Food Expenditure Before and After the War,’ *The Bulletin of the Oxford University Institute of Statistics*, 24 (1962), 466.

⁸¹² TNA AST 12/172, NAB, Report of the Study of the Scale Rates for Children, para 21.

built on the assumption that the price of clothes for them was lower than it was for adults, but the study found that this was not the case and that parents struggled to keep children outfitted for school. The researchers seemed to see this as a problem if the children were suffering at school from the psychological effects of not having new things in a society becoming more 'affluent'.

One conclusion they drew simply reasserted a view that officials had taken for decades: 'housewives' did not know how to budget, and the women heading the family alone still budgeted 'on a family basis'.⁸¹³ In many ways it appeared to them that hardship was 'unconnected' to the rates. However, they recognised the evidence of families' inability to afford clothing and other items. They recommended an adjustment of the age bands and an increase the rate for children over 13, and they suggested that special clothing grants could be introduced. The report did not recommend that the scales should be increased across the Board to provide for clothing. Overall the recommendations called for more of a rationalisation than any significant increases.⁸¹⁴ The Board accepted the main recommendations related to the age banding. However, any increases required legislation, which meant that the Minister would also have to approve the proposal and when the MPNI decided to raise the scale rates overall.⁸¹⁵

The study did result in the distribution of discretionary lump sums and allowances in cases that qualified for them but were not receiving them. There were only 78 cases in the sample receiving discretionary weekly additions to their allowances. A further 18 cases, or 6 per cent of the sample, were deemed eligible for them and began to receive them. Exceptional needs grants were awarded in 108 cases, over a third of the cases, for clothing or bedding. The report emphasised that 'families with growing children are always likely to need help of this kind'; though the visiting instructions had clearly stated this since they were introduced in the 1940s, the researchers seemed to feel that they had to justify the distribution of the grants. They also distributed welfare foods and supplements to the families not receiving them. Twenty-eight out of 85 families with children under five were not receiving the cod liver oil or orange juice to which they were entitled; 13 were

⁸¹³ TNA AST 7/1958, NAB, Report of the Study of the Scale Rates for Children, para 20.

⁸¹⁴ Ibid., Appendix I.

⁸¹⁵ TNA AST 12/75, NAB, Minutes of the 209th Meeting of the NAB, 26 Feb., 1964.

ignorant of the scheme and 15 did not know they were entitled. Seven families were not getting free milk; none of them knew that they were entitled to it and all of them wanted it. Twelve out of 272 families with school age children did not know they were entitled to free meals and were not getting them.⁸¹⁶

Parts of the report clearly revealed inadequacies in the scale rates and in the work of the officers who failed to provide the families with the additional material assistance that they were entitled to. Even if the budget had allowed for immediate changes they would not have addressed the underlying problems of inadequacy since the scales would still not have been designed to fully meet requirements and local officers would be no more likely to have addressed the exceptional or special needs that would continue to exist or to provide the information on the other services. An exercise that underlined the high proportion of children on assistance in lone mothers' families gave little attention to the fact. It seems to have only made it easier for the study to confirm official assumptions about 'housewives' inadequate management of budgets.

While the Board was still considering the proposals of the report on the child scale rates, the permanent secretary set up another group to consider the scale rates for those above 16. This study of the adult scales was to focus on the 'relationship between' the different scales for adults in different households, as well as the actual level of the rates, and the group were asked to make any recommendations. The investigation was very much focused on the question of whether there was any justification for increasing the allowances for old people.⁸¹⁷ It consisted of several separate surveys, and one component referred to as 'the managers' survey', explored the use of discretionary additions and exposed additional evidence of the variations in the use of grants and additions to weekly payments by region, office and by category of recipient. Old people were treated much more generously, while younger single women with children, even widows with children, were identified as a group that received fewer additional payments.⁸¹⁸ Office managers that provided

⁸¹⁶ TNA AST 12/172, Excerpt from 'Examination of Children's Scale Rates, 1963'.

⁸¹⁷ TNA AST 7/1994, 'Report of Study Group: Methods of Study', April, 1964. Veit-Wilson has provided an extensive analysis of the investigation of the adult scale rates: see J. Veit-Wilson, 'The National Assistance Board and the "Rediscovery" of Poverty', 128-150.

⁸¹⁸ TNA, AST12/171, NAB, 'An Examination of the Adult Scale Rates, Vol III, Appendix VIII, Managers Survey, 1964', Dec. 31, 1965.

evidence believed that the discrepancy was caused by officers' failure to understand the requirements of younger people, even families, possibly because they seemed to be less visible than the needs of old people.⁸¹⁹ Veit-Wilson has made the simple point that the 'consequences of discretionary arbitrariness was that claimants were deprived.'⁸²⁰ As a result of the detailed investigations of the managers and researchers – investigations that regular visiting officers would not have had the time to make, whatever their attitude to the recipient, a huge number of grants were given to over half of those surveyed.⁸²¹

The survey also provided undeniable evidence to the researchers that the recipients who had been living on assistance for a long time, even for a year, as many lone mothers did, were unable to cope without regular discretionary payments and without help from friends or family. This fact alone helped to provide some indication of why discretionary payments of all kinds had been rising steadily irrespective of the scale rates. This became one of the most important findings to be gleaned from the study. The final report on the adult scales suggested that three additional grants or payments could be justified for three groups, the sick, the old and those on assistance for a long time.⁸²² By this point NAB officials and the MPNI had begun to recognise that there was growing pressure to improve economic provision for fatherless families as one unified group, but the report only suggested that widows with children might be considered for being eligible for special treatment.⁸²³

The great breadth of detailed information provided by the investigation seems to have remained largely unanalysed by most of the NAB's officials. When the report was finished in late 1965, the economic situation had deteriorated again and budgetary problems overshadowed discussions of the recommendations. The

⁸¹⁹ TNA AST 7/2020, 'The managers survey: local office managers' comments', c. 1964.

⁸²⁰ Veit-Wilson, 'The NAB and the "Rediscovery" of Poverty', 143.

⁸²¹ TNA AST 12/76, NAB, Memorandum No. 1333, 'An Examination of the Adult Scale Rates, 1965, para 3-10; TNA AST 7/2018, The managers survey: findings of the survey', 1964; TNA AST 7/2018, 'local office managers' comments'; see also discussion in Veit-Wilson, *op cit*.

⁸²² TNA, AST12/169, NAB, 'An Examination of the Adult Scale Rates, Vol I, Summary and Recommendations', Dec. 31, 1965.

⁸²³ TNA, AST12/170, NAB, 'An Examination of the Adult Scale Rates, Vol II, Appendix VII', Dec. 31, 1965.

forward to the report by the permanent secretary explained that public expenditure for 1965 to 1970, the next 'Five Year Plan', was still under consideration. However, he adopted an optimistic tone when he explained that it was 'relevant to the consideration of this report that, assuming national assistance scale rates increase broadly in line with earnings... the level suggested in the Report as providing an acceptable standard will in fact, on the basis of approved forecasts, be reached in real terms by about 1970 within the expenditure already provided for in the basic programme...'⁸²⁴

The NAB's studies revealed the sophistication of official ideas about poverty measurement and the depth of their knowledge of the economic circumstances of people on assistance. But their discussion also demonstrated their limited concern for structural causes of poverty or the gendered differences in poverty, despite what the findings presented. The NAB's memoranda on recommendations to restructure the assistance system under the new SBC did incorporate the proposals for higher scales and an allowance and an addition for long-term recipients (eventually called a long term addition or LTA), but much of the other insight of the study was lost and it was hoped that the new LTA was assumed to be mainly directed towards old people and to replace the proliferating special needs additions, rather than supplement the other discretionary additions. However, as the 1965 Annual Report made clear, women with children under 60 other than widows were the second largest group apart from those over pension age that received assistance for longer than five years. A full 42 per cent of these cases, in fact had been on assistance for more than five years.⁸²⁵

In December 1963, when the child scale rate study had been established, the permanent secretary had also created another important study group to examine visiting procedures. It produced its report around the same time that the report on the adult scale rate came out, and ultimately it was this report on visiting that became more relevant to the position of lone mothers on assistance. The report was wide ranging and ultimately very influential on all subsequent considerations about NAB and SBC visiting policy. It was chaired by A. G. Beard, the official who had largely been responsible for the development of cohabitation policy since the late

⁸²⁴ TNA, AST12/169, NAB, 'An Examination of the Adult Scale Rates, Vol I, Foreward', Dec. 1965.

