
The Failure of Means-tested Benefits

In addition to supplementary benefits, which is the principal means-tested scheme in the United Kingdom, there are more than forty other means-tested schemes. There are higher education awards; schemes for exemption from prescription charges, dental charges and optical charges; free welfare milk and foods; free school meals; rate rebates; rent rebates; local charges for residential accommodation for the elderly and handicapped and homeless; local charges for home help, meals, day nursery, chiropody, convalescent and family planning services; school uniform and clothing grants; and maintenance allowances. Local authorities tend to vary in the way they administer some of these schemes, and even the kind of means test they apply. This chapter will show how far people living in poverty take advantage of these schemes, and in a long final section will attempt to go on to explain, and therefore to add to the discussion in the previous chapter, why some people do not receive benefits for which they are eligible.

In 1968, the government spent £421 million on supplementary benefits but the following was spent on other means-tested benefits: free school meals, about £25 million; rate rebates, £15 million, local authority rent rebates, £18 million, free welfare milk and food £7 million.¹ There were a variety of other schemes, some of which cost very little by national standards. Thus, in 1970-71, the Department of Employment made 300 grants costing £10,000 to severely disabled people to provide special aids for employment; paid 180 disabled people an allowance to assist exceptional expenses in travelling to work at a cost of £29,000; and made ten grants to disabled people to help them start a small business at a total cost of £2,000.²

Free School Meals

Each local authority administers a government scheme making school meals free for children of parents receiving supplementary benefits or parents whose income is below certain limits laid down in national regulations. The limits are revised

¹ See written answers to parliamentary questions, *Hansard*, 3 and 5 August, 3 and 9 December 1971.

² Written answer to a parliamentary question, *Hansard*, 16 November 1971, col. 90.

regularly, normally when supplementary benefit scales are increased. On 24 July 1967, Mr Patrick Gordon Walker announced a package of government decisions which included an increase from 5p to 7½p in the price of a school meal (from April 1968) as well as an increase in family allowances. He admitted that the government was anxious about parents who did not take up their entitlement. Later that year, a Department of Education and Science circular was sent to local-education authorities pointing out that some people failed to apply because of fear of identification of children who received free meals in the classroom. At the same time, a circular issued by the Scottish Education Department called attention to the humiliating practices adopted by some authorities. The department advised against handing out specially coloured tickets and said that, 'in no case should pupils receiving meals free be required to enter the dining-room by an entrance other than that used by paying pupils, to sit at separate tables, or to receive different meals'.¹ Whether from embarrassment or lack of information, many parents had failed to apply for free meals. A survey carried out by the Ministry of Social Security and published in 1967 showed that, in 1966, two thirds of the children of fathers in full-time work who were taking school meals were entitled to them free but were paying for them.² Mr Gordon Walker then sent a circular letter to all parents of school-children, reminding them that it was possible to apply for free school meals, and giving the income limits. A tear-off slip allowed potential applicants to get further information with a minimum of fuss. Although publicity had already resulted in a marked increase in numbers applying for free school meals, the circular letter had a marked initial effect. A similar exercise in May 1970 was marred by the omission of the tear-off slip.³ The numbers for each year in England and Wales and Scotland are given in Table 25.1. The increase in 1968 is partly attributable to the temporary provision for free meals for all children in large families, irrespective of income (withdrawn from April 1969), and also to the raising of the income exemption limits. The increase in 1971 is partly attributable to a further proportionate increase in the exemption limits. But the rises in price of school meals led to a sharp reduction in the number and percentage of children taking school meals, by no means all of it temporary. Thus in England and Wales the number taking meals fell from 5,148,000 (or 68 per cent) in September 1970, to 4,161,000 (or 54 per cent) in May 1971.⁴ With the exception of 1968, when the annual census was taken at the time of an influenza epidemic, a lower percentage of pupils in England and Wales than in Scotland received free meals. This may be due to there being more families

¹ Quoted in Lynes, T., 'The Dinner Money Problem', *Poverty*, No. 10, Spring 1969, p. 13.

² Ministry of Social Security, *Circumstances of Families*, HMSO, London, 1967, p. 29.

³ Lynes, T., 'The Failure of Selectivity', in Bull, D. (ed.), *Family Poverty*, Duckworth, London, 1971.

⁴ Written answer, *Hansard*, 5 July 1971.

Table 25.1. *Numbers and percentages of school meals which are free.*

<i>Year</i>	<i>England and Wales</i>		<i>Scotland^b</i>	
	<i>Free meals</i>	<i>Percentage of pupils in attendance receiving free meals</i>	<i>Free meals</i>	<i>Percentage of pupils in attendance receiving free meals</i>
1967	404,000	5.8	65,000	n.a.
1968	841,000 ^a	11.7	65,000	8.3
1969	594,000	8.0	140,000	16.3
1970	627,000	8.3	96,000	11.3
1971	805,000	10.3	97,000	11.1
1972	850,000	10.7	144,000	16.6
1973	795,000	9.7	137,000	15.3
1974	750,000	9.1	130,000	14.0
1975	784,000	9.3	122,000	13.0

NOTES: ^aIncluding free meal to fourth and subsequent children in family irrespective of family income.

^bCensus in January in each year.

SOURCES: *Hansard*, 29 July 1975, col. 359, and 26 February 1976, col. 328; private communication, Scottish Education Department.

with low incomes in Scotland, or higher take-up rates, or both.

Although the income levels up to which families are eligible to receive free school meals have broadly corresponded in the past with the supplementary benefit scales, the two sets of scales are by no means coincident. Thus, supplementary allowances but not allowances for school meals vary according to the age of each child. Again, disregarded earnings and hire-purchase commitments are treated differently in the two schemes. In the summer of 1968, a family with three children at school qualified for free school meals if family income after deducting rent and rates, fares to work, national-insurance contributions and the first £2 of the mother's earnings was less than £12.65p a week. The comparable allowance from the Supplementary Benefits Commission, however, varied according to age of school-children from £10.80p to £14.95p. In October 1972, the figures were £20.40p a week and from £16.35p to £23.95p a week respectively. There are therefore two separate and uncoordinated means tests. Some families with a net income up to 20 per cent larger than the supplementary benefit for which they would become eligible if unemployed or sick, none the less qualify for free school meals for each child. Conversely, some families with a net income up to 20 per cent smaller fail to qualify for free school meals for each child.

Although the regulations governing the administration of free school meals do not lay down a definite period over which weekly pay should be averaged to determine eligibility, in practice, local education authorities usually work on the basis of four or five weekly pay-slips, or two months for monthly paid workers. Therefore, parents whose income over the year as a whole is below the minimum scales may find their children ineligible for free school meals at times when earnings are relatively high. Parents are also under the obligation to inform the local education authority if their circumstances change. The local education authorities have a free hand in deciding the period of the award of free school meals. Usually there is a review twice a year when new application forms are issued to all families in which children are receiving meals free. Thus, not only are parents subjected to a means test at least twice yearly, but for many of them the meals represent an uncertain source of indirect income. The introduction of provision only for an annual review irrespective of changes in circumstances in April 1973¹ reduced this uncertainty - but only at the possible cost of making it less fair for that large number of families whose income fluctuates around the margins of eligibility.

Table 25.2 presents the two important sets of data about school-children in low-income households - those not having meals and therefore either going home or

Table 25.2. Percentages of children in different household income groups who have or do not have school meals.

<i>Children attending school</i>	<i>Net disposable household income last year as % of supplementary benefit scales plus housing cost</i>							<i>All</i>
	<i>Under 100</i>	<i>100-19</i>	<i>120-39</i>	<i>140-59</i>	<i>160-99</i>	<i>200-99</i>	<i>300+</i>	
Pays for school meals	33	44	56	50	66	66	68	58
Free school meals	52	30	16	20	1	0	2	12
Total school meals	85	75	72	69	68	66	70	70
Has meals at home	11	22	27	27	23	25	24	24
Has meals with relative	0	2	0	0	2	2	0	1
Takes sandwiches	3	1	1	2	4	6	5	4
Buys meals out	0	0	0	0	2	0	1	1
Total	100	100	100	100	100	100	100	100
Number	61	79	151	154	233	206	81	965

¹ *Hansard*, 6 November 1972, col. 625.

taking sandwiches, and those receiving meals free. Altogether only 70 per cent of school-children get meals at school. The correlation according to income is not at all marked. Proportionately more of the poorest children have meals at school, but there are still 15 per cent who do not. Another 33 per cent of the poorest children pay for meals. Thus, only half the children in the poorest families get meals free at school.

