

Seebohm Rowntree and the postwar poverty puzzle¹

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In 1951 Rowntree and Lavers published the results of the third social survey of York under the title *Poverty and the welfare state*. The inquiry followed the same basic design as Rowntree's influential surveys of York in 1899 and 1936, and from the results the authors drew two important conclusions. First, they found that poverty had all but disappeared. Using a poverty line similar to that established in 1936, Rowntree and Lavers found that only 4.6 per cent of working-class households (2.8 per cent of individuals) were in poverty, compared with 31.1 per cent (of households or individuals) in 1936.² Perhaps more dramatic still, Rowntree and Lavers attributed a large share of this improvement to the effects of the welfare state. They calculated that, had the welfare measures been the same in 1950 as they were in 1936, 24.7 per cent of working-class households (22.2 per cent of individuals) would have been in poverty. Thus the Beveridge-inspired reforms would seem to have been responsible for three-quarters (in the case of households) or two-thirds (as regards individuals) of the reduction in working-class poverty between 1936 and 1950.³

These dramatic findings received intense press coverage in the autumn of 1951, with headlines such as 'Poverty is almost down and out' (*Daily Herald*, 2 October) and 'The ending of poverty' (*Manchester Guardian*, 13 October), and they were reported in considerable detail. Elsewhere, too, they were heralded as a sign of dramatic working-class progress and a vindication of the Beveridge reforms. But within a year or two doubts began to creep in as critics examined the results in greater detail. Several academic observers started to question the reliability of the survey, the representativeness of York as compared with other towns, and especially the comparability of the 1950 poverty line with that used in 1936.⁴ But despite these nagging doubts the conclusions of Rowntree and Lavers

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² Rowntree and Lavers, *Poverty and the welfare state*, pp. 30–1.

³ Ibid., pp. 40–1.

⁴ Townsend, 'Meaning of poverty'; Dobb, 'Review'; P. Kaim-Caudle, 'Studies in poverty' (unpub. paper, Univ. of Durham, 1953).

held sway.⁵ Perhaps the most striking testimony to this is the fact that no subsequent surveys of the type pioneered by Rowntree, and which flourished in the interwar period, were conducted after 1950.

It was not until the mid-1960s, with the so-called rediscovery of poverty, that concerns about the scale of poverty in the 1950s re-emerged.⁶ Abel-Smith and Townsend examined national samples of data from the Ministry of Labour's Family Expenditure Surveys (FES) for 1953/4 and 1960. They found that, using Rowntree and Lavers' poverty line adjusted for changes in prices, 5.4 per cent of households and 4.1 per cent of individuals were in poverty in 1953/4.⁷ These figures are considerably higher than the 2.8 per cent of households (1.7 per cent of individuals) implied when Rowntree and Lavers' results are adjusted from the working class to the whole population of York.⁸ Although the results from the FES are not strictly comparable with those of Rowntree and Lavers because of the reliance on expenditure rather than income data (among other things), they nevertheless seemed to point to a more pessimistic picture of the early 1950s. Their results using income data for 1960, and those of other studies for the 1960s and beyond, appear to confirm higher levels of poverty, albeit on different poverty lines.⁹

More recently, Atkinson, Maynard, and their associates re-analysed the surviving schedules from Rowntree and Lavers' original survey, and found that, if a National Assistance definition of poverty had been used in 1950 instead of Rowntree and Lavers' own poverty line, 14.4 per cent of working-class households and 9.7 per cent of individuals would have been found to be below the poverty line. They concluded that 'the weight placed on the [original] conclusions of the survey was not justified' and that 'a more extensive analysis of the Rowntree survey in 1950, geared to postwar concerns rather than to a comparison with the 1930s, would have led to a rather different emphasis'.¹⁰ In a related study, Atkinson, Maynard, and Trinder found that a large proportion of families who appeared to be eligible for National Assistance were not claiming, but these authors made no attempt to measure the degree to which social security as a whole was serving to avert poverty. They concluded from their results that 'The course of social policy might well have been rather different if a man of Rowntree's stature had concluded in 1951 that National Assistance had not shaken off the Poor Law image and had failed to provide an adequate safety net.'¹¹

⁵ As one observer commented, 'Rowntree's findings helped to increase the feeling of complacency that poverty had been abolished' (George, *Social security*, p. 53).

⁶ Important precursors were Townsend, 'Meaning of poverty', and Cole and Utting, *Economic circumstances of old people*.

⁷ Abel-Smith and Townsend, *Poor and poorest*, p. 36.

⁸ Rowntree and Lavers, *Poverty and the welfare state*, p. 31. The figure for households is calculated on the basis of an average household size of 3.47.

⁹ These poverty lines were generally based on the benefit scales for National Assistance, subsequently Social Security. For a discussion of the differences between the Rowntree standard and the National Assistance scale, see Atkinson et al., 'Poverty in York,' pp. 66-7.

¹⁰ *Ibid.*, pp. 69, 70.

¹¹ Atkinson et al., 'National Assistance and low incomes', p. 29.

As the authors of these studies recognize, their criteria differ from Rowntree's, and it is therefore important to keep in mind his original purpose. This was to chart the progress of poverty reduction in York since 1936 and to evaluate the impact of welfare reforms. Rowntree's agenda was rooted in his previous work, and the 1950 survey was explicitly intended as a comparison with 1936. Retrospective analyses have not addressed the question of whether the conclusions reached by Rowntree and Lavers were valid on their own terms. And they have not taken up the issue which was the most important goal of the analysis—the contribution of the Beveridge welfare state reforms to the reduction of poverty. Was it really the case that poverty among working-class households fell from 31.1 per cent to 4.6 per cent on a constant basis of comparison in the space of 14 years? And can two-thirds or three-quarters of this dramatic reduction be attributed to the Beveridge reforms?

This article takes up these issues and assesses more directly than previously the specific claims made by Rowntree and Lavers. Section I briefly examines the criticisms of the 1950 survey, its quality, scope, and coverage. The comparability of the 1936 and 1950 poverty lines is investigated in section II, and an alternative poverty line for 1950 is offered. The surviving schedules from the survey are used to examine the effects on poverty of adjustments in the poverty line and in the measurement of income in section III. Finally in section IV, the effects of changes in the welfare state are re-assessed and the results are compared with those of Rowntree and Lavers.