⁸²⁵ Cmnd. 3042, *Report of the NAB, 1965* (London: HMSO, 1966), Appendix XII.

1950s and had become Assistant Secretary to the Research and Information Division. The official purpose of the study was

To consider what is the optimum pattern of frequency of visits and time available per visit, having regard to the differing needs of different types of case, and the minimum time required for visits of different types to enable the visits to be effective – i.e. to enable the essential purpose of the visits to be carried out...
Assuming no change in manpower.⁸²⁶

It met 75 times, discussed issues raised with Regional Controllers and Area Officers and conducted twelve surveys after reviewing the existing surveys that were at all relevant to its work that had been conducted since 1959. Like these other studies, the investigations of the official had ‘revealed disturbing failures in performance’.⁸²⁷

The group first considered whether visiting could be eliminated altogether and replaced with postal communication and the requirement of office visits for certain cases. As they pointed out, the 1948 Acts set no statutory requirement that the NAB conduct home visits. The researchers identified five important reasons why the NAB had chosen to continue to base its service on visiting, and they believed that these remained relevant and that it should be improved rather than dispensed with. The researchers re-affirmed officials’ deep attachment to an income maintenance system based firmly on local officer discretion and on the interactions of officials in a recipient’s home. They insisted, as NAB officials had before them, that this was the best method to determine need and to prevent abuse. The officials further demonstrated the extent to which the NAB continued to focus on the needs of older people: they argued that home visiting was of ‘convenience’ for the recipient since it was difficult for the ‘large portion of the elderly or disabled’ to come to the office. Most revealingly, they pointed out that the ‘home visiting service pensioners and others in need of long-term help are, in the main, dealt with separately from society’s casualties and misfits.’ And finally, it ensured confidentiality.⁸²⁸

The group saw that the same visiting problems that officials had recognised in 1951 continued to plague the NAB. There was still no evidence that any of the

⁸²⁶ TNA AST 12/172, National Assistance Board, ‘Visiting, Report by a Study Group’, Vol 1, Report, March 1965, Marked: In Confidence, A. G. Beard, para 1.

⁸²⁷ Ibid.

⁸²⁸ Ibid., para 1.2.

previous solutions had made an improvement to the quality of visiting in terms of correct assessments or in terms of efficiency, but the researchers insisted that specialists and further reductions in visiting would improve the service and relieve a great deal of pressure on local officers. They decided to focus on creating a new complex system in which recipients were very specifically categorised and identified with a specific visiting interval; for some categories this meant a change from a 52 week visiting pattern to a system based on 78 or 117 weeks. Officers would be instructed to visit each categories at different frequencies for an incredibly specific length of time that included travel.⁸²⁹ The report claimed that in 1963, 14.0 per cent of total visits had been ‘ineffective’, up from 12.9 per cent in 1959. Under their new scheme, the study group estimated that there would be a net savings of 500,000 manpower hours for local clerical and executive officers.⁸³⁰ The ‘gap’ between the hours needed to improve visits, or so they believed, and the manpower hours actually available would be decreased greatly – though not closed.⁸³¹

Since households with children continued to require the most frequent visiting, they were the first to be discussed as candidates for reductions. Nineteen local office managers had proposed to the study group that the time between visits could be extended from 13 weeks to 26 weeks for certain subgroups: all households with children that were in touch with a social ‘caseworker’; all two-parent households; and all households of ‘widows with children who were known to be capable mothers’. The study group flatly rejected the suggestion that any reductions in visiting could be made for households with children headed by ‘one parent’. The inadequacy of the scale rates made it impossible. As the report explained:

Despite the weight of opinion in favour of visiting widows with children less frequently than at present, we are not convinced that this would be a wise move to make. The Report [on children’s rates] issued in Dec 1963 showed that it was the one parent household with only one or two dependent children which was likely to find the greatest difficulty in managing on the assistance scales. This in itself suggests that frequent visits are desirable in order to watch the need for discretionary additions and exceptional needs grants and to give advice, and we also consider that the

⁸²⁹ Ibid., para 1.3.

⁸³⁰ Ibid., paras. 21.1-21.2.

⁸³¹ Ibid.

constant strain referred to by one of the Controllers is a factor which must be borne in mind.⁸³²

Though the study group explicitly identified one-parent families as a group that required special attention to their economic needs, they were more concerned about visiting officer's 'faulty investigations' that allowed women to abuse the system rather than those that resulted in failures to provide additional assistance or help with other services. The researchers were deeply concerned about 'the abuse of the NA scheme by a minority of separated or deserted wives', two-thirds to three-quarters of which had dependent children. They explained that 'there has for some time been a general feeling in HQ and among RC that faulty investigation is partly responsible for the large number of excess payments' to these women, and that this problem appeared to be so rampant by early 1965 that HQ had to create another new 'temporary force of 100 "liable relative investigators"'.⁸³³ They admitted that it was 'difficult to quantify' how often abuse among this group occurred but they insisted that 'there seems little doubt that it has contributed to the excess payments'.⁸³⁴ It seems that the official researchers sincerely believed that with more time to gain a thorough understanding of the case and more sensitivity to the families' wider 'welfare' issues that fraud would be reduced and extra help would be targeted on those genuinely in need.

The group did recognise that simply more time for the remaining visits would not be enough. They had seen that many officers did not obtain all of the facts or if they did, they failed to understand the implications. Some simply did not have the 'aptitude'. The group also argued, as officials had done before, that more specific instructions would help since all investigations showed that the 'performance in the field' rarely matched up with regulations as they were set out. They agreed with the conclusions of many previous investigators, that the solution to improving officer work was more training and supervision. The NAB's centralised courses provided by HQ and the external courses in human relations were seen as the most promising way to improve standards, and the report proposed new courses of about two weeks in length for each grade of officer. Other proposals included improved 'on the job' training. Their final important recommendation was

⁸³² Ibid., para. 12.1.

⁸³³ Ibid., para. 4.10.