In some respects, Table 25.2 and other tables using net household income in the previous year as a criterion may under-represent take-up by poor families of means-tested benefits, but also in some respects may over-represent take-up. These limitations must be briefly listed. As already indicated, some families classified as having incomes under 100 per cent in Table 25.2 will include children all of whom are in their teens but, because supplementary benefit scales for teenagers are higher than the corresponding meals scales, will not be eligible for free school meals, whereas some classified as having incomes of between 100 per cent and 120 per cent, all of whom have only very young children, will be eligible to receive meals. Unlike the supplementary benefits scheme, the school meals scheme is based on a means test making no allowance for the higher costs of bringing up older children. Secondly, income is calculated for the household as a whole rather than for each income unit. This is one reason why some households with an income, say, of more than 40 per cent in excess of the basic supplementary benefit scales are none the less receiving school meals free. Thirdly, the incomes of some households are irregular. Some with a low income for the year as a whole may have increased their income in, say, the past two months. Conversely, some with a high income for the year will now have tumbled to a very low income. We found that the numbers in these two groups tended to balance out, but that the means-tested scheme suffers seriously from 'assessment lag'. Thus, of all the children who were having school meals and who also were in poverty or had recent experience of poverty, 46 per cent were in families in poverty or on the margins of poverty both in the week preceding interview and for the year as a whole, but there were another 54 per cent from families in, or on, the margins of poverty, *either* in the preceding week *or* for the year as a whole. In the survey, none of the children in families tumbling the previous week into poverty or to its margins were yet receiving school meals free. All of them were still paying for meals. That is a significant finding. Finally, during the year of the survey, eligibility levels for free school meals were raised twice,¹ supplementary benefit scales were increased once, the price of school meals was increased, and from April 1968 (but for one year only) all children in families with four or more children were entitled to free school meals irrespective of income.

¹ In the summer of 1968, a child in a one-child family qualified for free school meals if net family income, including family allowances, and deducting fares, rent and rates, national insurance contributions and the first 40s. of any of the mother's earnings, was less than £9.15p per week, and from October 1968, £9.75. Corresponding figures for each child in two- and three-child families were £11.10 and £11.60 and £12.65 and £13.45 respectively.

It would be difficult to make adjustments for all the factors listed above. Since Table 25.2 is based in substantial part on incomes received prior to the introduction in October 1968 of new supplementary benefit scales, it slightly underestimates the numbers in the lowest income groups.¹ And because four-child families no longer became entitled automatically without means test to free school meals, the numbers of poor children getting free meals was in this respect higher than the numbers in subsequent years.

For these reasons, the proportion of children in the poorest income group found in the survey to be receiving school meals free will be high relative to the true figure in recent years, which therefore gives a more favourable impression of the efficiency of means tests than other criteria. Thus, the equivalent proportion of *all children who are eligible* (including all those in income groups close to the eligibility ceilings) and of *children in families whose incomes are low in a particular week rather than in the year as a whole* would be smaller. But the data none the less provide a basis for analysis and discussion.

Table 25.3 deals just with children having meals at school. Altogether, 17.4 per cent were found not to be paying for them. This figure compares with the figures of 16.8 per cent for England and Wales and 17.2 per cent for Scotland given in official censuses.² Only 61 per cent of the children in the poorest income group were getting meals free.³ They comprised only just over a quarter of all children getting meals

Table 25.3. Percentages of children in different household income groups who receive free school meals.

<i>All children taking school meals</i>	<i>Net disposable household income last year as % of supplementary benefit scales plus housing cost</i>			<i>All</i>
	<i>Under 100</i>	<i>100-39</i>	<i>140+</i>	
Free	61.6	28.5	8.4	17.4
Pays	38.4	71.4	91.5	82.5
Total	100	100	100	100
Number	52	168	463	683

¹ See Chapter 7, pages 274-80, for a discussion of possible adjustments.

² *Hansard*, 14 July and 3 December 1971.

³ This was in spite of the big upsurge in claims in early 1968. The authors of a government survey carried out in 1966 concluded that, of the children having school meals, only just over 60 per cent of those who were eligible to receive them free did so. Among the children of men in full-time work, the figure was only 34 per cent. See *Circumstances of Families*, HMSO, London, 1967, Table III, 10, p.29.

free. Indeed, a third of children receiving meals free were in households with an income more than 40 per cent above the basic supplementary benefit scales. We were also able to examine the situation of children in families actually receiving supplementary benefits, and in families of the sick and unemployed who were eligible for supplementary benefits, when both groups had meals at school. Only 86 per cent of the former and 54 per cent of the latter were receiving free school meals. This pattern applies to 1968 and the early part of 1969, and neither the official statistics about free school meals nor subsequent studies offer evidence which would lead to substantial modification. For example, a small-scale study in Islington in 1971 found that only 68 per cent of households eligible for free school meals were receiving them.¹

We also checked the relative incomes of the households in which the children having meals at school lived. When household income in the previous year was expressed as a percentage of the mean for its type, only 49 per cent of children in households with an income less than 80 per cent of the mean were found to be having meals free.

Government estimates that between 80 and 85 per cent of children who are entitled to free school meals are receiving them must be treated with extreme scepticism.² These and similar estimates for other means-tested benefits seem to be inflated for the following reason. Estimates are based on the numbers and types of household found in the Family Expenditure Survey to have 'normal incomes below particular levels. The results are then compared with the numbers receiving free meals, free welfare milk, allowances and so on. But the latter include income units with relatively low incomes in households with relatively high total incomes. They include households whose incomes are no longer low and whose eligibility for benefit may have been judged six months or more sooner. They also include households in which a child may recently have left school and so have 'lost' the right to entitlement for a second child.

There is one further point about take-up of free school meals. Fifteen per cent of children in the poorest households, and altogether 24 per cent of all children in poverty or on the margins of poverty, do not have meals at school, whether paid or free. Although some of these live in areas in which the schools lack facilities, and some of their parents actively prefer children, perhaps because there are younger children in the family, to come home for dinner, there is no doubt that some would get meals at school if they were an automatic right. This point is too often neglected in discussions about take-up.³ Many going home will be adequately fed, but, as one

¹ Meacher, M., *Rate Rebates: A Study of the Effectiveness of Means-Tests*, Poverty Research Series No. 1, 1972, Child Poverty Action Group, London, p. 22.

² *Hansard*, 16 November 1971, col. 115. See also *Hansard*, 6 August 1975, col. 141.

³ There has been considerable discussion of the effect of changes in price on the number of children taking school meals, but not of the consequential effects on uptake of free meals. See, for example, Davies, B., and Reddin, M., 'School Meals and Plowden', *New Society*, May 1967.

writer puts it, 'The question without an answer is how many children are there who are not well looked after and who may be having an inadequate diet?'¹ The withdrawal of free school milk, first for secondary children and then for school children aged 7 and over, and the further rise in the price of school meals are bound to sharpen this question.

We did, in fact, ask parents why their children did not have meals at school (see Q.5C on page 1145). Altogether, 8 per cent said there were no facilities at school for meals, 10 per cent that meals were cheaper at home, 34 per cent that the children did not like the food, 7 per cent that the children did not have enough to eat (Table 25.4). Over a third gave other reasons. The bulk of these were expressed in terms of

Table 25.4. *Reasons why children in families with different incomes do not have school meals.*

<i>Parent's reason why child does not have school meals</i>	<i>Net disposable household income last year as % of supplementary benefit scales plus housing cost</i>		<i>All children not having school meals</i>
	<i>Under 140</i>	<i>140+</i>	
Does not like the food	19.1	38.3	33.6
Not enough to eat	11.8	5.3	6.9
No facilities at school	16.2	5.7	8.3
Cheaper at home	17.6	7.7	10.1
Other	35.3	43.1	41.2
Total	100	100	100
Number	68	209	277

preference or nearness. Some parents said their children preferred to come home or go to relatives, or they preferred them to do so. Some said that the school was near by or it was convenient because they had to prepare a midday meal for themselves. Some felt they could ensure that the child had a proper amount or the right kind of food. One said her child had to have a weight-reducing diet. There were also parents who said their children attended school only for half the day, or came home because there was inadequate supervision at lunch-time, because the head believed the children should go home if the mother was not at work, and, in one case, because a child wanted to be sure that her mother was still at home.

That over a third of those not having meals at school disliked them is important. A survey of 772 meals in forty-eight infant, junior and senior schools has also thrown

¹ Bender, A. E., 'Feeding the School Child', *Poverty*, No. 23, Summer 1972, p. 1.

doubt on their size and nutritional value. On average, the meals were two thirds of the size recommended. The average protein content was only just over half the target. In only four of the schools did the meals reach the calorie target set by the Department of Education and Science.¹

Significantly more of those with incomes below or on the margins of the supplementary benefit scales than substantially above those scales, namely 18 per cent compared with 8 per cent, gave as the reason for their children not having meals at school that they were cheaper at home. Relatively more of them were said to have no facilities at school for meals, and relatively fewer were said to dislike the food.