I

Rowntree's social surveys of York need little introduction. In 1899 he conducted his first survey, covering the entire working-class population of the city. Comparing individual household incomes net of rent with a scale of minimum needs sufficient merely to maintain physical efficiency, Rowntree found that 15.5 per cent of the working class (9.9 per cent of the total population) were living in primary poverty.¹² His results and the methods he used stimulated and inspired a steady stream of poverty inquiries for a variety of other towns before and after the First World War. In 1918 Rowntree established a new poverty line, the 'human needs' standard, significantly higher than the 1899 standard but still fairly spartan.¹³ This scale of minimum needs was updated and applied in his second social survey of York in 1936, the results of which were published as *Poverty and progress* in 1941. While over 30 per cent of the working-class population were in poverty on the human needs standard, on the 1899 standard the proportion had fallen to 6.8 per cent.¹⁴ The findings

¹² Rowntree, *Poverty*, p. 111. A further 27.9% of the working class (17.9% of the total population) were living at a level just above the poverty line and were described as being in secondary poverty. The measurement and interpretation of Rowntree's concept of secondary poverty has been the subject of recent discussion: see Veit-Wilson, 'Consensual approaches to poverty lines'.

¹³ Rowntree, *Human needs of labour*.

¹⁴ *Idem*, *Poverty and progress*, p. 108.

of this and other interwar surveys, and especially the new poverty line, were key influences in Beveridge's Report on *Social Insurance and Allied Services* published in 1942.

The third survey of York, perhaps the most dramatic in its conclusions, is the least well regarded of the three. A number of observers have expressed reservations about the survey design, about its execution, and about the reliability of the inferences drawn from it. *Poverty and the welfare state* is a mere 104 pages in length and the description of the methods used is tantalizingly sketchy.¹⁵ Rowntree was aged 80 and living in High Wycombe, Buckinghamshire, when it was undertaken and he was assisted in the work by Commander G. R. Lavers. Thus the conditions for the third survey may not have been auspicious. But it is important to judge its shortcomings in relation to the earlier surveys, and to that of 1936 in particular, rather than in relation to some ideal standard or by comparison with official surveys using different methods and conducted for different purposes.

The survey design for 1950 was almost identical to that of 1936. Streets which were predominantly working class were identified and the remainder, assumed to be middle class and by definition not poor, were ignored. The specific definition of working class was where the chief wage earner's normal earnings were not more than £250 per annum in 1936 and not more than £550 per annum in 1950. Households which, on investigation, were found to be middle class on this definition were eliminated. One major difference is that the 1950 survey was a one in nine sample of the target population rather than a complete census as in the earlier surveys. Rowntree's experiments in selecting 10 per cent samples from his 1936 survey had convinced him that such a sampling procedure would be reliable. The resulting sample grossed up by a factor of nine evidently constituted 60 per cent of the population, the same as in 1936.

Atkinson and his co-authors have suggested that there were certain flaws in the way the survey was executed.¹⁶ Their investigation of surviving documents in the Rowntree papers indicated that interviews were not obtained for 13 per cent of households on the original list.¹⁷ But a substantial proportion of these could have been middle-class households which would have been eliminated as a matter of course.¹⁸ More worrying, they report from interviews with some of the original investigators that

¹⁵ By contrast *Poverty and progress* occupies 540 pages (much of it relating to issues such as health, education, housing, and leisure) but, even there, many of the details relating to the poverty calculations are obscure.

¹⁶ Atkinson et al., 'Poverty in York'; see also Atkinson et al., *Parents and children*, pp. 35-45.

¹⁷ However, Atkinson et al., 'Poverty in York', p. 61, also notes that non-response rates in surveys such as the Family Expenditure Survey are typically of the order of 30%. Abel-Smith and Townsend, *Poor and poorest*, p. 13, reports that the non-response rate for the 1953/4 FES which they used in their analysis was 35%. It should, of course, be recognized that a survey of detailed expenditure patterns over a period of several weeks is significantly more demanding than the information sought in Rowntree's surveys and others like them.

¹⁸ In the 'New survey of London life and labour' undertaken in 1929-31 using similar methods, the non-response rate was recorded as 5% but the survey cards which were set aside as middle-class households represent a further 4%.

there were significant deviations from strict random sampling. In addition it has been suggested that the interviewers were inexperienced, and that the verification of the information recorded in the schedules, for which Lavers was largely responsible, was inadequate. Nevertheless, the information on the surviving schedules is generally complete and is just as detailed as that on the surviving schedules from the 1936 survey.¹⁹

The forms which were filled in by the interviewers were almost identical to those used in 1936, and they recorded essentially the same information. This included details of the ages, sex, and family relationships within the household, all sources of household income (including income in kind), and details about housing accommodation including rent paid. Most of this information was collected through the interviews, but information on earnings was obtained directly from the wage books of the employers. This is usually regarded as a strength of the Rowntree surveys, since the respondents were often women who may not have known the earnings of their husbands or other members of the household. In cases where the employers could not be approached or would not cooperate, earnings were estimated from knowledge of prevailing rates for the relevant occupation. Rowntree and Lavers claimed that information was directly obtained for over 95 per cent of household heads, but Atkinson and his co-authors found that in 14 per cent of cases information was not obtained directly from the employers.²⁰ By comparison, for 1936, Rowntree reported that in 40 per cent of cases earnings were not obtained directly.²¹ Again, it seems that the same problems were encountered and the same solutions adopted in 1950 as in 1936.

Some of the characteristics of the households in the 1950 survey can be compared with independent information from the census. Kaim-Caudle concluded from figures reported by Rowntree and Lavers that the proportion of children in the survey was only half that recorded at the 1951 census. However, a count of children under 16 from the surviving schedules gives a proportion of 25.2 per cent as compared with 23.5 per cent in the census.²² Kaim-Caudle also found that the proportion of married women working was apparently lower in the survey than in the census. This finding is borne out by the underlying data but a divergence in female participation rates as compared with the census seems to be a common feature of all social surveys.²³ A further check is

¹⁹ The information recorded on many of the schedules includes details of the views of the interviewee about rising prices and the value of the National Health Service as well as the smoking and drinking habits of members of the household and whether they could afford to take holidays. In these cases, at least, the interviews do not seem to have been perfunctory.

²⁰ Atkinson et al., 'Poverty in York,' p. 63.

²¹ Rowntree, *Poverty and progress*, p. 25.

²² Kaim-Caudle, 'Studies in poverty' (above, n. 4), p. 11, took the figures for the number of children in families of different sizes reported by Rowntree and Lavers, *Poverty and the welfare state*, p. 42, and then divided this by their total population figure. It is not clear why too few children were reported but part of the reason might be the omission of the children of lodgers.

²³ Rowntree and Lavers, *Poverty and the welfare state*, p. 55, reported the number of labour market participants among the wives of employed heads of household. This figure of 10.7% can be compared (roughly) with the 23.6% of all married women recorded in the 1951 census as working. In other social surveys the percentage of all women recorded as earners is lower than that in the nearest

that average household size in the survey is 3.5 compared with 3.3 at the 1951 census, which, of course, also includes middle-class households. Overall, these differences between survey and census do not appear significant enough to undermine seriously the representativeness and usefulness of the Rowntree and Lavers survey.