⁸³⁴ Ibid.

another elaborate new system of ‘supervision’ or control. Though it was less specific than the inspectorate scheme put forward by the early study group on control of local offices in 1963, and that was eventually established under the SBC, the report strongly recommended ‘close and detailed inspection’. They recognised that it was impossible to determine whether any improvements had been made since the NAB had never established any way of consistently monitoring specific variables, it appeared that whenever an improvement had been made, it followed from greater supervision. The group believed that officers’ performance was always best both in terms of efficiency and effectiveness when the officers were under the surveillance of superior officers. They saw that when HQ inspected offices, a special effort was made since it was felt that the entire office was ‘on public show’. But the group did not know how to ensure that regular officers maintained this level of effort, and the report only made the vague recommendation that officers should always be subject to the kind of scrutiny that inspections provided.⁸³⁵

While the investigations between 1963 and 1965 were underway the Board made a few further policy changes to visiting that did not require extra resources. One new policy that caused much resentment was the ‘re-allocation’ of visiting work from higher to lower grade officers. Clerical officers - the officers that a study found were least able to make correct determinations of need - were given new visiting duties without seeing an increase in pay or decrease in existing workload. In 1965, regional controllers and the Civil Service Clerical Association made serious complaints to HQ: apart from the issue of pay, there was simply ‘more visiting work than the available staff can cope with’. Regional Controllers pointed out that the shift in work would only mean lower quality visits. Officers needed training ‘in work to which they are not accustomed’, however ‘problems of time may not permit this’.⁸³⁶ The only solution the permanent secretary offered was to require officers to complete and submit standardised forms following every visit: he insisted that it would improve quality, create greater uniformity in procedures and make oversight or inspection easier.⁸³⁷

⁸³⁵ Ibid., paras. 22-23.

⁸³⁶ TNA AST 9/245, NAB, Regional Controller Circular Minute (1965) No 12 (RCM.12/65), ‘Visiting Duties’; T. D. Kingdom to W. S. Smethhurst, Bristol Regional Office, 1 Feb 1966.

⁸³⁷ TNA AST 9/238, D. Sargent to R. G. Brown, Staff Side Chairman Dept Whitley Council, 3 Dec 1965; ‘Note: A.6M – to serve as an Aide Memoire’, 1965.

The Place of Fatherless Families in the Reconstruction of Assistance

These reports demonstrate that NAB officials generally took the view that lone mothers with liable relatives presented serious problems. This consensus had developed in the early 1950s and remained rooted equally in gendered moral judgments about the causes of the women's poverty, institutional concern about 'abuse' and constraints on resources. Expressions of officials' attitudes towards this group of women began to be infused to some extent with the language of psychiatric social work but it did not transform ideas about 'welfare' or poverty but only reaffirm officials' assumptions that much of the problem was behaviour or personal and best handled by other social services. New campaigns for child welfare, separated wives, unmarried mothers and finally, fatherless families only exacerbated the situation of lone mothers on assistance because they placed new pressures on officials and created a greater sense of hostility towards outsiders.

The increase in unemployment levels and numbers of unemployed men under pension age receiving assistance was inextricably linked to growing anxiety about these women. Senior officials understood that lone mothers relied heavily on earnings and turned to assistance when unemployed. But there were other views, as we have seen, Headquarters frequently received reports from local offices that directly linked the increased numbers of unemployed family men facing the wage stop to rising numbers of desertions and the number of deserted wives applying for assistance. At the same time, the changes in the labour market and the government's increasing emphasis on active labour market policies, combined with campaigners' demands to introduce a special, unconditional benefit for lone mothers or at least abolish earnings rules for lone mothers, created pressure on HQ to adjust the officers instructions regarding the employment of women with children. But the criticism of NAB officers pressure on the women to work meant that new instructions had to be handled delicately. In 1965, when the Labour government abolished the earnings rule on widowed mothers' benefits, and the NAB was receiving deputations from women's groups and the NCUMC to discuss benefits for lone mothers, HQ considered the idea of paying assistance to mothers in full-time work with very low wages, a new approach to the employment of lone mothers. This was argued for mainly on the basis of need, with references to the report on the child scale rates. Nevertheless the Board and senior civil servants rejected without

much consideration the notion of administering a benefit to lone mothers without a test of need, and then recouping the cost from liable relatives afterwards, as some women's groups began to demand.⁸³⁸

By the end of the 1960s, 'fatherless families' had become synonymous with 'difficult cases'. The SBC came into existence against a background of NAB discussions of the problems posed by this category⁸³⁹ and the need to disperse their cases to one or another special officer or to another social service altogether. Despite the evidence that their economic requirements were neglected, there was much discussion of 'over-visiting' for these families. Some officials believed that lone mothers and their families were taking up too much of the Board's time at the expense of other groups in need or simply at the expense of public money.⁸⁴⁰ For other officials, they were too difficult to monitor, and despite over a decade of 'tightening up' liable relative work, the cases still appeared not to be investigated thoroughly enough, and the solution was to hand the cases over to social workers or liable relative 'investigators' so that regular visiting officers could focus on the old and the sick. The official discussions of the cohabitation rule and the reports that were prepared for HQ between 1963 and 1965 helped to crystallise officials' attitudes towards lone mothers with liable relatives on assistance and to create a body of information that could be drawn on and interpreted in such a way to justify official obstruction to any changes in the benefits system that would give special attention to these women.

After the Labour Party won the general election in 1964, the NAB prepared itself for complete restructuring along the lines that the party had been promising in its policy documents since at least 1963.⁸⁴¹ The Party promised to introduce an 'Income Guarantee' to replace national assistance for widows (though they were

⁸³⁸ TNA AST 12/76, NAB, Minutes of the Board, 24 Nov. 1965, 229th Meeting, para 20, re Memo. 1303.

⁸³⁹ This was obvious from lengthy discussion of the growing problem of cohabitation in the final report of the NAB and in Olive Stevenson's Report of 1969 discussed above and partially published in O. Stevenson, *Claimant or Client?* (London: Allen & Unwin, 1973).

⁸⁴⁰ TNA AST 7/1946, on the problem of 'over-visiting' see eg. Mr Scanlon to Mr Higginson, 7 Sept 1964; Mr. Logan to Regional Controllers, re 'experiment', 7 Aug 1964; Logan to Smethhurst, Regional Controller S W Region, 'Reduced Working Week in Provincial Offices', 13 Aug 1964.

⁸⁴¹ Eg., Labour Party, *New Frontiers for Social Security* (London: 1963).

later dropped) and pensioners. A guaranteed income would, above all, provide a benefit for those in need as a right, finally abolishing the means test and the home visits that the NAB was built on, at least for the groups that would be eligible to receive it.⁸⁴² In the meantime, Lady Summerskill introduced a Bill to provide what she described as a similar guaranteed income for separated wives and unmarried mothers. It did not involve the complete ‘abolition’ of national assistance but a ‘radical’ departure from the NAB’s existing role in income maintenance: it would provide an allowance to any lone mother without NI widows benefits without conditions. Though the Bill was introduced twice and never passed, it attracted a great deal of attention and support. Continued support for a special benefit for lone mothers or fatherless families outside of the national insurance system was demonstrated by the creation of the Finer Committee at the end of the decade. During official deliberations over a new benefit, senior officials within the NAB and SBC fought vigorously to prevent Summerskill’s Bills from gaining any further support among officials or within the government, and the SBC contributed information to the Finer Committee that strongly discouraged the creation of its proposed Guaranteed Maintenance Allowance for one parent families. Through this resistance, officials drew on their experiences and attitudes towards lone mothers with liable relatives that they had developed through the 1950s and early 1960s. They repeatedly insisted that a ‘guaranteed’ benefit would be introducing a completely new principle to national assistance and they planned to block any such proposal for lone mothers.⁸⁴³

Conclusion

Not only were the views of the NAB built on gendered assumptions about female dependence and moral judgements about poverty and sexuality, they were based on the vast practical difficulties of administering a benefit to these women and their children if any of the principles of the wider social security system were to be

⁸⁴² Ibid.; Craig, F. W. S., *British General Election Manifestos, 1900-1974*, 2 ed., (London: Macmillan, 1975), 265. On further discussion of the income guarantee and its fate see eg., A. Webb, ‘The Abolition of National Assistance’.