When the families living in or on the margins of poverty are isolated, 32 per cent of the children aged under 10, 25 per cent aged between 10 and 14, and 34 per cent aged over 15 did not have school meals. Similarly, in households consisting of a man, woman and two children, 29 per cent of the children, but in households of a man, woman and four or more children and three adults with children, 33 per cent and 46 per cent respectively, did not have school meals.

After analysing different evidence, we concluded that it would be difficult to substantiate any claim to more than 60 per cent of school-children eligible for school meals at any particular time actually receiving them. Around half a million children in the United Kingdom can be said to be not receiving free school meals, though strictly eligible for them. Our estimates for 1968 varied from 450,000 to 700,000, depending on the assumptions made about the period of measurement of family income; numbers of children not taking school meals at all who would be able to take them, and would choose to take them if they were free automatically; and the time that would normally elapse after assessment and before any review.

Free Welfare Milk

Until April 1971, parents of children under 5 years of age could obtain a milk-token book which entitled them to one pint of milk at a cheap rate. In 1968, this was 4d. (or 1½p) a pint. Families receiving supplementary benefits or wages below particular levels were and remain eligible to get 'welfare' milk and foods free for each child under 5. Expectant mothers with a low income and low-income parents of a handicapped child aged 5-16, unable to attend school, could also obtain milk free. Like school meals, the means test is distinct from the test for supplementary benefits. The rules for assessing eligibility in the different schemes are uncoordinated. On 29 March 1967, about 195,000 of 215,000 children under 5 in families receiving supplementary benefits were getting free welfare milk and foods, but only about 4,800 under 5 among an unknown number eligible in wage-earning families were receiving such milk and foods.² The latter figure represented 1,000 fewer than the corresponding figure in November 1965, and not more than 4 per cent of eligible children in wage-earning families. By late 1970, the figure had scarcely

¹ Bender, 'Feeding the School Child', p. 2.

² *Hansard*, 3 July 1967.

changed.¹ In April 1971, provision for 'cheap rate' milk was abolished and the eligibility for free milk was greatly extended. Questions were asked in the survey about welfare milk. The answers show that two fifths of children in households with a net disposable income of less than the supplementary benefit level receive welfare milk free. But the proportion of all children said to be getting free milk was (at 13 per cent) between two and three times the figure suggested by administrative statistics. Some parents getting cheap milk had clearly misunderstood the question. Either they were simply reporting their dependence on the milk-token books, or they were confusing the question with free school milk. Beyond confirming the fact that the overwhelming majority of children in the families of the low paid who were entitled to free welfare milk were not getting it, the data cannot unfortunately be analysed in detail.² Our information suggests that, at that time, at least 450,000 children were eligible for free welfare milk, of whom the great majority were not receiving it. In 1970, it was officially estimated that 340,000 families were eligible, of whom less than 1 per cent were claiming.³

Although the introduction of the family income supplement scheme, with automatic entitlement to free milk on the part of those receiving benefits and heavy advertising in 1971 and 1972, greatly improved take-up, the figures have not been maintained. Up to the time of writing, it certainly remains doubtful whether as many as a quarter of the children eligible for free milk are receiving it.⁴

Educational Maintenance Allowances

The 1944 Education Act empowered local authorities to pay allowances to parents with low incomes whose children were staying on at school beyond the minimum age. Each authority makes its own definition of need, and varying amounts tend to be paid for children aged 15, 16 and 17. The scheme is very small, costing about £11 million a year in the late 1960s and reaching only about 20,000 children. Local authorities vary widely in the income limits which they apply.⁵ A Ministry of

¹ There were 1,500 *families* claiming free milk. *Hansard*, 1 December 1970.

² The same problem arose in a survey undertaken by the Ministry of Social Security. 'An appreciable number who were clearly not entitled to free welfare milk said they were receiving it. It seems likely that these families were receiving welfare milk tokens but that they answered the question whether they were getting the milk free, or paying for it, incorrectly ... The analyses did suggest, however, that very few families with fathers in full-time work were receiving free welfare milk' - *Circumstances of Families*, HMSO, London, 1967, p. 28.

³ Field, F., *An Incomes Policy for Poor Families*, Poverty Pamphlet No. 14, Child Poverty Action Group, London, 1973, p. 2.

⁴ Excluding families receiving supplementary benefits and family income supplement, the number claiming free milk increased to 84,000 in November 1971, but by November 1972 had already fallen again to 43,000, and during 1975 has varied between 10,000 and 12,000. See *Hansard*, 25 March 1975, col. 289.

⁵ See, for example, Reddin, M., in *Social Services for All?*, Fabian Society, London, 1968.

Education Working Party recommended new scales of a £55 maximum grant at 15, £65 at 16 and £75 at 17,¹ but in 1957 the minister reduced their figures to £40, £55 and £65. No local authority adopted generous scales, and in some areas parents whose income is too high for them to qualify for an educational maintenance allowance for a son or daughter of 17 find that in the following year, with identical income, the son or daughter may qualify for a maximum grant of £875 (1976-7) for students away from home other than in London. Research into the administration of educational maintenance allowances by others has revealed some of the anomalies characteristic of means-tested benefits in general. Whereas recipients of supplementary benefit in some local authorities are automatically entitled to maintenance allowances, working families with the same net incomes are not. Calculations of income for the purposes of assessment are inconsistent. Since there is no right of appeal, this finding is of particular importance.² A report of the Parliamentary Expenditure Committee in 1974 recommended that educational maintenance allowances should be mandatory and should be administered by local authorities like free school meals for the benefit of families in financial need.³ Not until May 1976 did the Secretary of State respond and declare (on the 11th of that month in Parliament) that he could not 'contemplate any immediate action'. But in 1978 a small pilot scheme was announced.

In the survey, parents of children aged 14-18 were asked whether they had heard of educational maintenance allowances. Children of 14 were included, though not strictly eligible, because we wanted to find whether such allowances were known to their parents who were expected to advise their children whether or not to leave school at the minimum leaving age. Only 15 per cent of the parents of 14-year-olds, and only 33 per cent of the parents of 15- to 18-year-olds, had heard of these allowances. Parents of 15- to 18-year-olds were then asked whether they had applied for such an allowance. As Table 25.5 shows, only 2 per cent were found to have applied successfully (and only 1 per cent were currently receiving a maintenance allowance). Nearly as many again had applied unsuccessfully. As many as 80 per cent of parents of children of this age in the sample who were living in households in poverty or on the margins of poverty had not heard of educational maintenance allowances, and another 18 per cent had not applied. This compares with 63 and 32 per cent respectively in households with higher incomes.

No accurate information about educational maintenance allowances for years before 1971 exists. Early in that year, a special inquiry was carried out by the Department of Education and Science, which found a total of 20,121 pupils in Eng-

¹ Report of a Working Party on Educational Maintenance Allowances (The Weaver Report), HMSO, London, 1957.

² See Drabble, R., 'Education Maintenance Allowances', *Poverty*, No. 24, 1972, pp. 7-8; and Reddin, M., *Where?*, No. 72, September 1972.

³ Third Report from the Expenditure Committee, Session 1974, *Educational Maintenance Allowances in the 16-18 Years Age Group*, HC 306, HMSO, London, 24 July 1974, p. xii.

Table 25.5. *Percentages of parents of 15- to 18-year-olds with different income who had heard of, and applied for, educational maintenance allowance.*

<i>Whether heard of educational maintenance allowances</i>	<i>Net disposable household income last year as % of supplementary benefit scales plus housing cost</i>		<i>All parents of 15- to 18-year-olds</i>
	<i>Under 140</i>	<i>140+</i>	
Not heard	80.4	63.0	66.9
Heard, applied unsuccessfully	0.0	2.6	2.0
Heard, applied successfully	1.8	2.6	2.4
Heard, not applied	17.9	31.7	28.6
Total	100	100	100
Number	56	189	245

land and Wales for whom maintenance grants were being paid.¹ This compares with an equivalent estimate produced from the sample of 20,000. The results of the census, which up to the time of writing had not been repeated, showed that the average amount paid per pupil in that year differed widely - for example, from £123 in East Sussex, £117 in Wiltshire and £118 in Hillingdon, to £21 in Merthyr Tydfil, £18 in Burton-on-Trent and £26 in Harrow. Similarly, the number of pupils receiving awards as a percentage of all pupils over school-leaving age varied greatly - for example, from 16.6 per cent in West Suffolk and 14.0 per cent in Durham, to 0.4 per cent in Reading and 0.7 per cent in Barnet. In some authorities, a relatively high number of pupils receiving awards corresponded with low average amounts (e.g. in Harrow, 182 pupils received an average of £26) while, in others, relatively high amounts were given to fewer pupils (e.g. at Hillingdon nineteen pupils received an average of £118). Thus if pupils were lucky enough to qualify for an award, they could not be sure, depending on where they lived, that the amount would be sufficient to ensure that they were not still in considerable financial hardship. We estimated that if proportionately as many children in the country as a whole as in the top ten authorities received allowances, then the number in current payment would be at least six times as many, and that if the allowances were also as high as in the top ten authorities, then expenditure on educational maintenance allowances would be between £15 million and £20 million instead of £1¼ million.