II

In their opening paragraph Rowntree and Lavers wrote:

The purpose of this book is to throw light on the question of how far the various welfare measures which have come into force since 1936 have succeeded in reducing poverty. It occurred to us that we were particularly fortunately placed to answer this question because B. S. Rowntree had made a social survey of York in 1900 and another one in 1936 so that if we made a social survey of York in 1950 on the same lines as those adopted in 1936, but dealing only with economic questions, we should have an accurate yardstick for measuring the comparative amount of poverty in the city in those two years.²⁴

While it is nowhere stated explicitly that the poverty line in 1950 was intended to be identical to that of 1936, it is clear from the context that it was meant to be closely comparable.

A number of critics quibbled with particular parts of the minimum needs budget, arguing that they were not strictly comparable, but before coming to those issues it is important to be clear about the way in which the poverty lines were constructed. In both surveys (as in other similar studies) a minimum needs budget was based on five components: food, clothing, personal sundries, household sundries, and fuel and light. The cost of these minimum needs (the poverty line) was compared with household income net of rent to determine whether the household was in poverty. In all three of his surveys Rowntree focused on the minimum needs for a family of five comprising a working husband, a non-working wife, and three dependent (school age) children. Minimum needs for food and clothing, differing according to the type of individual, were added up to produce the needs for the family as a whole and the remaining items were allocated at the household level although these were scaled according to household size. For the family of five the poverty line (net of rent) in 1936 was 43s. 6d. per week and in 1950 this was increased in nominal terms by a factor of 2.3 to 100s. 2d. per week.

The poverty line used in the 1936 survey is laid out in Rowntree's book *The human needs of labour* (1937). This 'human needs' poverty line was considerably more generous than that used in 1899 due to the introduction of allowances for personal sundries and increases in the

census. In the 'New survey of London life and labour' (1929-31) participation rates are 10 percentage points lower than for the same boroughs in the 1931 census. In part these differences can be reconciled but the remainder may represent some overcounting in the census (see Hatton and Bailey, 'Women's work').

²⁴ Rowntree and Lavers, *Poverty and the welfare state*, p. 1.

allowances for food and clothing.²⁵ All the poverty comparisons were made in terms of the family of five although equivalence scales were set out for certain components of the minimum needs budget. In *Poverty and progress* there is a table which gives poverty lines for different family types.²⁶ But it is far from obvious how the poverty lines for the other household types were built up from the equivalence scales for the individual expenditure components.²⁷ Similarly for 1950, the rationale for the allowances given for different family types in *Poverty and the welfare state* is also somewhat obscure.²⁸ The result is that while the poverty line for the family of five was increased in nominal terms by 130 per cent, that for a couple with no children increases by 79 per cent, and that for a single man by only 40 per cent.

Table 1. *Rowntree's poverty lines: components and residuals (d. per week excluding rent)*

	1936 poverty line			1950 poverty line		
	Poverty line	Components	Residual	Poverty line	Components	Residual
Man (alone)	310	258	+52	455	461	-6
Woman (alone)	255	203	+52	398	401	-3
Man and woman	383	336	+47	686	665	+21
Couple + 1 child	457	397	+60	863	849	+14
Couple + 2 children	494	458	+36	1,036	1,029	+7
Couple + 3 children	522	522	0	1,202	1,202	0
Additional child	64	59	+5	168	168	0
Additional female	92	79	+13	191	191	0
Additional male	137	105	+32	228	228	0
Female pensioner	150	158	-8	373	371	+2
Male pensioner	183	197	-14	433	428	+5
Pensioner couple	268	272	-4	674	632	+42
Female lodger	57	58	-1	129	129	0
Male lodger	69	69	0	155	155	0
Child lodger	46	46	0	99	102	-3

Source: authors' calculations, see app. 1

In order to gain a better understanding of these differences, an attempt has been made to derive the individual components (categories of expenditure) for different household types as described in appendix 1. For 1936, in a number of cases the individual expenditure components add up to considerably less than the amount given in Rowntree's table. As table 1 shows, this positive 'residual' accounts for 4s. or more for individuals and small families, with smaller amounts for additional

²⁵ As compared with the primary poverty line applied in 1899, the human needs poverty line applied in 1936 was 135% higher for a male (alone), 95% higher for a couple, and 42% higher for a couple with three children (Rowntree, *Poverty and progress*, p. 102). The larger percentage increases for smaller households reflect the increase in the fixed cost component in the human needs poverty line.

²⁶ Rowntree, *Poverty and progress*, p. 30.

²⁷ The volume published in 1937 was a revised and updated version of *The human needs of labour* originally published in 1918. Neither volume sheds much light on how allowances for items other than food and clothing should be adjusted for different family types.

²⁸ Rowntree and Lavers, *Poverty and the welfare state*, pp. 28-9.

dependants and negative amounts for pensioners. The residuals of 5s. and 3s. for couples with one and two children respectively can readily be explained by Rowntree's allowances for saving for young couples, but the apparent additions of 4s. 4d. for single individuals and 3s. 11d. for couples without children are not mentioned explicitly. The residuals for additional dependants and pensioners are even more puzzling although they might, at least in part, reflect our errors in replicating expenditure components allocated but not fully reported by Rowntree.

A similar effort is made in appendix 1 to account for the minimum needs set out for different family types by Rowntree and Lavers for 1950 in terms of the components reported in chapter 2 of *Poverty and the welfare state*. Unfortunately these are even less fully explained and, as table 1 shows, the residuals derived from this exercise follow a rather different pattern from those found for 1936. In particular, they become negative for single individuals and evaporate to zero for additional dependants. For couples with either one or two children the positive residuals are much smaller and do not correspond to the additions for saving which, for 1950, were raised to 10s. and 6s. respectively. For non-working persons of pensionable age the comparison is rather more uncertain. In 1936 the poverty line for pensioners was lower than for individuals or couples of working age, but for 1950 no such reduction was mentioned and so pensioners are assumed to have the same poverty lines as their younger counterparts less the allowances for work expenses. The residual calculated for pensioners seems to have been negative both in 1936 and in 1950.²⁹

To gauge the effects of these residuals on the poverty line for different household types, table 2 compares the 1950 poverty line with a poverty line constructed from the 1950 expenditure components plus the 1936 residuals raised by a factor of two.³⁰ This raises the poverty line for individuals and small families: by 24.2 per cent for a single adult male and by 12.2 per cent for a couple with one child. While the adjusted

²⁹ It might have been the case that the scales published in the two volumes were not those actually used in the measurement of poverty but it is possible to check the way the poverty lines were applied. In *Poverty and progress*, examples were given of particular households documenting their incomes and their deficits below, or surpluses above, the poverty line. By adding the deficit to income net of rent, it is possible to recover the poverty line applied for a particular household type. These calculations confirm in general that the poverty lines applied were those published in the respective volumes. In particular, the rates for single individuals, couples, and pensioners are inclusive of the residuals.