⁸⁴³ National Assistance Bill [H.L], HL Deb 18 February 1965, vol 263 cc 618. TNA AST 7/1812, ‘Provision for Separated (including deserted) Wives and Divorced Women’ c. September, 1965; TNA AST 7/1812, H. B. Lewin, MPNI to [A. G.] Beard, 27 August, 1965.

maintained and if existing institutions of private law were not to be dramatically reformed – far beyond the ideas that the Finer Committee had in mind. Officials further recognised that even if the economic crisis that made the Finer Committee’s GMA impossible to accommodate in the budget, no government would ever provide a budget that would offer a fully ‘adequate’ benefit. Despite the prejudice and reactionary nature of the officials’ attitudes towards lone mothers, their views represented the reality of much of social policy administration as it was in post-war Britain behind the myths of the welfare state. Their views and their role in policy administration is an important part of social policy history, but they also offer insight into the continuing challenges of administering income maintenance within a political economy that continues to prioritise balanced budgets, low inflation and growth, and a society that continues to be built around gendered social relations and labour markets. The history of the NAB’s administration of assistance to lone mothers therefore offers a kind of case study in the processes of policy development.

Chapter 8

Conclusions and Discussion

Summary of Thesis

This chapter provides a concluding summary of the research findings, a review of the key points of each chapter, a discussion of the contributions the work makes to the literature and an outline of a future research agenda.

The thesis has aimed to begin a re-examination of the nature of the gender regime that structured postwar social policies in Britain. It has sought to uncover the relationship between policymakers' assumptions about gender relations and the ways in which these were intertwined with prevailing political and economic ideas. The project has had the broader goals of contributing to the development of feminist analyses of the welfare state and of illuminating a new perspective on the continuities and changes, and the patterns and processes of change, that have shaped social policy. It has focused on social assistance policy and practice towards lone mothers because, as scholars have often explained, the position of this group women vis-à-vis the state, families and markets provides access to more general ideas and assumptions about men's and women's roles in society at a given time.

The study has used a multilayered historical analysis of documentary evidence. It has examined the discussions and debates of the National Assistance Board and its civil servants that constructed and administered policy at national, regional and local levels over the lifespan of this institution of the postwar welfare state, 1948 to 1966. The findings that have emerged from this new archival evidence have been presented within the context of wider social-economic shifts, contemporary political debates and the institutional and legal landscape of the period to explore the ways that different forces shaped policy over time. The thesis has then attempted to further interpret the findings by drawing on existing, gender-sensitive conceptual tools of social policy analysis. The work has revealed several important aspects of Britain's postwar welfare state and gender regime that have been overlooked or minimized thus far and it has also pointed to several areas of further research. This chapter will first bring together final concluding remarks that stand out in importance from the research findings. It will then review the findings of each chapter. Finally, it will discuss avenues of future research.

General Conclusions

The first general conclusion to draw from this thesis is that the reshaping of the welfare state and the gender regime that it represents since the 1990s has not, perhaps, been as dramatic or as unprecedented as scholars have claimed. The research indicates that the prevailing gender sensitive conceptualisations of postwar welfare state ideologies and politics, the starting point most often used for discussions of restructuring, do not adequately express the complexity, conditionality and fluidity of the social security system provided for women with children in the 1950s and 1960s.

More specifically, the case of Britain's social assistance provision for women with dependent children underscores that neither the portrayal of the system in terms of a male breadwinner model nor a maternalist regime that offered a modicum of household autonomy for women with dependent children as mothers, however stigmatizing, are better at capturing the actual workings of the scheme than one-dimensional representations of the restructured gender regime by concepts such as the adult worker model. The findings therefore reveal that British social security policies' expectations about gender roles and relations have long been marked by layers of contradictions and have long sought to address several different social, political, economic, administrative and moral concerns at once. Over the time period examined here, policy assumed and expected that women with dependent children would be 'working mothers' or both breadwinners and caregivers, if not fully supported by any male breadwinner linked by sex, marriage or household. Though they were not explicitly required to seek employment, policymakers saw the lone mothers not in paid work as 'exceptional cases' and as suspect in terms of their 'respectability' morality, mental or physical health.

Postwar national assistance identified the women applicants with all of the assumptions and conceptual baggage that informed ideas about the nature and causes of poverty. Then as now the system carried with it conflicting assumptions about poverty threaded through with theories about personal characteristics, 'culture' and economic ideas of human behaviour that have long contributed to anxiety about benefit fraud. In turn, such ideas have reflected and reinforced policies and social norms that not only 'othered' the poor women through distinctly gendered narratives but justified and normalized sanctions, investigations and

prosecutions. The system introduced in 1948 brought an idea of 'welfare' and responsibility for applicants' well-being that was greatly diminished from the broader and thicker construction of the concept that informed visiting and discretionary assistance during the war. This and the other assumptions continued or reintroduced a strong tradition of distinguishing between the kind of welfare needs the state had a responsibility to provide for old people and children and for able-bodied adults of either gender.

In these ways, the system of 1948 reflected not only a range of assumptions about women's position vis-à-vis the state and society, but also assumptions rooted in classical liberal economics that have become all-pervasive with the rise of neoliberalism. Above all, the research underscores the problems and failures of a chronically underfunded and under-resourced social security system that suffered from being highly stigmatizing, restrictive and inadequate. Though Britain's postwar welfare state has long been established as a 'liberal' welfare regime, the continuities between the political economy of the postwar social security system and the one that has emerged more recently have been repeatedly elided and obscured by theoretical literature describing the 'new politics' of welfare. The classical political economics of the austere postwar system combined with policymakers' assumptions about gender roles so that lone mothers' status as able-bodied workers *and* as unpaid caregivers *and* as financial dependants of men *and* as morally and/or criminally suspect all became heightened over time.

The research suggests challenges to the idea that there was a clear shift from a 'passive' to an 'active' welfare state or social security system in Britain. A fundamental principle of national assistance was that the labour of able-bodied adults must not be 'decommodified'. This is clear from the legal restriction on providing assistance to women in households with men in full time work. It is even more clear from the NAB's insistence on the use of the wage stop, which embodied the ancient concept of 'less eligibility'. Although this was a principle was most directly applied to unemployed men, it was also the fundamental idea that guided the rules pertaining to lone mothers' employment as casual workers, and it shaped attitudes and practices towards lone mothers regarding liability rules. National assistance was fundamentally part of employment policy and senior officials were most comfortable in their role as regulators of labour markets. The structural shifts that became apparent in the early 1960s meant that unemployment rose in areas

where older industries were based while *demand* for part time and more ‘flexible’ labour rose in other areas where new service industries were growing. The NAB immediately began reformulating its policies towards lone mothers and unemployed claimants, tightening sanctions and restrictions and other pressure on work. This indicates that the neo-liberal ideology of supply side economics and active labour market policies that became increasingly popular in the 1980s and 1990s represent less of a ‘paradigm shift’ since the ideas had such deep roots and never really went out of fashion among policymakers concerned with social welfare and labour market policies. In other words, in these realms of policy, there were many incremental and shifts in policy instruments through the 1950s and 1960s that prepared the ground for more dramatic policy changes. In fact, it appears likely that the NAB and the MPNI would have introduced much stronger ‘activating’ policies and would have been much more punitive than their more recent successors because the postwar agencies were not subject to the scrutiny of their successors. Moreover, they would have done so because of the assumptions about class and poverty held by officials and shared by the press and, apparently, many members of the public who wrote endless letters to the NAB to demand that it take a harder line.