School-uniform Grants

Local authorities are also empowered to pay school-uniform grants for children in

¹ Written answer, *Hansard*, 16 June 1972.

their secondary schools (and for children holding free places in direct-grant schools). No information exists about the numbers in the country as a whole who receive grants. In principle, there is immense scope for such grants. A series of questions were asked in the poverty survey. We found, first of all, that just under two thirds of all primary and secondary school-children attended schools which had a school uniform. As Table 25.6 shows, the proportion varied from under a third of children in poor households to over two thirds of children in relatively prosperous households.

Table 25.6. *Percentages of children in households with different income who attended schools having a school uniform.*

<i>Whether school has uniform</i>	<i>Net disposable income last year as a % of supplementary benefit scales plus housing cost</i>			<i>All households</i>
	<i>Under 100</i>	<i>100-39</i>	<i>140+</i>	
No	69.0	45.2	33.2	38.8
Yes	31.0	54.8	66.8	61.2
Total	100	100	100	100
Number	58	219	566	843

We then asked whether parents knew that it was possible in many areas to apply for uniform grants. A minority did so (Table 25.7). Most of these were middle class. When we pursued the question of uniform grants with the parents of secondary school-children who were expected to wear uniforms, we found that only 1 per cent

Table 25.7. *Percentages of parents, with low and middle or high incomes, of children at secondary schools requiring uniforms who had heard of and received school-uniform grants.^a*

<i>Whether parent had heard of school-uniform grants</i>	<i>Net disposable household income last year as % of supplementary benefit scales plus housing cost</i>		<i>All parents</i>
	<i>Under 140</i>	<i>140+</i>	
Heard, received	2.9	0.3	1.0
Heard, no grant	42.2	49.0	47.3
Not heard	54.9	50.7	51.7
Total	100	100	100
Number	102	306	408

NOTE: ^aNo scheme in Northern Ireland; therefore data are for Britain only.

had received such a grant in the previous year, half of them from a local education department, and half from the Supplementary Benefits Commission. They represented only 40,000 children in the population. Some were not strictly living in poverty, though they may have been at the time of assessment. Half were middle class. Of the parents with incomes below the poverty line, 76 per cent of those with children at secondary schools which required uniforms had not heard of uniform grants and 39 per cent were actually receiving supplementary benefits. We estimate that there were 300,000 children in households with a net annual disposable income of below or just above the supplementary benefit scales who attended schools requiring uniforms. There is no evidence, then, that local authorities have even begun to provide the service envisaged in the Education Act 1944.

Rate Rebates

Following the work of the Allen Committee, the government introduced a rate rebate scheme in 1966.¹ Tenants paying rents which include rates, as well as owner-occupiers, can apply to the local-authority treasurer if their income does not exceed a particular level. In October 1968, this was £9 *gross* a week for a single householder and £11 *gross* a week for a couple, averaged over a twenty-six-week period preceding each half-year when the rates are due. The limit was raised by a further £2 a week for each dependent child.² Like the school-meals scheme, the benefits under this scheme are not coordinated with supplementary benefit levels. Eligibility does not, for example, depend on the age, but only on the number of children. Unlike the school meals scheme, however, there is the further anomaly in that a family with a high rent finds it no easier to qualify for rebate than a family with a low rent. Thus one family with three children and a high rent, for example, might qualify comfortably for free school meals but not rate rebates, while another family with the same number of children and an identical income, but with a lower rent, might not be eligible for either. Elderly people with low housing costs could qualify for rebates even when they are not eligible for supplementary benefit (the figure of £8, or £9 from October 1968, for a single householder, comparing with the supplementary allowance of £4.30 per week, or £4.55 from October 1968, plus an average rent of under £2). By contrast, few working families with incomes *above* supplementary benefit levels are eligible. Not only are national insurance contributions and any taxes paid counted as part of income, but such families tend to be paying higher rents or mortgage payments, and in the case of children in their teens, the supplementary benefit scales are higher than the flat-rate allowance in the rebate scheme. In 1966-7, the number of ratepayers in England and Wales receiving

¹ Report of the Committee of Inquiry into the Impact of Rates on Households (The Allen Report), Cmnd 2582, HMSO, London, 1965.

² Before October 1968, the rates were £8, £11 and £1.50 respectively.

rebates was just over 1 million, and the average amount for the year was £13.80.¹ In 1967-8, the average rebate was £15.65 (at a total national cost of £12.3 million).² As many as 88 per cent were believed in one town to be wholly or mainly retired.³ Subsequent reports showed a decline in the numbers obtaining rebates, despite increases in the income limits.⁴

Table 25.8 confirms the fact that relatively more owner-occupiers than tenants have rebates - proportionately four times as many among those in poverty and on the margins of poverty. Even when households receiving supplementary benefits,

Table 25.8. *Percentages of owner-occupier or tenant households in different income groups who were receiving rate rebates.*^a

Type of tenure	Net disposable household income last year as % of All supplementary benefit scales plus housing cost households							
	Under 100		100-39		140+			
Council and private tenants	5.7	(6.3)	3.5	5.5	1.3	1.4	2.3	2.6
Owner-occupiers	(23.3)	(28.6)	19.7	20.8	3.6	3.4	7.5	7.3
Tenants and 'owner-occupiers	12.4	15.7	9.3	12.4	2.5	2.5	4.8	5.1
	<i>Numbers in sample</i>							
Council and private tenants	70	48	255	146	535	505	860	699
Owner-occupiers	43	35	142	120	613	609	798	764
Tenants and owner-occupiers	113	83	397	266	1,148	1,114	1,658	1,463

NOTE: ^aPercentages and totals in italic exclude *households* receiving supplementary benefit.

because their rates are covered in the payments for housing costs, are excluded, the disparity remains as large. In the survey, 74 per cent of those receiving rebates were owner-occupiers. The proportion of expenditure on rebates going to owner-occupiers is probably higher than this. There are therefore substantial numbers not

¹ Written answer, *Hansard*, 13 July 1967.

² Department of the Environment, *Handbook of Statistics* (Local Government, Housing and Planning), HMSO, London, 1970, p. 5.

³ Written answer, *Hansard*, 27 October 1967. The tendency for the retired to make most use of the scheme is discussed by Nevitt, A. A., 'How Fair are Rate Rebates?', *New Society*, 10 June 1971; Bradshaw, J., and Wicks, M., 'Where Have all the Rate Rebates Gone?', *Poverty*, No. 15, 1970; and Legg, C., 'Will Rent Rebates be Claimed?', *Poverty*, No. 23, 1972.

⁴ See, for example, *Rate Rebates in England and Wales 1968-69*, HMSO, London, 1969; and *Rate Rebates in England and Wales 1971*, HMSO, London, 1971.

receiving rebates who are eligible for them. The number of households receiving rebates was found to correspond broadly with national administrative totals - and was equivalent to over 800,000 households in the population as a whole.¹ We estimated, after subtracting income units ineligible for rate rebates because they were dependent on supplementary benefits, that approximately 1,350,000 other households (comprising about 2¼ million people) were eligible for rebates but had not applied for them. This was higher than government estimates.² They included over 200,000 owner-occupiers and 800,000 tenants who were eligible for supplementary benefits but were not receiving them, and about 50,000 owner-occupiers and 250,000 tenants who were dependent on employment income.

Within the sample were 268 people in income units who were eligible for, but not receiving, supplementary benefits. All or nearly all of these could have claimed rate rebates. Only 19 per cent were in households actually receiving rate rebates, the figure being much larger for individuals in owner-occupied households (35 per cent) than for those in rent-paying households (5 per cent).³ A detailed study in a London borough in 1971 found a very small proportion of eligible householders actually receiving rebates. An expensive advertising campaign increased the number by under 10 per cent, and 'still left three-quarters or even four-fifths of those entitled not claiming'.⁴

Rent Rebates

A number of local authorities operated rent-rebate schemes for several years before the 1972 Housing Finance Act, which introduced a national scheme of rent rebates. Eastbourne, for example, started one in 1956, but other authorities not until 1968 or 1969. These varied in scope, and the local authorities were free to determine the income limits. Almost all the local-authority schemes affected council tenants only. Table 25.9 gives a number of examples for 1968.

In the poverty survey, families in council accommodation, who accounted for over a quarter of the total sample, were asked whether the council had a differential rents or rebate scheme. Roughly a quarter of tenants could not say whether there was such

¹ The number of rate rebates awarded in England and Wales fell from 932,000 in 1966-7, to 786,000 in 1967-8, 792,000 in 1968-9, 808,000 in 1969-70, and 814,000 in 1970-71 - written answer, *Hansard*, 6 December 1971. Compare also the figure of 4.8 per cent of householders receiving rebates (Table 25.8) with the Department of the Environment's figure of 5.1 per cent for England and Wales alone for 1967-8. See *Handbook of Statistics*, p. 5.