According to Rowntree and Lavers, the saving allowance for young couples with one or two children was applied only in 1950 when the chief earner was under 30. Our re-examination of the surviving schedules for 1950 (discussed further below) indicates that 10s. was added to the published poverty line sometimes in the case of childless couples where the head was under 30, and 6s. was added in most cases when there was one child and the head was under 30. In other cases the poverty lines applied were those in the published tables. In particular, there was no reduction in the poverty line for pensioners as compared with prime age adults.

³⁰ The doubling of the residuals is consistent with the change in the Ministry of Labour's cost of living index between 1936 and 1950 (see below, n. 48). It is also in the spirit of Rowntree and Lavers who simply doubled the 'all else' component of personal sundries. It seems unlikely that the residuals reflect errors in estimating food or clothing allowances and, insofar as they reflect any errors in other components, raising by a factor of two seems more appropriate than, say, a factor of 2.3 or 2.5.

Table 2. *Alternative poverty lines for 1950 (d. per week, excluding rent)*

	<i>Rowntree and Lavers, 1950</i>	<i>1950 components with 1936 residuals × 2</i>	<i>1950 poverty line with revised components</i>	<i>Revised components with 1936 residuals × 2</i>
Man (alone)	455	565	489	599
Woman (alone)	398	505	404	511
Man and woman	686	758	710	782
Couple + 1 child	863	969	850	956
Couple + 2 children	1,036	1,100	995	1,059
Couple + 3 children	1,202	1,202	1,139	1,139
Additional child	168	178	148	158
Additional female	191	217	197	223
Additional male	228	292	262	326
Female pensioner	373	355	371	353
Male pensioner	433	400	429	396
Pensioner couple	674	623	649	598
Female lodger	129	127	144	142
Male lodger	155	155	172	172
Child lodger	99	99	115	115

Source: authors' calculations, see text

poverty lines are also slightly higher for additional individuals, they are little changed for pensioners.

The early commentators on Rowntree and Lavers focused exclusively on the poverty line for the family of five. They pointed out that some of the allowances made for specific items of expenditure were not strictly comparable with those given in 1936.³¹ Some allowances seemed to have been raised and others lowered but Townsend speculated that, on balance, the poverty line for 1950 had been set lower than a strict comparison with 1936 would warrant.³² In order to examine this issue, the individual components for 1950 have been adjusted to gain closer comparability with 1936, paying particular attention to the items identified by the commentators. Full details are given in appendix 1 but they can be summarized very briefly. The food allowance is increased slightly while the clothing allowance for men is also increased but those for women and children are reduced. Personal sundries are increased and household sundries are reduced. The allowance for fuel and light is left unchanged.

Overall these adjustments have the effect of raising slightly the total of expenditure components for single individuals and reducing the total for families with children. On the other hand, the total of expenditure components for pensioners hardly changes. The effect of these adjustments can be seen in column 3 of table 2 where the 1950 residuals are added to the revised components. While the early commentators made some valid criticisms, the net effect of these adjustments is to *lower* the poverty line for the family of five—by about 5 per cent. And by concentrating on Rowntree's example, these commentators failed to notice the anomalies for other household types. In the final column the revised

³¹ Dobb, 'Review'; Caradog Jones, 'Review'; Townsend, 'Meaning of poverty'.

³² Townsend, 'Meaning of poverty', p. 39.

residuals are combined with the revised expenditure components to produce a poverty line for 1950 which is directly comparable with that for 1936. As compared with the Rowntree and Lavers poverty line, both adjustments tend to raise the poverty line for small families and single individuals. The overall poverty line is reduced slightly for large families with three or more children and more significantly for single pensioners and pensioner couples.

III

In order to assess the effects of alternative poverty lines, the surviving schedules from the 1950 survey of York have been re-examined. Unfortunately, only 1,363 out of the total of 2,054 schedules survive.³³ These surviving cases were used in the project led by Atkinson and Maynard who were able to establish that they are a fairly random sample of the total although the reason for their survival is not clear.³⁴ For the purposes of the present analysis, a further 31 cases were discarded on the grounds that there was insufficient information in the schedule for the calculation of net income or that the surviving copies are illegible, leaving a dataset of 1,332 cases.

Rowntree and Lavers computed household income net of housing costs and compared this with the cost of the household's minimum needs. The sources of income recorded include earnings, non-labour income such as occupational pensions, income from investments or property and gifts from relatives, and income from various state benefits including pensions, sickness or unemployment benefit, and family allowances. For adult children and lodgers, only their contribution to the core household unit (rather than their total income) is recorded as part of the income of the household but in such cases the addition to minimum needs is made only for food and household sundries.³⁵ In addition, the value of school milk and cheap milk for infants and of home-grown vegetables was included as part of household income.

Rowntree and Lavers assigned the household to one of five income classes, A to E, depending on the ratio of income to minimum needs. Those in Class A (less than 77 per cent of minimum needs) and Class B (77 per cent to less than 100 per cent of minimum needs) were defined as being in poverty. Classes C, D, and E, above the poverty line, were divided by increments of 23 per cent of minimum needs. The

³³ Atkinson et al., 'Poverty in York', p. 61, calculated that Rowntree and Lavers discarded 43 cases from an original total of 2,054, leaving 2,011 for analysis. It is not clear whether any of the surviving schedules are among those that were excluded from the original analysis. Copies of the surviving schedules were deposited at the Borthwick Institute at the University of York by the researchers involved in the project led by Atkinson and Maynard.

³⁴ Atkinson et al., 'Poverty in York', p. 64, compared average family size, the proportion of owner occupiers, and the proportion receiving occupational or friendly society pensions calculated from the surviving schedules with figures reported for the whole survey by Rowntree and Lavers, and on this basis concluded that the surviving schedules are reasonably representative.

³⁵ Lodgers who were not receiving board are not included in the calculation of minimum needs although the rent they paid is counted as part of the core household's income.