The research also provides evidence that the relationships between public and private responsibilities, spaces and legal structures have never ceased to be dynamic and contested by policymakers, professionals, social researchers and the women’s movement. It emphasizes that this was true even over a period that, in comparison with the decades between the wars and the decades since the 1970s, was marked by an economic and demographic landscape that provided a relatively stable and prosperous background for the social welfare system. Put in other terms, this research has demonstrated that ideas inherent in liberalism about the ‘public’ and the ‘private’ and the divisions between the two have not simply always been blurred in practical reality as feminists have pointed out, but have also long been actively and purposively muddled, breached, debated, confused and renegotiated as policymakers, professionals and campaigners sought to link the two ‘domains’ through liable relative and cohabitation, investigations and interviews or arrangements for housing-cum-employment for unmarried mothers. In this sense, these groups were ensuring that the ‘personal’ was political *avant la lettre*.

A related set of conclusions can be drawn about the nature of change in social assistance policy and, more general in the nature of recent shifts in Britain’s

gendered welfare 'regime'. First, the study suggests important continuities and similarities between the postwar gender and welfare regime and that of today. It also draws attention to the recurrence of specific themes and issues in the debates over lone mother policy and over the role of state support for women, families with children and able-bodied workers more generally.

A second point relates to the processes of change. As discussed in the introduction, scholarship on gender and welfare state change in Britain has overwhelmingly relied on models rooted in discontinuities and major transformations.⁸⁴⁴ While there is no denying the significance of social, economic, political and policy changes since the 1970s and, especially since the 1990s, this thesis suggests the need for a more attention to gradual change and to continuities in Britain's welfare state. This would include a subtle and complex re-conceptualization of the shifts in the representations and assumptions about class and gender (and race) that have underpinned social policies. The thesis also draws attention to a sense of continual crisis and change from the perspective of policymakers and publics whether living in the 1950s or today. It also highlights similarities between the 'challenges' confronting the welfare state at both times.

These reflections relate to a third general conclusion, the importance of analysis of policy at different stages of the policymaking process and at different levels of government. The existing literature regarding postwar lone mother policy focused on important, high profile policy statements and major acts of legislation. However, these broad policies could not account for the observed policies of the NAB that became clear to observers and campaigners of the 1960s. The research reveals the value of examining the archival evidence of the civil servants work as policymakers at departmental, regional and local level, a group with expansive powers over policy that has nevertheless been relatively neglected and still not fully explored in social policy analysis and in gendered constructions of policy regimes, as Orloff once pointed out.⁸⁴⁵

⁸⁴⁴ See introduction above and generally, A. S. Orloff, 'From Maternalism to "Employment for All"'; J. Lewis, 'The Decline of the Male Breadwinner Model'; and P. Hall, 'Policy paradigms, social learning and the state: the case of economic policymaking in Britain,' *Comparative Politics* 25, 3 (1993), 275-96.

⁸⁴⁵ See introduction and reference to Orloff, 'Gender,' in F. Castles et al., *The Oxford Handbook of the Welfare State* (Oxford: OUP, 2010).

A final general conclusion is that Britain's postwar decades offer important insights for understanding existing policy trends. Ahistorical analyses tend to distort the significance of changes in policy and obscure some of the patterns and long terms issues or problems, or sources of change, that have shaped British social policy and gender relations.

Key Findings of Each Chapter

Each chapter of the thesis has presented a different aspect of lone mother policy during the period covered. The second chapter explains the introduction of the parts of the 1948 Act that represented a wholly new liable relative law and the ways in which the NAB determined it would be implemented in its first years of existence. This research brings out the way that the male-breadwinner model family or women's economic dependence was an essential, intrinsic and restrictive part of the administration of assistance quite apart from the enforcement of the cohabitation rule. In this way, the NAB did not consider the lone mothers to have 'legitimate' social needs to provide for their role as mothers. The liable relative law and rules designated a status and notion of citizenship to the women with liable relatives based on their links to men, though around three-quarters were recognized to be mothers with dependent children. This part of the law and its attendant practices separated the needs and identities of the women from those of the children.

However, the third chapter demonstrated that this position was complicated by the NAB's statutory duty to attend to the 'welfare' of its cases. It suggests that officials' interpretation of the concept was changing during this period, and perhaps becoming narrowed. However, there were no clear or agreed duties attached to the NAB's provision of welfare, as this depended greatly on context. The chapter explains the way that welfare work for lone mothers with liable relatives was defined differently from that of both old people and from widowed mothers. It describes the way that, contrary to conventional assumptions about the influence of maternal deprivation theories, for lone mothers and poor families, in particular, paid employment was linked to improving child welfare and understood as a symbol of the woman's respectability and moral and physical health and, in a sense, normality. As the examination of policies and practices shows, these ideas were embedded in the entire structure of the earnings rule and language that represented the women as 'casual workers' – reinforcing and bolstering their actual position in the labour

market. In this sense the women were expected to take on as much paid work as they could manage while packaging this income with maintenance from liable relatives, and also taking responsibility for the care of the family. The role of the state was assumed to be important financially for the *children* in exceptional circumstances and because of their special needs, which were frequently recognized in this language. Officials were to provide support in such cases but also act as very much a regulatory system in both the private and public realm of welfare and work. The women were therefore expected to take parental and personal responsibility.

Chapters four and five, the second part of the thesis, explore the ways that assistance policy and practice shifted over the 1950s in the context of contemporary ‘challenges’ to the welfare state posed by shifts in the labour market, the political debate over marriage law and increasing anxieties about public expenditure that led to chronic and acute problems of resources and administration for the NAB. While chapter four demonstrates the way that changes developed in liable relative policy to increasingly shift responsibility for the cases to specialists, chapter five focuses on the origins and development of the cohabitation rule. It explains that the rule evolved over the years to become increasingly punitive and restrictive and to incorporate ever more intrusive investigations in the face of rising numbers of unemployed applicants, public criticisms of NAB’s work and worsening problems of administration caused by rising demand, recurring cuts and changes in other areas of law and policy. As a result the women were increasingly suspected of criminal behaviour, and paradoxically, identified for legal prosecution purposes as dependants of male breadwinners and simultaneously agents of fraud in their own right.

The next chapters, six and seven, comprising the third part of the study, explain that the period after 1957/8 represented a turning point, often identified with the beginning of the 1960s in which the welfare state faced its first serious crisis of existence and the NAB sought to undertake a series of significant internal reforms. Chapter six explains the ways in which the NAB sought to adapt its welfare service to incorporate modern social work ideas and practices and to improve official responses to child welfare among lone mother families. Disagreement over the role of officials, the nature of poverty and the meaning of welfare work combined with strategies to improve the efficiency of the work to undermine attempts to improve the service. These new initiatives also brought unintended outcomes that included

further stigmatizing the group of women and their families and drawing a firmer distinction between the welfare of the mother and of the children.