² In a Commons debate on 29 June 1968, the Joint Parliamentary Secretary to the Ministry of Housing estimated that the number of eligible households was 1½ million for England and Wales.

³ If expressed in terms of households and not individuals, then only 47 per cent of owner-occupiers and only 8 per cent of tenants who were eligible for, but not receiving, supplementary benefits received rate rebates.

⁴ Meacher, *Rate Rebates*, p. 45.

a scheme, but 60 per cent said there was. They represented about 9 million people in the population as a whole. Seven per cent, equivalent to about 1 million, said their rent was reduced or they received a rebate. They comprised 360,000 households, or 320,000 if those among them who were also recipients of supplementary benefits and who had, presumably mistakenly, suggested they received a rent rebate, are excluded. This total corresponds with independent estimates. Thus the Institute of Municipal Treasurers and Accountants estimated that, in March 1968, there were 283,000 in England and Wales, and in March 1969, 298,000.¹

Table 25.9. *Selected local authorities operating rent rebate schemes (March 1968).*

<i>Local authority rebates</i>	<i>Total amount of granted (£)</i>	<i>Date scheme introduced</i>	<i>Number receiving rebates (p)</i>	<i>Average amount of rebate granted</i>
Carlisle	5,596	Apr. 1957	729	16
Exeter	600,853	May 1965	7,443	159
Grimsby	1,425	Oct. 1964	73	34
Newcastle-upon-Tyne	75,688	Oct. 1967	4,075	36
London:				
Camden	348,000	Apr. 1965	6,969	974
Kensington and Chelsea	293,800	Apr. 1966	3,235	175
GLC	317,992	Oct. 1965	4,526	64
Colchester	21,060	Apr. 1967	620	69
Rugby	3,066	Dec. 1967	92	574
Truro	33,643	Apr. 1966	908	76
Margate	2,241	Apr. 1956	329	13

SOURCE: Institute of Municipal Treasurers and Accountants, 1968.

The receipt of rebate was found, not surprisingly, to correlate with income. But three points need to be registered (Table 25.10). First, although only 4 per cent of those with incomes substantially above the state poverty line were receiving rebates, they accounted for a third of the total recipients. Secondly, the proportion of people not knowing whether the council operated a rebate scheme was significantly higher at the lowest than at the highest levels of income. Thirdly, even discounting people not knowing whether there was such a scheme, the numbers not receiving rebates in areas where they operated them were very high. This remains true even when households receiving supplementary benefits are omitted from the tables. As the figures in brackets show, there are substantial proportions of the two lowest income

¹ The figures are slightly underestimated because Norwich, Oxford, Enfield, Greenwich, Neath, Yeovil and Abergele, for example, were not included. See Institute of Municipal Treasurers and Accountants, *Housing Statistics*, London, 1967-71.

Table 25.10. Percentages of people in council accommodation with different income who receive rent rebates.^a

Relationship to council rent rebate scheme	Net disposable household income last year as % of supplementary benefit scale plus housing cost								
	Under 100		100-39		140+		All council tenants		
No council scheme	17.3	(16.4)	10.6	(7.7)	12.0	(14.1)	13.2	(12.3)	
Scheme, rent reduced	11.2	(3.3)	12.4	(13.2)	3.7	(3.5)	7.0	(6.3)	
Scheme, applied not reduced	1.0	(0.0)	5.7	(6.2)	3.9	(4.0)	4.3	(4.4)	
Scheme neither applied nor reduced ^b	29.6	(42.6)	40.9	(43.4)	54.5	(54.9)	48.5	(51.0)	
Not known if there is a scheme	40.8	(37.7)	30.3	(29.5)	23.8	(23.6)	27.0	(26.0)	
Total	100	100	100	100	100	100	100	100	
Number	98	(61)	491	(403)	942	(911)	1,531	(1,375)	

NOTES: ^aFigures in brackets exclude recipients of supplementary benefits.

^bIncluding 2, 2 and 12 respectively who did not know whether there had been any reduction or application.

groups who say there is a scheme in their areas but have neither applied for a rebate nor been considered for one. Very approximately, it seemed that less than a third of those eligible for rebates in 1968-9 were getting them. This estimate is reinforced if we consider only the households in the sample who were found to be eligible for supplementary benefits but not receiving them in areas operating rent-rebate schemes. Only a fifth of people eligible for supplementary benefits and not receiving them were getting rent rebates. The remainder represented about 400,000 people (in 135,000 households) in the United Kingdom population. Since the national scheme was introduced, there has been some improvement in the council sector, but very little in the private sector.¹

Option Mortgage Scheme

The option mortgage scheme was just beginning to operate when the survey was carried out. Owner-occupiers were asked whether they intended to apply. Introduced

¹ 'Take up of *rent rebates* is much higher than that of *rent allowances*, though still a long way from the Conservative Government's original assumption of 100 per cent take up. During the first half of 1975, 70-75 per cent of those eligible were receiving a rent rebate, but only 30-35 per cent of eligible unfurnished tenants, a rent allowance. The most recent figure for furnished tenants is for 1974 when it was estimated that only about 10 per cent of those eligible were claiming' - Lister, R., 'Take-up: The Same Old Story', *Poverty*, No. 34, Summer 1976, pp. 5-6.

by the Housing Subsidies Act 1967, the scheme is designed to help people with low incomes who are buying their own homes. By taking an option mortgage, a family will normally have the rate of interest on capital outstanding reduced by 2 per cent. But entitlement to tax relief on interest is lost, and once in the scheme a borrower cannot leave it for five years, and only then in exceptional circumstances. Conditions are complex, but as a rough rule of thumb, families paying less than £80 a year in tax stand to gain by opting into the scheme. On the other hand, if they are young and their incomes rise after two or three years, they may find they derive less benefit than they would have done by remaining outside the scheme and claiming tax relief in the ordinary way. Strictly there is no test of means, but since the 'net' beneficiaries must be people in the scheme whose incomes are below a particular level (which is above the minimum taxable level), the scheme's effectiveness has to be judged in much the same way as means-tested services. The scheme began to operate from 1 April 1968. In the subsequent year, about a tenth of mortgages were option mortgages.¹ Nearly three quarters of option mortgages obtained from building societies in 1968 were for mortgages under £5,000; 84 per cent of borrowers had incomes below £1,400 per annum and 70 per cent below £1,200. A quarter were under 25 years of age, and one fifth

Table 25.11. *Option mortgages as a percentage of all building society and local-authority mortgages in Great Britain, 1968-72.*

Year	Option mortgages as % of mortgage advances on all types of dwellings by building societies		Option mortgages as % of all loans to private persons for housing purchase by local authorities	
	Percentage ^a	Number	Percentage	Number
1968 ^b	8.9	20,737	15.8	3,135
1969	6.3	28,931	12.4	2,387
1970	6.5	35,175	12.8	5,558
1971	8.6	56,826	12.9	6,175
1972 ^c	17.0	27,370	17.0	2,080

NOTES: ^aAverage of quarterly percentages.

^b3rd and 4th quarters only.

^c1st quarter only.

SOURCE: Department of Environment, *Housing Statistics* (Great Britain), Nos. 16, 20, 23, 24 February 1970, February 1971, November 1971, February 1972.

¹ Between April 1968 and March 1969, the number of people granted option mortgages, expressed as a percentage of all people obtaining mortgages, was 6 per cent among owner-occupiers, 11 per cent among private tenants, and 11 per cent among council tenants, the average amounts being £2,485, £2,592 and £2,389 respectively. See Department of Environment, *Housing Statistics*, 14, p. 78.

between 25 and 34. The highest proportion of option mortgage advances from building societies (38 per cent) was in the Northern, Yorkshire and Humberside and North-West regions, compared with 4 per cent in Greater London and Wales and 2 per cent in Scotland.

In the sample, 1 per cent of owner-occupiers were planning to apply or had applied, and another 0.5 per cent were uncertain. The number of potential claimants was equivalent to over 50,000 households in the population as a whole.¹ As Table 25.11 suggests, this figure is close to the actual number arranged in 1968 and the early months of 1969. However, in the sample, none of the group who probably stood most to gain from the scheme - owner-occupiers with incomes below the supplementary benefit rates - were planning to apply. The applicants were mostly in the lowish though not lowest income groups.