Table 3. *Poverty in Rowntree and Lavers' 1950 survey of York*

	Percentage in poverty	
	households	individuals
(1) <i>As classified by Rowntree and Lavers</i>		
Full survey	4.64	2.77
1,332 surviving schedules	5.17	3.28
(2) <i>Calculated using recorded income</i>		
R/L reported poverty line (PL1)	8.93	5.65
R/L poverty line recalculated (PL2)	8.93	5.65
1936 equivalent poverty line (PL3)	10.06	6.77
(3) <i>Calculated using adjusted income</i>		
R/L reported poverty line (PL1)	10.44	7.42
R/L poverty line recalculated (PL2)	10.44	7.42
1936 equivalent poverty line (PL3)	11.79	8.56

Sources: Rowntree and Lavers, *Poverty and the welfare state*, pp. 31, 34; authors' calculations, see text

calculated value of minimum needs was written on the schedule for each household, as was the letter code for the income class to which it was assigned. The proportions in the different income classes obtained from the letter codes noted on the surviving schedules differ very little from those reported by Rowntree and Lavers for the whole survey—a further indication that the surviving cases are representative.³⁶ As the first panel of table 3 shows, the proportion letter-coded A or B (in poverty) on the remaining schedules is 5.17 per cent, compared with the 4.64 per cent reported in *Poverty and the welfare state*. For individuals, as compared with households, the poverty rate is even lower. This reflects the fact that (unlike in 1936) poor households were disproportionately small households, and in particular were often headed by pensioners with no adult children or lodgers contributing to the household budget.³⁷

Having documented household income from the surviving schedules, it is possible, using three different poverty lines, to make independent calculations of the proportions in poverty. The first (PL1) is the value of minimum needs recorded by Rowntree and Lavers on each of the schedules. The second (PL2) is the Rowntree/Lavers poverty line (as reported in *Poverty and the welfare state* and reproduced in tables 1 and

³⁶ The proportions by letter class are as follows (%):

	A	B	C	D	E
Rowntree and Lavers (p. 34)	0.41	4.23	19.40	17.38	58.58
1,332 surviving schedules	0.52	4.65	18.62	17.71	58.48

Atkinson et al., 'Poverty in York,' p. 65, made the same comparison using a slightly larger number of the schedules but obtained essentially the same results. Of the 31 schedules excluded from the dataset used here, only one (3.2%) was a household designated by Rowntree and Lavers as in poverty.

³⁷ However, these figures are somewhat uncertain as a result of the way Rowntree and Lavers treated lodgers and family members who contributed only part of their income to the household budget. If the household was judged to be poor, accounting for the contribution of lodgers both to the household budget and to minimum needs, then all individuals in the household, including those treated as lodgers, were counted as poor. Depending on the amount of income these individuals retained, some poor households undoubtedly contained non-poor lodgers while it is conceivable that some non-poor households contained poor lodgers.

2 above) independently recalculated for each household. PL1 and PL2 differ only where our calculation of the Rowntree/Lavers poverty line differs from that written on the schedule by Rowntree and Lavers. In fact the values differ in 18.8 per cent of cases. These, mostly minor, differences arise for a variety of reasons, in particular Rowntree and Lavers' treatment of working teenage children, their failure to adjust minimum needs downwards for non-working adults, and the incorrect allocation of the savings supplements for young couples with children.³⁸ But the overall effect of these differences is not large and the mean value of PL2 is higher than PL1 by only 0.3 per cent across the households in the sample. The third poverty line (PL3) is our replication of the 1936 scale of minimum needs updated to 1950 and reported in the previous section (table 2, column 4). The mean value of this poverty line is higher by 5.5 per cent than PL2 with which it is directly comparable (in terms of the way it has been applied to the individual households).

The second panel of table 3 shows the results of applying these three poverty lines to the data on net income as reported in the surviving schedules. It is striking how little difference there is between them in terms of the proportion of households found to be in poverty. Both of the poverty lines based on Rowntree and Lavers, PL1 and PL2, give 8.93 per cent of households and 5.65 per cent of individuals in poverty. The 1936 equivalent poverty line, PL3, gives marginally higher percentages of 10.06 and 6.77. This small difference is not surprising since, although this poverty line is higher on average, it is slightly lower for some of the groups who were most likely to be in poverty such as pensioners and large families. The most striking finding, however, is that all three poverty lines give proportions of households in poverty roughly double the level reported by Rowntree and Lavers—even when, as in PL1, the poverty line is taken directly as reported on the original schedules. And it particularly affects the proportion in Class A, the very poorest households.

This discrepancy can be investigated by comparing for individual households the income class obtained using PL1 with the letter code recorded

³⁸ In their application of the poverty line, Rowntree and Lavers included some working teenagers as dependants of the core household rather than treating them as lodgers—even though in the calculation of income it is the contribution of the individual, rather than his or her entire income, that appears. In order to maintain consistency, the calculations made here treat the individual as a lodger where a contribution was recorded and as a member of the core household when his or her entire income is included with the income of the household. There is little other choice as to how to treat these individuals since either a contribution or the total income is recorded, but not both.

Rowntree and Lavers frequently failed to adjust downward the minimum needs for non-working households even though the poverty line includes an explicit allowance for work expenses. Thus, the amount entered for non-working couples was sometimes 57s. 6d. rather than the allowance of 56s. 6d. which should have been given where the male was not working. Similarly, lone non-working females were often allocated 33s. 2d., rather than 31s. 1d. as would be appropriate.

As was noted above, in their discussion of the poverty line Rowntree and Lavers (*Poverty and the welfare state*, p. 25) made special allowances of 10s. for a young couple with one child and 6s. for those with two children. But in applying the poverty line they seem to have added 10s. for a young couple without children and 6s. for those with one child.

In a number of other cases there were differences between the calculation made here and that of Rowntree and Lavers which cannot easily be explained and where they appear to have miscalculated.

by Rowntree and Lavers on the schedules. In some cases no obvious explanation can be found, although in cases very close to a class borderline Rowntree and Lavers sometimes assigned the household to the higher class. But the most systematic divergence occurs among households headed by single pensioners or pensioner couples and occasionally among those headed by younger widows. Many of these schedules include the comment 'Savings' or an analogous term.³⁹ Nevertheless, it is clear from comments elsewhere on the schedule that these households were typically poor and indeed many of them were receiving National Assistance. It appears that they often relied on drawing down small savings in order to make ends meet and it therefore seems inappropriate to allocate them to a higher income class on that basis. In some cases Rowntree and Lavers moved such households up from class A to class C—an assumption which seems completely incompatible with their circumstances and the financial resources they are likely to have possessed.⁴⁰ Had Rowntree and Lavers been less sanguine about the circumstances of some of the poorest households they might have concluded that the proportion in poverty was nearer to 10 than to 5 per cent.⁴¹

It is also worth re-examining the way in which net income was measured. There is substantial evidence that net income was overestimated in some cases and we have made a series of adjustments to the data recorded

³⁹ In analysing the schedules, this article distinguishes between cases where a household had some investment income denoted by the comment 'Private income' or 'Private means' which suggests a flow of income, and cases marked by 'Savings' or a similar term which implies the running down of balances as a result of poverty itself. In cases where an estimated amount of private income is given, its value has been included as part of income, but where no value is specified the case has been excluded from the dataset.