Finally, the last chapter described the culmination of the crisis within the NAB during the years between 1962 and 1966 when the Board was replaced by the SBC. Full employment was believed to have come to an end and the Conservative government of Macmillan sought a new approach to economic policy that included new controls on public expenditure. In this context the NAB aggressively accelerated its enforcement of liability and prosecutions of husbands fathers and cohabittees. At the same time it introduced new pressures to induce lone mothers to take up paid work and new restrictions on assistance for unemployed men. By this time the government faced considerable political challenges from the left and the right as well as from the women's movement and marriage law reformers. As new plans to reconstruct the Beveridge-inspired social security system emerged under Labour that included schemes to 'abolish' national assistance, child poverty campaigners and leading representatives of women's organizations proposed different types of benefits for lone mothers that resembled but predated the ideas put forward by the Finer Committee. The proposals identified the women as both mothers and 'wives' and sought to allow for the women to work. In the meantime, the NAB undertook new research to determine the kind of policy for lone mothers and children that it would recommend to its successor, while it fundamentally rejected the idea of an unconditional benefit for lone mothers, since they believed it would introduce a new and foreign principle into assistance. In other words, the NAB emphatically asserted that it was absolutely contrary to the principles of any scheme that it was responsible for, and of any scheme that might replace it, to administer an income that enabled woman with dependent children to establish an autonomous household.

Contributions to the Literature

Taken together, the research findings make distinct contributions to the existing literature. They offer evidence of ways in which traditional gender roles, represented by the idea of a postwar male breadwinner cum maternalist model welfare state, were contested and reinforced and continually renegotiated as part of administrative, legal, economic and labour market reforms. These developments aimed to reduce expenditure and place more responsibility on individuals, parents,

partners or families to meet economic, social, political and moral aims. These findings add to the increasingly complex and detailed portrayals of the 1950s emerging from the historiography. But they represent a significant corrective to the assumptions made about the postwar social security expressed by social policy theoreticians that have identified it with consensus, or passivity or unconditional benefits. In this way, the thesis further develops the conceptual analysis of gender and welfare state change and draws attention to important continuities and patterns over time. Second, the research adds a new perspective on Britain's postwar social and political history by exploring the ideas, policies and practices of the NAB from the inside. The use of neglected archival sources has brought to attention the construction of different categories of lone mothers; insight into narratives about economic change, social assistance, poverty and benefit fraud; and the processes by which a key group of historical agents interpreted their social and political world, made sense of it and developed new strategies to manage constraints and meet their goals. Finally, it emphasizes the importance of continuous, incremental policy change, especially as it occurs without changes in 'formal rules' policies or legislation.

Future Research Agenda

The thesis points to several areas for future research. One way to develop this work would be to seek a comparative perspective and to continue the research to fill in the gaps between 1966 and the 1990s. Such research would further contribute to the development of gendered theories and analysis of the processes of policy change and the way that the major reorganization of gender relations, work and family formation since the 1970s has both shaped and been shaped by social policy reforms undertaken within 'liberal' welfare regimes. The research would take an interdisciplinary, comparative and mixed methods approach. The focus would be on social assistance policy towards women with dependent children in the US and the UK between 1970 and 2010. It would include investigation of archival and published materials, oral histories and qualitative interviews with policymakers and other key informants.

The comparative approach would help to bring to light the role of broader international economic, demographic and ideological shifts in policy reforms to deepen understanding of interactions between policymaking agents and key

structural and ideational challenges to the welfare state over recent decades. At the same time, close detailed comparison would help to trace the role of distinct national institutions, politics, culture and gendered patterns of work and care in the making and delivery of assistance for women. It would help reveal continuities in national traditions or characteristics of social assistance and help shed light on more general, transnational patterns of change. Such future work would aim to build on and further develop feminist concepts and theories of social and political change. Second, it would add a new perspective to debates over welfare state restructuring by providing insight into the complexity of processes involved in the changing relationship between capitalism and welfare that is obscured by quantitative comparative studies. Finally, it would aim to identify patterns that would allow me to construct a framework of analysis for further research into gender relations and the connections between ideas of welfare, states, markets and families in different national contexts and at distinct points in time. In this way, the project would contribute to existing scholarship by helping to specify and clarify issues and concepts at the heart of social policy research today.

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Appendix

A1. NAB, Weekly Allowances by Category of Recipient 1948-1965

APPENDIX III NATIONAL ASSISTANCE

Analysis of authorizations of weekly allowances current on 27th July 1948 and on a date in the December of that and each subsequent year
(See also pages 4-9)

	27th July 1948	Dec. 1948	Dec. 1949	Dec. 1950	Dec. 1951	Dec. 1952	Dec. 1953	Dec. 1954	Dec. 1955	Dec. 1956	Dec. 1957	Dec. 1958	Dec. 1959	Dec. 1960	Dec. 1961	Dec. 1962	Dec. 1963	Dec. 1964	Dec. 1965
Assistance paid in supplementation of insurance benefits:	432	495	558	677	767	856	938	1,001	888	927	978	894	976	1,075	1,056	1,122	1,100	1,154	1,196
Retirement pensions	75	80	92	114	121	138	144	138	113	117	118	107	128	139	134	148	146	146	149
Sickness or industrial injury benefits	71	81	87	96	86	95	100	93	75	70	61	52	58	65	77	92	98	97	98
Widow's benefits	10	19	30	38	33	39	48	30	20	30	41	66	59	43	45	89	62	38	34
Unemployment benefit	588	675	767	925	1,007	1,148	1,230	1,262	1,096	1,144	1,198	1,119	1,221	1,322	1,312	1,451	1,406	1,435	1,477
Assistance paid in supplementation of non-contributory old age pensions:	78	89	98	106	124	157	161	157	158	152	143	129	121	111	98	85	72	61	53
Assistance to persons not receiving such pensions or benefits:	25	34	36	39	33	43	46	50	41	43	55	85	96	85	86	113	123	93	78
Persons registered for employment:	40	54	63	69	78	85	95	100	107	110	116	111	116	121	122	124	123	127	128
Persons not registered for employment:	111	159	193	211	220	234	229	227	210	207	200	205	212	218	226	234	247	245	261
Persons over pension age .. .. .	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Persons under pension age .. .. .	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total	842	1,011	1,157	1,350	1,462	1,667	1,761	1,796	1,612	1,656	1,712	1,649	1,766	1,857	1,844	2,007	1,971	1,961	1,997
Included above are the following numbers of persons assisted on the special scale:																			
Blind persons	39	43	44	47	50	52	53	55	57	56	59	60	55	56	56	55	53	51	55
Tuberculous persons	18	20	26	31	34	36	36	34	28	25	23	18	17	14	13	11	9	9	7

[Thousands]

Source: Cmnd. 3042, *Report of the National Assistance Board, 1965* (London: HMSO, 1966), 55, App II.

A2. NAB, Scale Rates by Category, 1948-1965

APPENDIX XIII
NATIONAL ASSISTANCE
Scale rates for requirements other than rent, which is allowed for in addition, as prescribed by the principal Regulations of 1948 and by all the successive amending Regulations made since (See also page 13)