Explanations of Under-use

How can both the failure to apply for means-tested benefits and the variation in take-up be explained? We began to ponder this question in Chapter 24. Some factors will be common to every type of benefit, but others will be particular to certain types of benefit. In public discussion, references have been made for generations to pride, the shame of pleading poverty, ignorance of entitlement, lack of clear information and difficulty of making claims in explaining failure to come forward for benefit. While each of these deserves examination, they are expressed in such an unconnected way that attention is diverted to the shortcomings of clients from the organization and functions of means-tested schemes in society. Explanations have generally been unhelpful, becoming fragmented and individual-centred. The functional unity of the scheme or schemes has gone relatively unexamined. For example, attention has been concentrated on the difficulties people have in understanding application forms or their ignorance of conditions of eligibility. Implicitly or explicitly, their lack of education and intelligence is treated as paramount. So the policy solution is restricted in the short term to improving methods of communication, simplifying the presentation of rules and exhorting the poor to apply. Pious hopes are expressed about improving and extending educational services in the long term and strengthening popular beliefs in the values of hard work, thrift and self-help. Yet is there not something self-defeating about a scheme which can be understood or managed only by the well-educated, or which is based on rules which rigidly assume that incomes and social conditions are stable and that the opportunities to obtain paid employment are uniform? May not the shame of pleading poverty for substantial sections of the population have something to do with administrative treatment of claimants or the attitudes adopted by the media and the public towards

¹ Subsidy payments in Britain amounted to £92 million in 1969-70, and were estimated to be £13.5 million for 1970-71 and £15.6 million for 1971-2. See *Hansard*, 26 November 1970.

them? And may not the pride which prevents or delays the retirement pensioner from applying for supplementary benefit and the parent from applying for free school meals be a necessary product, not only of the conduct expected of individual members of British society as a whole, but of the structure and values of the means-tested schemes themselves ?

The general hypothesis of this chapter is that the denial or difficulty of access to resources is inherent in all means-tested services and explains under-use. The services are devices which mediate conflicting political claims for severity, on the one hand, and generosity, on the other, in the treatment of particular groups of poor people in different educational, economic and social contexts. They are essentially devices which ration and control. There is a *general* discouragement to use means-tested services which is built into their operating rules and administration by a society which sets great store by self-help and thrift. And there are specific conditions attached to the receipt of benefit which are more stringently applied to some groups than to others. Therefore the denial of access to resources operates differentially, affecting some groups more than others, and this explains some differences of uptake *within* services as well as *between* services. But under-use of some services is explained less in terms of social discrimination against, or in favour of, particular groups, than as half-hearted gestures to public recognition of need, pulling against restrictions on public expenditure demanded by taxpayers, ratepayers and a precedent-conscious bureaucracy. Very important is the fact that the rules framing eligibility themselves reflect values approved by society of residential stability, probity of marriage and the family, regular work, prompt payment of debt and conformity in general with the social order. People who live rough, disrespect marriage, do not send their children regularly to school, are particular about the kind of employment they will accept, are in arrears with their rent, dress unusually or otherwise behave unconventionally will tend to be deprived of the benefits of means-tested services, even though the process by which this happens is indirect.

Fundamental to the denial of access to resources is therefore the conflict, almost a contradiction, in means-tested services between their poverty-alleviation functions and their implicit social-control function. In every service there is an uneasy and fitful compromise between these two. The sociologist has scarcely begun to document the consequences of this conflict. It can, of course, be examined historically as well as contemporaneously, and distance from events can sometimes help us to understand the less benevolent aspects of the social services. Thus the 1834 Report on the Poor Laws is unambiguous. 'The great object of our early pauper legislation seems to have been the restraint of vagrancy.'¹ The report traces the legislation of the 15th century which required beggars who were unable to work to go to the hundred where they last lived and not beg outside that hundred. The

¹ Report from His Majesty's Commissioners for Inquiry into the Administration and Practical Operation of the Poor Laws, B. Fellowes, London, 1834, p. 6.

legislation of the 16th century introduced compulsory charity, but the motive for its establishment was the desire to 'repress vagrancy'. The Report of 1834 itself adopted a restrictive approach, recommending the abolition of outdoor relief and the application of the workhouse test to the able-bodied. The development of policy has been governed at critical points of history less by unconditional motives of generosity towards the poor than by unbending concern for their moral good, with efforts being made to control, if not prevent, their deviance and shepherd them into unquestioning conformity with economic and social values.

There are historical phases when first one and then the other gains ascendancy. Impulses towards greater generosity are succeeded by impulses towards parsimony and control. Thus, there has been a continuing growth of concern about the needs of the elderly since the 1950s, and there were sweeping proposals both for a national superannuation scheme and an 'income guarantee' which appeared to be blocked in the mid 1960s by a mixture of economic, political and administrative objections, and the Government instead switched direction, passed the Social Security Act 1966 and established the Supplementary Benefits Commission. An attempt was made to put the principal means-tested scheme into new clothes. Inevitably it reduced the momentum in favour of an extension of universal benefits. Subsequently the increase in unemployment and the mounting hostility against immigrants and Welfare State 'scroungers' encouraged the government in a series of measures to restrict benefits for the unemployed (for example, in introducing the four-week rule and the Social Security Bill 1972) and appoint the Fisher Committee on the 'abuse' of social security benefits, notwithstanding the much more widespread and financially significant evidence of tax evasion. It could, in fact, be argued that the 'scrounger' of the late 1960s and early 1970s was a 'folk devil' created by society in moral panic, in the sense developed by Cohen.¹ Contemporary Britain remains within the grip of this restrictive mood, despite simultaneous efforts to extend and improve the income rights of such minorities as retirement pensioners, disabled people and one-parent families. There is also a parallel tendency for proposals to be made - for example, the guaranteed maintenance allowance for one-parent families proposed by the Finer Committee (discussed in Chapter 22, pages 778-81), and negative income tax and tax credit schemes - which appear at first to meet the major objections to existing means-tested schemes, but which, once they are examined and put into operational form, reproduce some of the major disadvantages of those schemes.

Some contemporary writers recognize the control functions. In the United States, for example, surprising authority has been found for the belief that public assistance is a degrading process in which 'various forms of coercion may be used to impose conditions on recipients of aid. Recipients may be harassed by investigators, and

¹ Cohen, S., *Folk Devils and Moral Panics: The Creation of the Mods and Rockers*, MacGibbon & Kee, London, 1972.

their private lives may be exposed to governmental scrutiny seldom found in an open society.¹ One critic concluded that American public assistance programmes sought (a) to relieve a segment of the deserving very poor at a minimum level of subsistence, and for as short a time per case as possible; (b) to prevent the 'undeserving' poor from gaining access to the system; (c) to minimize the impact of the system on the taxpayer, because other public expenditures are preferred that show tangible gain to the taxpayers. But, more positively, the programmes sought to provide support for those who, for good and identifiable reasons, could not now support themselves, and to increase the labour force participation rate of 'employables'.² Others have developed at length the view that 'expensive relief policies are designed to mute civil disorder, and restrictive ones to reinforce work norms'.³ But the poverty alleviation and control functions of means-tested services seem to be combined in more complex fashion than this thesis suggests. For example, increased expenditure may actually increase dissatisfaction and the likelihood of disorder because, depending on its form, it may increase, or fail to decrease, inequality. And when unemployment grows, a society may actually tighten the rules of eligibility for unemployment benefit, perhaps unconsciously to comfort itself that mass unemployment is attributable more to undeserving men than an inadequate industrial and economic system.

For the United Kingdom, how would the poverty alleviation and control functions of means-tested services be analysed? An attempt will be made here to illustrate rather than substantiate the thesis. The numbers of those receiving and eligible for means-tested benefits in the survey were relatively small. Exhaustive analysis, holding different variables constant, is not feasible. Instead, I shall attempt to show how resources come to be denied, first, fitfully at *regional and area* level, then by a process of social selection according to pattern of *socialization, type of family and class*.

Regional and area variation:

Some means-tested benefits are not administered through a regional tier. Those which are, such as supplementary benefits, can be shown to vary regionally in expenditure and take-up. But the regional distribution of other means-tested services also varies, and *prima facie* it seems difficult to explain all of such variation without hypothesizing a kind of 'competitive' or 'contagious' effect among groups of

¹ President's Commission on Income Maintenance Programs, *Poverty and Plenty*, Government Printing Office, Washington, D C, 1969, p. 50.

² Stein, B., *On Relief: The Economics of Poverty and Public Welfare*, Basic Books, New York, 1971, pp. 23-9.

³ Piven, F. F., and Cloward, R. A., *Regulating the Poor: The Functions of Public Welfare*, Tavistock, London, 1972, p. xiii.

adjoining local authority areas. Table 25.12 shows that the distribution of means-tested benefits does not correlate consistently with the prevalence of poverty.