⁴⁰ There were 51 cases where the letter code marked on the schedule by Rowntree and Lavers is either C, D, or E (not in poverty) but where, using their reported poverty line and unadjusted income, we place the household in poverty. In 33 of these cases there is some mention on the schedule of 'Savings' or 'Capital'. Although amounts of savings were rarely given, it seems unlikely that the income from these savings would lift the household out of poverty. For example, an income of 5s. per week from investments would require a sum invested of £325 at an interest rate of 4%. Of the 33 households where there is a discrepancy in classification and where there is some mention of saving, 28 were more than 5s. below, and 22 were more than 10s. below, the poverty line. It is worth noting that even in 1962/3 the vast majority of elderly people had few assets or none; see Townsend and Wedderburn, *Aged in the welfare state*, p. 137.

The importance of assumptions about savings is reinforced by inspection of those cases where the classification used here, based on Rowntree and Lavers' reported poverty line, concurs with theirs in placing the household in poverty. Among the 69 schedules, none mention savings, only three mention capital, and in two of these cases the amounts of capital are reported as £30 and £63. Thus it appears that in the vast majority of cases where savings of some sort were mentioned, the household was classified by Rowntree and Lavers as not in poverty.

⁴¹ Of course, this revision would not necessarily apply to the *change* in the numbers in poverty between 1936 and 1950 if the same treatment was given to households for which some evidence of savings was reported in 1936. Only a small proportion (numbering 1,365) of the 1936 schedules survive and these are not a random sample of the original survey (they all contain at least one person aged 60 or above). But inspection of these schedules reveals no comments about saving, and nothing comparable to the comments which appeared on the 1950 schedules.

It might be argued that possession of savings would have been more common in 1950 than in 1936 but that would hardly seem to account for the absence of *any* mention of saving in the 1936 schedules. Alternatively, it might be suggested that *interest* from savings was more likely to be part of working-class income in 1950 than in 1936. But the cases in question seem to occur where depletion of the principal, rather than the interest on it, was treated by Rowntree and Lavers as part of income.

in the income column on the schedules. Small downward adjustments were made to the amounts for school milk and home-grown vegetables, the values of which appear to have been overestimated.⁴² In a few cases where breadwinners were sick or unemployed their normal earnings were recorded instead of the relevant benefit amount and we have adjusted the relevant components of income accordingly. But the largest adjustment is to the amount recorded for housing costs. Some 28.5 per cent of the householders were owner-occupiers, and in the bulk of such cases only the amount paid in rates was recorded and not the amount of mortgage payments. In these cases we have used a measure of housing costs which includes imputed values of mortgage payments in place of the values which were reported on the schedules.⁴³

The effect of using our adjusted income measure in place of that recorded by Rowntree and Lavers can be seen in the third panel of table 3. Using Rowntree and Lavers' own poverty line, PL1, the proportion of households in poverty rises to 10.44 per cent and using our version of the Rowntree/Lavers poverty line, PL2, gives a very similar result. When we apply the 1936 equivalent poverty line, PL3, the proportion in poverty is again slightly higher at 11.79 per cent. Thus, the adjustments to income seem to add about 2 percentage points to the proportion in poverty on each of the poverty lines. Taken together, the effects of ignoring the ad hoc income class adjustments made by Rowntree and Lavers, using a poverty line more comparable with that of 1936, and accounting more accurately for household income, give a result which more than doubles the number of households in poverty. Of course, it must be remembered that these figures apply to the working class only, and not to all households. Taking the working-class proportion to be 0.6, the proportion in poverty would be reduced from 11.79 per cent for the working class to 7.08 per cent for all households.

Finally it is worth noting the importance of the net contributions of those who were treated by Rowntree and Lavers as lodgers. In 1936 those making a contribution for board and lodging amounted to only 15 per cent of individuals in working-class households.⁴⁴ In 1950 they accounted for 25 per cent of all individuals covered by the survey and their contributions accounted for 17.7 per cent of all recorded income. On average they contributed 13s. 2d. per head more to household budgets than they did to household minimum needs. This represents a significant

⁴² Townsend, 'Meaning of poverty', p. 39, argued that the value of school milk should have been 6d. per week rather than 9d. and so all the values have been reduced accordingly. Amounts entered for home-grown vegetables were 2s. 6d. if the household reported 'some' vegetables were home-grown, 5s. if 'most', and 7s. 6d. if 'all'. In the surviving cases 31.6% of households reported at least some vegetables were home-grown. By comparison, very few households in 1936 were given a value for vegetables. Of the 178 examples of household income reported in *Poverty and progress*, only one includes a value for home-grown vegetables and the value given was only 1s. The 1950 values assessed at 7s. 6d. have therefore been reduced to 2s. 6d. and all the lower values have been set at zero.

⁴³ These values were calculated for the study led by Atkinson and Maynard and were taken from their datafile. The imputation of mortgage payments was based on the age of the head of the household and the size of the house.

⁴⁴ Rowntree, *Poverty and progress*, p. 125.

transfer to core household members.⁴⁵ To evaluate its importance we made a separate calculation where lodgers' contributions and their minimum needs are eliminated. On all three poverty lines the poverty rate for households would have been over 22 per cent and that for individuals (excluding lodgers) around 16 per cent.

IV

Rowntree and Lavers found that 'whereas the proportion of the working class population living in poverty has been reduced since 1936 from 31.1 per cent to 2.77 per cent it would have been reduced to 22.18 per cent if welfare legislation had remained unaltered'.⁴⁶ This dramatic finding has sometimes been interpreted as largely the result of the social security reforms following in the wake of the Beveridge Report. It is therefore an important issue and worthy of re-examination.

In order to estimate the level of poverty under the welfare legislation of 1936 Rowntree and Lavers deducted from the income of all households the value of food subsidies, family allowances, school milk, cheap milk for infants, and free school meals. In addition they adjusted certain social security benefits and National Insurance contributions to the corresponding 1936 levels. The effect of food subsidies and family allowances were found to be particularly important in alleviating poverty and were singled out for separate attention. The effect of removing food subsidies alone was to increase the percentage of households in poverty to 16.59 per cent (13.74 per cent of individuals). It is a moot point whether food subsidies resulting from the war could be considered to be welfare state measures although they clearly helped poor households. The effect of removing Family Allowances was more modest, raising the proportion of households in poverty to 6.46 per cent. Unfortunately, Rowntree and Lavers did not report the effects of changes in all social security measures taken together but excluding food subsidies.

Rowntree and Lavers' counterfactual calculations for social security suffer from two deficiencies. First, apart from the child benefits mentioned above, they were restricted to retirement pensions and widows' pensions—those with the highest incidence among households in the survey. Other benefits such as those for sickness and disability, unemployment, and industrial injury as well as war pensions were presumably left unchanged. Perhaps the most important benefit to be left unaltered was National Assistance which, even by 1950, had become a significant source of social security income. Second, it appears that the alternative values inserted for pensions were the nominal values of 1936. This is not made explicit

⁴⁵ The importance of lodgers' contributions was recognized by Atkinson et al., 'Poverty in York'. When applying the National Assistance standard, they followed the rule in National Assistance assessments of allowing for a contribution of 7s. per lodger to cover rent etc., but not counting lodgers as part of the unit of assessment. Thus, net lodger contributions are lower by about 6s. per lodger as compared with the method of calculation used by Rowntree and Lavers. This is a major reason for their finding higher poverty rates despite using a lower poverty line.