	Principal Regulations effective from 5th July 1948	Amending Regulations effective from:												
		12th June 1950	3rd Sept. 1951	16th June 1952	7th Feb. 1955	23rd Jan. 1956	27th Jan. 1958	7th Sept. 1959	3rd April 1961	24th Sept. 1962	27th May 1963*	29th March 1965†		
<i>Ordinary scale:</i>	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
For a husband and wife	40 0	43 6	50 0	59 0	63 0	67 0	76 0	85 0	90 0	95 6	104 6	125 6	125 6	125 6
For a single householder	24 0	26 0	30 0	35 0	37 6	40 0	45 0	50 0	53 6	57 6	63 6	76 0	76 0	76 0
For other persons—														
aged 21 or over	20 0	22 0	22 0	31 0	33 6	36 0	41 0	46 0	49 6	51 6	55 0	67 6	67 6	67 6
aged 18-20 ..	17 0	19 0	22 0	26 0	27 6	29 0	31 6	36 0	38 0	40 0	43 0	51 6	51 6	51 6
aged 16-17 ..	15 0	16 0	18 6	21 6	22 6	23 6	26 0	30 0	32 0	34 0	37 0	44 6	44 6	44 6
aged 11-15 ..	10 6	12 0	13 6	16 0	17 0	18 0	20 0	23 0	24 0	25 6	28 0	33 6	33 6	33 6
aged 5-10 ..	9 0	10 0	11 6	13 6	14 6	15 6	17 0	19 0	20 0	21 0	23 0	27 0	27 0	27 0
aged under 5 ..	7 6	8 0	9 6	11 0	12 0	13 0	14 6	16 0	17 0	18 0	19 6	22 6	22 6	22 6
<i>Scale for blind and certain tuberculous persons:</i>														
For a husband and wife—	55 0	58 6	65 0	77 0	82 0	87 0	96 0	107 6	112 6	120 0	129 0	150 0	150 0	150 0
For a husband and wife—	65 0	68 6	75 0	89 0	95 0	101 0	110 0	122 6	127 6	136 0	145 0	166 0	166 0	166 0
of whom one is such a person														
of whom both are such														
persons ..	39 0	41 0	45 0	53 0	56 6	60 0	65 0	72 6	76 0	82 0	88 0	100 6	100 6	100 6
aged 21 and over ..	30 0	31 6	34 6	41 0	43 6	46 0	48 6	55 0	57 0	60 0	63 0	71 6	71 6	71 6
aged 18-20 ..	25 0	26 0	28 6	33 6	35 6	37 6	40 0	45 0	47 0	50 0	53 0	60 6	60 6	60 6
aged 16-17 ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

* Under section 6 of the National Insurance Act 1963 these rates were applied in effect from a date in March 1963 to persons receiving assistance to supplement unemployment or sickness insurance benefit.
† Under section 6 of the National Insurance Act 1963, as amended by the National Insurance Act 1964, these rates were applied in effect from 28th March 1965.

Source: Cmnd. 3042, *Report of the National Assistance Board, 1965* (London: HMSO, 1966), 65, App XIII.

A3. Numbers of lone women with dependent children receiving supplementary benefit (but not NI benefit) by category, 1955-1971.

Year (November- December)	Single Women	Separated Wives	Divorced Women	Widows	All Lone Women	Annual Increase
1955	14,400	29,760	7,680	4,160	56,000	0
1956	13,700	30,960	8,040	3,280	56,000	0
1957	14,240	29,840	8,920	3,000	56,000	0
1958	14,680	34,800	9,040	2,480	61,000	8.9%
1959	16,760	36,880	9,560	2,800	66,000	8.3%
1960	17,080	41,680	9,600	2,640	71,000	7.5%
1961	20,600	41,400	11,800	2,200	76,000	7.0%
1962	22,640	45,920	11,840	2,600	83,000	9.2%
1963	22,840	54,000	13,280	1,880	92,000	10.9%
1964	23,640	55,400	14,040	1,920	95,000	3.2%
1965	29,220	58,060	18,380	2,360	108,020	13.7%
1966*	(33,800)	(69,000)	(19,100)	(3,000)	(124,900)	(8.9%)
1967	38,770	79,130	21,940	3,440	143,530	21.8%
1968	42,380	84,500	27,770	3,710	158,620	10.6%
1969	49,850	93,760	30,800	2,750	177,160	11.9%
1970	55,530	99,010	34,380	2,520	191,440	8.0%
1971	59,450	109,800	41,250	2,300	212,800	11.1%
% inc. total	+313%	+269%	+437%	-45%	+280%	
% inc. An.	9.3%	8.5%	11.1%	-3.6%	8.7%	
Av.						

*Estimated

Source: TNA, AST 36/369, SBC, SR3, 'The Trends Observed in the Numbers of Lone Women with Dependent Children Receiving Supplementary Benefit, 1955-1971,' 3 Nov. 1972.

A4. Numbers of lone women with dependent children receiving Supplementary Benefit (but not NI Benefit) by age, 1955-1971.

Year (November- December)	Age of mother							Total	Mean Age
	16-17	18-20	21-29	30-39	40-44	45-49	50-59		
1955	1,000	11,760	21,800	16,400	5,040	56,000	36.9		
1956	1,840	12,480	21,160	15,240	5,280	56,000	36.4		
1957	2,080	12,680	20,680	15,440	5,120	61,000	36.3		
1958	1,720	15,840	22,040	16,040	5,360	66,000	34.9		
1959	3,480	17,800	24,040	15,960	4,720	71,000	35.3		
1960	3,040	19,400	25,400	17,240	5,920	76,000	34.7		
1961	4,320	21,560	26,800	17,600	5,720	83,000	34.2		
1962	5,840	25,400	26,080	19,760	5,920	92,000	34.4		
1963	6,360	27,720	28,720	22,640	6,560	95,000	33.8		
1964	5,960	32,480	29,240	20,360	6,960	108,020	33.2		
1965	1,508	8,389	35,252	33,932	22,150	6,786	108,020	33.2	
1966*	(1,500)	(10,700)	(44,300)	(38,500)	(22,300)	(7,600)	(124,900)	(33.1)	
1967	1,762	12,247	50,929	44,232	25,641	8,723	143,530	32.5	
1968	1,773	10,890	58,162	51,410	30,136	6,246	158,620	32.4	
1969	2,195	14,107	68,731	53,719	17,419	13,591	7,398	177,160	31.9
1970	2,524	17,190	74,724	56,619	19,671	12,534	8,182	191,440	31.6
1971	3,131	17,869	86,089	63,919	19,998	14,028	7,765	212,800	31.6
% inc. total	+2000%	+632%	+193%	+108%	+54%	+280%			
% inc. An. Av.	21.0%	13.2%	7.0%	4.7%	2.7%	8.7%			

*Estimated

Source: TNA, AST 36/369, SBC, SR3, 'The Trends Observed in the Numbers of Lone Women with Dependent Children Receiving Supplementary Benefit, 1955-1971,' 3 Nov. 1972.

A5. Numbers of lone women with dependent children receiving Supplementary Benefit (but not NI Benefit) by number of children, 1955-1971.

Year (November-December)	No. of dependent children under 16					Only children over 16	Total no. of cases	Total no. of children under 16	Av. no. of dep. children per case
	One	Two	Three	Four	Five or more				
1955	26,800	15,320	8,520	3,160	2,200	--	56,000	107,740	1.9
1956	25,360	15,920	8,120	4,200	1,950	440	56,000	109,140	2.0
1957	26,800	15,240	7,280	3,640	2,840	200	56,000	109,300	2.0
1958	29,200	16,440	8,280	4,240	2,520	320	61,000	117,740	1.9
1959	31,160	18,360	8,400	4,320	3,040	720	66,000	127,080	1.9
1960	32,480	19,280	10,600	4,040	3,720	880	71,000	135,460	2.0
1961	36,720	20,560	9,000	4,680	4,080	960	76,000	146,000	1.9
1962	37,960	22,040	12,680	5,480	3,880	960	83,000	163,340	2.0
1963	40,000	26,000	14,200	6,000	4,760	1,040	92,000	184,780	2.0
1964	44,920	25,960	13,320	6,320	4,040	440	95,000	184,300	1.9
1965	48,637	28,183	16,966	7,163	6,409	659	108,020	219,803	2.0
1966*	(52,080)	(33,600)	(18,740)	(8,240)	(6,370)	(1,810)	(124,900)	(247,900)	(2.0)
1967	64,234	39,627	20,530	9,516	6,167	3,260	143,530	277,460	2.0
1968	68,124	43,812	24,396	10,636	8,019	3,630	158,620	315,585	2.0
1969	82,450	49,677	23,871	11,785	8,258	1,118	177,160	345,976	2.0
1970	89,042	52,833	29,637	11,576	7,181	1,175	191,440	369,419	1.9
1971	96,192	60,621	30,352	15,698	8,473	1,461	212,800	418,168	2.0

*Estimated

Source: TNA, AST 36/369, SBC, SR3, 'The Trends Observed in the Numbers of Lone Women with Dependent Children Receiving Supplementary Benefit, 1955-1971,' 3 Nov. 1972.