Contrast, for instance, the regional variations in poverty between Northern Ireland and the North-West and Greater London and the South-East. There are marked differences in the extent to which regions receive different types of means-tested benefits, such as supplementary benefit, varying from 18 per cent of people in income units in Northern Ireland and 9 per cent in Northern, Yorks and Humber-side to 5 per cent in the West Midlands and the South-East and 2 per cent for Anglia and the East Midlands; and rate rebates, where 7 per cent of households in Scotland compared with 2 per cent in the West Midlands received them. The survey results also showed significant regional variation in the proportion of people in income units eligible for but not receiving supplementary benefit (the regional average being 5 per cent). In Northern Ireland there were 12 per cent, North-West 7 per cent, Scotland 6 per cent, Greater London and the South-East 3 per cent, and Anglia and the East Midlands 1 per cent. As a general rule, the higher the proportions receiving supplementary benefits in a region, the higher the proportion eligible but not receiving them.

There was also marked variation between regions in the proportions of householders obtaining rate and rent rebates (Table A.102, Appendix Eight, page 1067). However, the smallish sample numbers in several regions, and the uneven distribution of councils operating rent-rebate schemes, may to some extent account for such variation.

Smaller areas show more marked variations still. That local differences in administration may affect outcome, irrespective of differences in the composition of their populations, is evident if statistical data for different local authorities are examined. Different pairs of authorities have been selected for purposes of illustration in Table 25.13. (The data for all local authorities are listed in Table A.105 in Appendix Eight, page 1070). Some of the differences between authorities in the proportions of children having free school meals is larger than anything that the occupations, household composition, unemployment rates or earnings of their populations would suggest. Attempts in other research to account for the variation in take-up have not found that poverty is strongly correlated.¹

There was considerable regional variation in the survey of the proportion of children not having school meals at all. For example, in Greater London, there were 59 per cent of children not having school meals because they disliked the food, and 3 per cent because they thought there was not enough to eat; the respective figures

¹ 'Although the proportion of children taking free school meals is positively correlated with poverty, the proportion of the variance of the free school meals rate that can be explained by the poverty correlates (low social class, large families, overcrowding, high population density and poor housing amenities) is relatively small' - Davies, B., and Williamson, V., 'School Meals - Short Fall and Poverty'. *Social and Economic Administration*, January 1968.

Table 25.12. Percentages receiving different types of means-tested benefit in different regions.

<i>Region</i>	<i>Percentage of people in income units in poverty or on the margins of poverty^a</i>	<i>Percentage of income units receiving supplementary benefits</i>	<i>Percentage of children having school meals who have them free</i>	<i>Percentage of households receiving rate rebates having meals</i>	<i>Total number in regions</i>		
					<i>People in income units</i>	<i>School-children</i>	<i>Households</i>
Northern Ireland	50	18	(66)	6	282	35	86
Scotland	37	8	34	7	623	68	188
North-West	36	6	17	6	678	86	238
South-West and Wales	34	6	7	6	665	85	231
Northern, Yorks and Humberside	33	9	18	6	702	89	237
West Midlands	30	5	7	2	810	123	254
Anglia and East Midlands	29	2	20	3	621	70	183
South-East	27	5	10	6	891	130	303
Greater London	27	7	21	5	806	96	286
All regions	32	6	18	5	6,078	782	2,006

NOTE: ^aNet disposable income last year below 140 per cent of supplementary benefit scales plus housing cost.

Table 25.13. *Percentages of children having free school meals in selected local authorities.*

<i>Selected local education Free meals expressed as % authorities</i>		
	<i>All pupils</i>	<i>All meals served</i>
Devon	16.2	24.8
Buckinghamshire	4.0	6.8
Newcastle	27.1	47.1
Wolverhampton	8.6	17.6
Ealing	9.3	15.1
Havering	4.0	8.4
Caernarvonshire	25.2	36.0
Montgomeryshire	8.6	11.4
Aberdeen	8.2	41.6
Glasgow	19.0	64.1
England and Wales	9.9	18.3
Scotland	13.4	39.6

SOURCE: Written answers, *Hansard*, 5 and 13 July 1971.

were 31 per cent and 2 per cent for the South-East, 26 per cent and 8 per cent for Scotland, and 23 per cent and 5 per cent for the North-West. Furthermore, 19 per cent of parents of children not having school meals in Northern Ireland and 18 per cent in Anglia and the East Midlands, compared with none in the South-West and Wales, none in the West Midlands and 5 per cent in Greater London, said that there were no facilities for school meals.

There are even more extreme variations for other means-tested benefits. Table 25.14 shows that the number of educational maintenance allowances is sometimes three, four or even more times greater in some areas than in other, fairly similar areas.

Differences between areas are not just the reflection of the policies being followed by local chief administrators, and the relative generosity or parsimony of local councils. In the case of school meals, they are partly the consequence of action in the schools themselves, by teachers, sometimes with, sometimes without, the approval or guidance of educational administrators. A survey which was carried out by the Child Poverty Action Group in 1968, after methods of administration had been supposedly reviewed by all local education authorities, found that children receiving free meals were still marked out in many areas.

Collection of dinner money in the classroom still seems to be the general rule, and this in

Table 25.14. *Percentages of older pupils receiving educational maintenance allowances.*

Area	<i>Educational maintenance allowances as % of all pupils over school-leaving age</i>
East Suffolk	4.3
West Suffolk	16.6
Sunderland	12.9
West Bromwich	1.8
Preston	14.1
Salford	3.0
Barnet	0.7
Harrow	6.2
Denbighshire	12.5
Flintshire	1.0
England and Wales	2.2

itself rules out complete confidentiality. Reports on 11 schools in the North-East shows that class teachers are collecting the money in nine of them. The school secretary collects it in one of the other two, in conditions which should ensure secrecy - but the boys know the free dinner children'. In the eleventh school, the money is collected in class by teachers who are members of the National Association of Schoolmasters, and by the school secretary from other children: 'either way there is no confidentiality' ... The mother of one free dinner child wrote: 'The thing is still not anonymous - the tickets marked with a cross are known to indicate non-payment. Teachers I have spoken to all over the city say that no matter what they do - put them first, last or in the middle when asking for money on Mondays - it is still known by the other children.'¹

Further studies in 1974 and 1975 by the Child Poverty Action Group and some of its branches show that stigmatizing practices are still common.²

Socialization:

As children get older, and particularly after the onset of puberty, they adopt different attitudes to their roles at school. They behave more independently of their parents and no longer stay within the routine of home life. They begin sometimes either to escape from unquestioning conformity with school values or come into open conflict with them after a period of sullen acquiescence. Precocious adulthood is more

¹ Lynes, 'The Dinner Money Problem', p. 14.

² Field, F., *The Stigma of Free School Meals*, Welfare in Action, Child Poverty Action Group, London, October 1974; *Hungry Children*, CPAG, Leicester, 1975; *Free School Meals*, Colchester Poverty Action Group, 1975.

common in the working than the middle class. But this may be part effect as well as part cause. Lack of resources shape parental attitudes towards early leaving. Working-class parents often encourage their children to leave school at the minimum leaving age. But accelerated socialization into adult working-class culture may ease the psychological adjustment of a child to the experiences of wage labour at the age of 15 and offset any possible disappointment in school achievement. Expressive middle-class values and aspirations towards high educational achievement are fostered at school, particularly grammar schools, but to a differing extent a kind of counter-culture gradually becomes more widespread. Some older pupils react against treatment as children and, among other things, avoid wearing school uniforms when they can, smoke cigarettes, dodge school meals and abscond.

This is not peculiar to working-class children, of course. Society expects all boys and girls to take more decisions for themselves as they grow older - for example, how to spend their leisure time and, important in this context, pay for themselves. It is just a fact that the sheer lack of resources and the humiliations that have to be undergone in order to obtain some of them are more likely to be experienced by working-class children. There is a strong motivation towards independence and self-help. In the working class, it is important to remember, large numbers of boys and girls of 12 years of age and older earn small amounts delivering newspapers and serving in shops at weekends. It is natural therefore that, among older children, the stigma of claiming free meals becomes stronger. Parents of young children feel less

Table 25.15. *Percentages of children of different age having school meals.*

<i>Age</i>	<i>Net disposable household income last year as a % of supplementary benefit scales</i>	<i>Percentage having school meals</i>	<i>Percentage of those having school meals who have them free</i>	<i>Total number of schoolchildren</i>
5-8	Under 140	73	38	108
	140+	65		
9-11	Under 140	76	36	88
	140+	69		
12-13	Under 140	(77)	37	39
	140+	79		
14-15	Under 140	(83)	38	35
	140+	73		
16+	Under 140	(80)	(37)	10
	140+	(62)		
All ages	Under 140	76	37	280
	140+	69		

shame in claiming free benefits on behalf of their children than they do for themselves. But some older children feel they have a much larger share in that decision and may directly and indirectly counsel avoidance or delay. It is not unreasonable to argue that they are denied, or at least discouraged from having, access to the resources of means-tested benefits by the barriers put up by society as a whole as well as by friends and by parents. Some recognize that to claim them is a kind of confession of failure, an acceptance of dependent and subservient status.