⁴⁶ Rowntree and Lavers, *Poverty and the welfare state*, p. 40.

but is suggested by the lack of any discussion of adjustment for the doubling of the price level between 1936 and 1950. It would seem, for example, that a single pension would be reduced from 26s. to 10s. under the counterfactual rather than to 20s. if real rather than nominal values were used. It seems likely that these two shortcomings would have operated in opposite directions on the numbers in poverty under the counterfactual. Excluding some benefits (especially National Assistance) would understate the rise in poverty while using nominal rather than real values would tend to overstate it.

In order to estimate more accurately the effects of changes in the social security system between 1936 and 1950, all the benefits received by households in the survey are revalued at the equivalent 1936 values.⁴⁷ These alternative benefit rates are discussed in appendix 2 and they are multiplied by two to maintain their real values in 1950.⁴⁸ Under the counterfactual, some benefits such as old age pensions and sickness benefits are reduced while others such as unemployment benefits and war pensions are somewhat increased. The incidence has not been reduced to reflect the narrower coverage of pensions or health and unemployment insurance schemes in the interwar period. To the extent that some individuals receiving benefits in 1950 would not have qualified for them at all under the prewar system, poverty will be understated in the counterfactual. We follow Rowntree and Lavers in setting to zero family allowances and other benefits to children, but in addition we do the same with National Assistance. The 1930s counterpart to National Assistance was the poor relief given by Public Assistance Committees. We have not attempted to impute values for Public Assistance because most poor households preferred to avoid the stigma associated with it. In any case the amounts given did not generally lift households out of poverty. Only 4.5 per cent of all Public Assistance recorded in the 1936 survey went to households which (after taking it into account) were above the poverty line.

Table 4 reports the percentages of those who would have been in poverty when benefits and contributions are revalued at the 1936 levels. These comparisons take no account of any behavioural responses to changes in the benefit system, and so other sources of income are left

⁴⁷ For a discussion of the prewar social security system, see Robson, ed., *Social security*. Details of the early postwar benefits are given in National Council of Social Service, *Public social services*.

⁴⁸ Here the calculations follow the change in the cost of living reported by Feinstein, *National income*. Calculations of the rise in the cost of living in wartime are sensitive to the weights used, as Allen, 'Index numbers', and others have illustrated. Until June 1947, the budget weights in the Ministry of Labour's cost of living index were based on the budget survey of 1904; the interim index from 1947 used the weights of the 1938 survey. Splicing these indices together at June 1947 gives an increase in the cost of living between 1936 and 1950 of only 57.8%. Feinstein uses the 1904 weights up to 1938 and the geometric mean of the 1938 and 1950 weights thereafter to give an increase between 1936 and 1950 of 96.5% in the cost of living (exactly 100% from 1935/6). Even this is much less than the 130% increase in Rowntree's poverty line for the family of five.

Table 4. *The effects of welfare reforms on poverty in 1950*

	Percentage in poverty	
	households	individuals
(1) 1936 nominal benefits and contributions		
R/L reported poverty line (PL1)	21.85	17.94
R/L poverty line recalculated (PL2)	22.22	18.13
1936 equivalent poverty line (PL3)	22.82	18.31
(2) 1936 real benefits and contributions		
R/L reported poverty line (PL1)	14.94	12.33
R/L poverty line recalculated (PL2)	15.02	12.35
1936 equivalent poverty line (PL3)	15.54	12.55
(3) 1950 benefits and contributions but no National Assistance		
R/L reported poverty line (PL1)	11.26	7.96
R/L poverty line recalculated (PL2)	11.19	7.89
1936 equivalent poverty line (PL3)	13.14	9.51
(4) 1950 benefits and contributions but no family allowances		
R/L reported poverty line (PL1)	12.09	10.46
R/L poverty line recalculated (PL2)	12.16	10.56
1936 equivalent poverty line (PL3)	13.51	11.73
(5) 1950 benefits and contributions but food subsidies removed		
R/L reported poverty line (PL1)	17.49	15.57
R/L poverty line recalculated (PL2)	17.87	15.93
1936 equivalent poverty line (PL3)	17.49	15.42
(6) 1936 real benefits and contributions and food subsidies removed		
R/L reported poverty line (PL1)	20.27	18.05
R/L poverty line recalculated (PL2)	20.87	18.56
1936 equivalent poverty line (PL3)	21.25	19.34

Source: authors' calculations, see text

unchanged.⁴⁹ This may result in some overstatement of poverty, although it is doubtful that the upward bias would be very large.⁵⁰ These calculations are made using the adjusted version of household income, and so the outcomes should be compared with those presented in the third panel of table 3.

In the first panel of table 4, all benefits and contributions are revalued at 1936 nominal levels and with National Assistance and family allowances set to zero. Poverty rates range from 21.85 per cent to 22.82 per cent for households, and around 18 per cent for individuals. These are approximately double the rates reported in table 3 (panel 3) with benefits at the 1950 levels. But when 1936 benefits and contributions are adjusted

⁴⁹ Even if it were appropriate to allow for National Assistance, it would not be appropriate to leave the observed values unchanged. National Assistance was a means-tested benefit and was often given to supplement other benefits (especially pensions). Changes to the value of pensions and other benefits would therefore have given rise to changes in the amounts of National Assistance.

⁵⁰ Estimates for the interwar period of the effects of unemployment benefits on the incidence of unemployment and of household income on the participation rates of females suggest that such behavioural responses were relatively modest: see T. J. Hatton and R. E. Bailey, 'Unemployment incidence in interwar London' (Univ. of Essex, Institute for Labour Research discussion paper 98/22, 1998) and Hatton and Bailey, 'Female labour force participation'. In addition, the benefit changes in the counterfactuals used here are generally fairly small and therefore any behavioural response to them should have been correspondingly small.

to their real values in 1950, the percentages in poverty are substantially lower. The second panel of table 4 shows the effects of replacing the 1950 social security system with that of 1936, in real terms. As compared with table 3 (panel 3) this raises the percentage of households in poverty by 4.5 percentage points on Rowntree and Lavers' reported poverty line (PL1) and by less than 4 percentage points using the 1936 equivalent poverty line (PL3). The effects on the number of individuals in poverty are similar. Broadly speaking, it appears that in the absence of changes in social security, poverty among working-class households in York would have fallen between 1936 and 1950 by about half. In the presence of the reforms it fell (using PL3) by somewhat less than two-thirds.