A6. Numbers of lone women with dependent children receiving Supplementary Benefit (but not NI Benefit) by duration of receipt of Supplementary Benefit, 1964-1971.

Date (Nov. of each year)	Under 3 months	3-6 months	6 months-1 year	1-2 years	2 but < 3 years	3 but < 4 years	4 but < 5 years	5 but < 10 years	10 years and over	Total	Median months
1964	9,520	7,800	14,120	16,400	9,280	9,360	6,680	15,440	6,400	95,000	21
1965	11,971	10,934	14,892	18,568	12,913	6,786	7,729	17,155	7,069	108,020	22
1966	--	--	--	--	--	--	--	--	--	(124,900)	--
1967	16,036	13,481	22,733	27,931	15,948	10,750	9,987	20,883	6,785	143,530	20
1968	17,727	12,830	22,286	34,273	20,007	13,929	9,623	19,669	8,273	158,620	21
1969	20,301	16,172	23,483	33,591	23,913	16,473	11,097	23,827	8,301	177,160	22
1969	25,505	18,709	25,849	33,419	21,763	15,269	9,505	20,645	6,495	177,160	19
1970	24,458	20,280	30,464	37,906	22,065	17,800	11,185	20,193	7,094	191,440	18
1971	25,843	22,295	30,477	40,624	25,927	17,785	12,400	29,268	8,183	212,800	20

Source: TNA, AST 36/369, SBC, SR3, 'The Trends Observed in the Numbers of Lone Women with Dependent Children Receiving Supplementary Benefit, 1955-1971,' 3 Nov. 1972.

A7. Percentage increase in income to a lone woman with two children by full time work, 1955-1971.

Year	Supp. Ben. scale rate and average rent £	Net income from earnings (single/divorced women) £	Difference C-B £	Extra % increase derived from full-time earnings over sup. ben.
1955	4.01	5.90	1.89	47
1956	4.33	6.29	1.96	45
1957	4.47	6.57	2.10	46
1958	4.97	6.70	1.73	35
1959	5.49	7.03	1.54	28
1960	5.59	7.42	1.83	33
1961	5.98	7.70	1.72	29
1962	6.38	8.01	1.63	26
1963	7.06	8.33	1.27	18
1964	7.20	8.87	1.67	23
1965	8.40	9.40	1.00	12
1966	8.97	9.84	0.87	10
1967	9.52	10.22	0.70	7
1968	10.21	11.35	1.14	11
1969	10.80	12.15	1.36	13
1970	11.73	13.19	1.46	12
1971	13.03	17.03 (inc. YIS)	4.80	37

Notes: B: Based on scale rates for one adult plus two children plus average rent at November of each year.

C: Derived from DE series on average gross earnings adult female full time 'manual' workers less NI contributions, grad conts and tax (where payable).

A8. Liable relative cases by type of maintenance, 1957, 1964, 1971

	1957	1964	Average annual % increase	1971	Average annual % increase
Total liable relative cases	92.6	140.5	6%	231.5	8%
of which over 60 years	26.4	32.9	3%	20.8	-6%
Liable relative cases under 60 years	66.2	107.6	7%	213.5	10%
Without maintenance	32.6	45.8	5%	70.2	6%
With maintenance	33.6	61.8	9%	143.4	13%
Direct to claimant	22.0	43.2	10%	46.6	1%
Diverted Out of Court Agreement	1.7	2.1	3%	8.7	23%
Diverted Court Orders to					
Single woman	1.1	2.3	11%	13.1	28%
Separated	8.8	14.2	7%	47.2	19%
Divorced				25.1	
All diverted orders and agreements	11.6	18.6	7%	94.1	26%
Numbers approx. equal to the number of lone women with dep. children receiving SB (but not NI ben) ie.	56.0	95.0		212.8	

Source: TNA, AST 36/369, SBC, SR3, 'The Trends Observed in the Numbers of Lone Women with Dependent Children Receiving Supplementary Benefit, 1955-1971,' 3 Nov. 1972.

A9. NAB, 'Special Investigations: Sample of Recorded Cases', 1954.

APPENDIX II	
Special investigation: Sample of recorded cases	
Description	Action and result
<p><u>Case No.1</u> (1034/26036) Single man (52): long unemployed following sickness, living at Corporation Lodging House. N.A. 47/-. Suspected of fruit hawking.</p>	<p>Several ineffectual and early morning attempts to see applicant who failed to keep appointments. Finally reported that applicant had withdrawn cards from E.E., and had gone to work. N.A. discontinued.</p>
<p><u>Case No.2.</u> (1003/33119) A widow with five children (one working). W.M.A. 43/-. Voluntary payments for two illegitimate children 15/-. N.A. 28/6d. Suspected cohabitation.</p>	<p>Ascertained that alleged co-habitee worked permanently at night at newspress. His identity established. Not living at address given by employers; merely an accommodation address. Statement by son's fiancée that co-habitation was of long standing and this provided reason for son leaving home. Man enters home in early hours. Surprise visit provided indication of co-habitation. Applt. denied this and when N/A. discontinued entered appeal which has been decided in the Board's favour. Also ascertained that appt. recently confined of still-born child; co-habitee being the father.</p>
<p><u>Case No.3</u> (1003/38655) A married woman with three children, the youngest declared to be illegitimate. Husband's whereabouts not known since 1951. N.A. 70/-. Suspected collusion with husband.</p>	<p>Persistent and numerous enquiries revealed that husband and wife were living together, but it was impossible to discover precisely when marital relations had been resumed. It is certain, however, that the "separation", if it ever really existed, ceased a long time since. The youngest child, purportedly illegitimate, was registered as a child of the marriage. Husband working on own account. The investigator in this instance uncovered a veritable hotbed of fraud with the result that two further cases are to become the subject of investigation. Although the applicant continued to deny that her husband was in the home, it is significant that simultaneously with the investigator's report she returned her N.A. Order Book saying that she had started work.</p>
<p><u>Case No.4</u> (1041/3750) Married, four children. Not worked since 1952. Diminutive stature and easily recognizable. N.A. 99/-. Suspected of rag-gathering.</p>	<p>After five ineffective visits, man seen by chance outside scrapyard. Admitted unguardedly to investigator, whom he did not know, details of his business. Reported to A.C. for restriction of allowance.</p>
<p><u>Case No.5</u> (1049/1867) Married, five children. Poor employment record. A motor-driver. N.A. 20/- in supplementation of U.I.E. Known to frequent garages.</p>	<p>Observed by investigator for more than an hour at a garage fixing batteries, cleaning a car, doing minor repairs. Garage-owner denied appt. employed by him. Appt. said that he received no pay for services. N.A. discontinued and M.N.I. Inspectorate informed. No appeal.</p>

Source: TNA, AST 7/1222, Special Investigator Reports to HQ, 1954.