Table 25.15 shows that there is a tendency for the proportion of older pupils having school meals to fall after reaching a peak for children of 12 and 13 in secondary schools. There is little change up to the age of 15 in the proportion having school meals who have them free. However, our data depend on information supplied usually by the parents, and not by the pupils.

Type of family:

Irrespective of technical eligibility, resources tend to be steered towards socially approved groups and denied to others. School heads are empowered to let children have meals free until an official assessment can be carried out. Educational welfare officers assess some children leniently. Children being brought up by women alone

Table 25.16. *Percentages of children in households of different type and income who were receiving school meals.*

<i>Type of household</i>	<i>Net disposable income last year as % of supplementary benefit scales</i>	<i>Percentage having school meals</i>	<i>Percentage of those having school meals who have them free</i>	<i>Total number of schoolchildren</i>
Man, woman and 1 or 2 children	Under 140	75	9	60
	140+	62		
Man, woman and 3 children	Under 140	(75)	(9)	45
	140+	74		
Man, woman and 4 or more children	Under 140	73	57	98
	140+	(82)		
3 adults and children	Under 140	(81)	(17)	37
	140+	73		
Other households with children	Under 140	(74)	(77)	47
	140+	67		
All households	Under 140	75	37	287
	140+	69		

and children in large families are more likely to attract notice and concern. On the other hand, married couples with one child or two children are more likely to be regarded by the rest of society as being able to 'stand on their own feet' and are likely to be more inhibited from applying. Our evidence showed that relatively few children in families consisting of husband and wife and up to three children under 15 received school meals free (4 per cent of one- and two-child families and 3 per cent of three-child families), but substantial proportions of families consisting of four or more children (46 per cent) and of households in which one-parent families predominated (39 per cent). Table 25.16 suggests that fewer of the low-income families among the former than of the latter received free meals.

Class:

Finally, use and under-use of means-tested services is related to social class. The correlation is, however, by no means consistent. For example, the figures in the first two columns of Table 25.17 can be compared. The lower middle class and the skilled working class seem to be less likely to apply for benefits which are felt to be stigmatizing, such as free school meals, than either the middle classes (professional, managerial and high inspectorate), on the one hand, or unskilled manual workers on the other. Among other things, the children of unskilled and partly skilled manual workers are likely to be more 'conspicuously' in need - either because of size of family or because of occupations which are publicly recognized to be low paid. They may attract more encouragement to apply from school heads, educational welfare officers and others, and also have fewer inhibitions about accepting what is seen by most occupational classes as dependent, and sometimes even humiliating status. On the other hand, many fewer of them are aware of the existence of some means-tested services.

For example, fewer of the parents of 15- to 18-year-olds who were unskilled or partly skilled manual workers than of parents belonging to professional and managerial, other non-manual and skilled manual classes had heard of educational maintenance allowances (Table A.103, Appendix Eight, page 1068).

Another factor in explanation is the special definition, or rather modification of the definition of 'need' by different organizations and local communities. Even though individual members of such organizations or communities belong to different social classes, the organization or community as a whole tends to adopt a class style. I mean, for example, that some schools attach much more importance to the 'need' for a good school meal, occasional expenditure on educational aids, the wearing of school uniforms and 'correct' moral behaviour than do other schools. Pressure is therefore brought indirectly to bear on parents to make use of means-tested services. Fewer secondary school-children of parents who were unskilled or partly skilled manual workers than of other parents were expected to wear uniforms, but nearly

Table 25.17. Percentages of persons of different occupational class obtaining means-tested benefits.

<i>Occupational class</i>	<i>Percentage in poverty or on the margins of poverty</i>	<i>Percentage of children having meals who have them free</i>	<i>Percentage of households receiving rate rebates</i>	<i>Percentage of 16- to 25-year-olds having educational grants</i>	<i>Total numbers</i>	<i>People in households</i>	<i>Children having school meals</i>	<i>Households</i>	<i>16- to 25-year-olds</i>
Professional	9	4	2	(12)	299	79	111	26	
Managerial	13	(9)	6	(24)	259	46	97	25	
Higher supervisory	17	13	5	14	518	74	192	77	
Lower supervisory	30	8	2	3	664	124	287	104	
Routine non-manual	31	(6)	6	1	414	35	143	151	
Skilled manual	35	18	5	2	1,686	237	637	245	
Partly skilled manual	38	23	6	4	858	114	320	118	
Unskilled manual	59	57	7	4	532	66	200	71	
All classes	33	17	5	5	5,230	775	1,987	817	

NOTE: People living in income units with net disposable household income in previous year of less than 140 per cent of supplementary benefit scales plus housing cost.

half were. Very few of these obtained uniform or school clothing grants (Table A.103, Appendix Eight, page 1068).

Table 25.17 also calls attention to the fact that explanations of take-up cannot be applied uniformly to all means-tested services. Compared with the proportions of working classes and middle classes in poverty or on the margins of poverty, the proportions of some middle-class groups claiming rate rebates is relatively high (Table A.104, Appendix Eight, page 1069). This is attributable to the disproportionately large number of owner-occupiers among them, and the fact that poor owner-occupiers are more likely to apply for rate rebates than are poor tenants.

Grants by local education authorities to students are a special case. This service is different from other means-tested services in certain crucial respects. It deals principally with middle-class students, and is administered in sensitive accordance with this fact. Levels of income at which families remain eligible for substantial proportion of grant are high, and rules about disregarded income are generous. Students whose parents are rich still obtain a minimum grant. Table 25.17 shows that a very substantial proportion of the 16- to 25-year-old sons and daughters of upper-middle-class parents are receiving maintenance grants.

Irrespective of the formal rules about qualifying income, this discussion shows that social factors such as type of area, type of family and occupational class, as well as the organizational and procedural features of each particular type of means test, influence level of take-up. And it is the attitudes and conceptions of administrative and professional staff and of the general public, and not only the dispositions of potential applicants, which underlie that influence.

Summary

The huge scale of unmet need is the major conclusion of the last two chapters. There are more than forty types of means-tested services in the United Kingdom. The principal scheme was discussed in Chapter 24, and some other important schemes are discussed in this chapter.¹ The different schemes were found not to be coordinated, and there were quite marked variations in the point on the income scale at which families of different composition qualified. The schemes suffered from 'assessment lag' and inability to provide for as many poor families as qualified for benefit. Government estimates of take-up were and are seriously misleading, since they include people who may have been eligible for benefit at the time of assessment but who no longer have incomes low enough to make them eligible automatically. As a consequence, a higher proportion of those in poverty or on the margins of poverty at any single time are not receiving means-tested benefits than is officially

¹ Certain provisions which were not covered in the survey, or which did not exist at the time, are reviewed by Lister, R., *Take-up of Means-Tested Benefits*, CPAG Poverty Pamphlet No. 18, November 1974.

Table 25.18. *Estimated numbers eligible for, but not receiving, benefit.^a*

	1968	1976	1976 Percentage (take-up)
Supplementary benefit	At least 2,100,000	At least 2,000,000	60-65 ^b
Free school meals	At least 450,000	At least 400,000	60
Free welfare milk	At least 400,000	At least 450,000	under 2
Educational maintenance allowances	At least 100,000	At least 130,000	under 15
School-uniform grants	At least 300,000	At least 300,000	under 5
Rate rebates (households)	About 1,350,000 (households)	At least 1,450,000	under 25
Rent rebates (households)	At least 500,000 (households)	At least 500,000	under 30 ^c

NOTES: ^aSome of these estimates are modifications of those given earlier, for reasons discussed in the text. Except where specified, the estimates are of people in families, not claimants.

^bThe SBC estimate is 75 per cent for 1974. S B C Annual Report, 1975, p. 52.

^cOnly 20-25 per cent of eligible private unfurnished tenants, and only 10 per cent of furnished tenants, were estimated to have rent allowances. See *Hansard*, 17 February 1975, cols. 303-4.

believed. Estimates from the survey and for 1976 are given in Table 25.18. The estimates for 1976 are very rough and take into account trends in recent years in official estimates of the numbers below the supplementary benefit level, changes such as the extension of the compulsory school-leaving age to 16, and government estimates of take-up (as with rent rebates and allowances).

Denial or difficulty of access to resources is inherent in means-tested services and is put forward in this chapter to explain under-use. Because there is a contradiction or conflict in the services between their poverty alleviation and social-control functions, there is a very uneven outcome. There are differences of view about which groups most need help as well as about those who most need discipline or correction. Society upholds the virtues of self-help, family support, work and thrift, and cannot therefore consistently encourage the use of means-tested services. Specific conditions are attached to the receipt of benefit which are more stringently applied to some groups than to others. Just as there are differences of view about which groups most need help, so there are about those who most need discipline, correction and discouragement. Denial or difficulty of access to resources operates unevenly. This explains some differences of uptake *within* services as well as *between* services. The chapter illustrates finally the ways in which resources come to be distributed in relation to the social structure through regional and area administration, family type and the process of socialization, and especially through social class.