The third and fourth panels examine the effects of removing National Assistance and Family Allowances, the two most important new benefits, leaving all other benefits (and contributions) at the 1950 levels. The effects of removing National Assistance alone are fairly small, adding about 1 percentage point to the numbers in poverty. The effects of removing Family Allowances are a little larger, raising the percentage in poverty (using PL3) for households by 1.7 percentage points and for individuals by more than 3 percentage points as compared with the figures in table 3 (panel 3). The somewhat greater effect on individuals than on households reflects the disproportionate impact of Family Allowances on large families and is consistent with the findings of Rowntree and Lavers.⁵¹

Rowntree and Lavers included in their calculations of the effects of the welfare state the effects of food subsidies introduced during the war and surviving into the 1950s. It is debatable whether these subsidies should be included, and if so, how they should be accounted for.⁵² The value of food subsidies was estimated as 2s. 9d. for an adult male, 2s. 3d. for an adult female, and 1s. 6d. for a child. These values are consistent with the per caput amount of government spending on subsidies.⁵³ To calculate the effects on poverty, the relevant sum is subtracted from each household's income. These include amounts for lodgers whose contributions to the household budgets and to poverty lines include allowances for food. No allowance is made for any substitution within household expenditure away from goods whose prices would have risen

⁵¹ Rowntree and Lavers, *Poverty and the welfare state*, pp. 43, 44, reported the effect on households in poverty as $6.02 - 4.64 = 1.38\%$, and on individuals as $5.97 - 2.77 = 3.20\%$.

⁵² Food subsidies were introduced during the war with the main objective of controlling the rise in the cost of living (specifically as reflected in the Ministry of Labour's cost of living index) in order to moderate the upward pressure on wage rates. Although subsidies and the associated rationing of key foodstuffs were introduced as a wartime measure, they survived into the 1950s because of the continued need to control the rise in wage rates in a tight labour market. In this light a fuller accounting for the effects of food subsidies would recognize the linking of wage rates to the cost of living index. Abolishing food subsidies would have raised the cost of living by about 5% in 1950. If all or part of this price rise was reflected in wages, then earnings should also be raised in the counterfactual. Such an assumption would attenuate the poverty-increasing effects of removing food subsidies.

⁵³ In the fiscal year 1950/1 government expenditure on food subsidies was 2s. 5½d. per caput (PEP, 'Cost of social services', p. 5).

in the absence of subsidies. But, given that these goods were rationed, the biases arising from omitting such effects would be somewhat attenuated.⁵⁴

The fifth panel of table 4 indicates that the proportion of households in poverty would have risen to 17.49 per cent (using PL3), as a result of removing food subsidies alone, thereby raising poverty by 5.7 percentage points over the figure of 11.79 per cent in table 3. But this is much less than the rise of almost 12 percentage points reported by Rowntree and Lavers for essentially the same calculation. For individuals, we calculate that the number in poverty rises by 6.86 percentage points compared with nearly 11 percentage points reported by Rowntree and Lavers. The differences are broadly the same using PL1 and PL2 poverty lines and it is not easy to account for them.⁵⁵ But, whatever the reason, it appears that the poverty-reducing effects of food subsidies as calculated by Rowntree and Lavers are substantially greater than those revealed in our re-analysis of the surviving schedules.

The results of all the changes in social security (using real 1936 values) together with the removal of food subsidies are reported in the last panel of table 4. Rowntree and Lavers reported that, with all welfare measures returned to 1936 levels, 24.73 per cent of households would have been in poverty. On our calculation using poverty line PL3, 21.25 per cent of households would have been in poverty, and this despite using the revised poverty line, adjusted income, and more comprehensive adjustments to social security, all of which tend to increase the numbers in poverty. When these results are compared with the baseline calculation in table 3 (panel 3), the addition to poverty is 9.46 percentage points compared with Rowntree and Lavers' 20.09 percentage points. The difference is almost as large for individuals: an increase in poverty of 10.78 percentage points on our calculation as compared with 19.41 reported by Rowntree and Lavers. Thus, even if food subsidies are accepted as part of the welfare reforms, the overall effects on poverty of all the measures taken together are little more than half those reported by Rowntree and Lavers—findings which widely influenced perceptions of the impact of welfare during the 1950s.

V

Poverty in York fell sharply between 1936 and 1950, but not quite as dramatically as the influential study by Rowntree and Lavers indicated. In this respect the suspicions of some of the critics are borne out, but not for quite the reasons they imagined. Lack of comparability of the

⁵⁴ The price index used here (app. 1) to update the value of Rowntree's 1936 food budget to 1950 allows for some substitution as a result of rationing. However, the effects on the composition of food expenditure of removing subsidies and rationing together would probably have been relatively small, at least in the short run. On the one hand, the price of subsidized foods would have risen, inducing some substitution away from them, but on the other hand, the abolition of rationing on these goods would have tended to increase the consumption of them.

⁵⁵ It does not seem to be accounted for by the fact that our baseline poverty rate is higher than that of Rowntree and Lavers. The density of the ratio of income to minimum needs is greater at around 10% than it is at around 5% of households in poverty.

poverty line with 1936 imparted some downward bias to the calculations of Rowntree and Lavers, but the measurement of income and the allocation of households to income classes had rather larger effects. It appears that Rowntree and Lavers should have found some 11.8 per cent of working-class households in poverty rather than 4.6 per cent—and a fall in poverty since 1936 of 19.3 rather than 26.5 percentage points. Had they reached these conclusions, headlines such as ‘Poverty is almost down and out’ would not have been possible, and the jubilation with which the findings were greeted would have been somewhat muted.

More dramatic still, according to Rowntree and Lavers, welfare reforms between 1936 and 1950 caused the proportion of households in poverty to decline by 20 percentage points—more than two-thirds of the total decline in poverty over the period. By contrast, we find that welfare reforms accounted for a fall of 9.8 percentage points—only half that suggested by Rowntree and Lavers. Furthermore, if the effects of food subsidies are ignored and social security alone is considered, then welfare reform reduced poverty among working-class households by a mere 3.7 percentage points. In this light, the impact on poverty of the Beveridge reforms should probably have been hailed with rather less enthusiasm.

In view of these findings, the apparent evaporation of poverty in the 1950s and its reappearance in the 1960s is far less of a puzzle than it has sometimes seemed. In the absence of evidence of significant poverty among working-class households in the 1950s, the ‘rediscovery’ of poverty has sometimes been interpreted as the result of new approaches to the way in which poverty was defined and interpreted.⁵⁶ Indeed, in light of the growth in real incomes in the postwar decades it is difficult to believe that, on a constant basis of comparison, poverty was greater in the mid-1960s than it was in the early 1950s.⁵⁷ The results reported here add further support to the view that poverty in the early 1950s had been obscured rather than eliminated.

These results also fit with the increasing tendency to interpret the Beveridge reforms as a set of incremental changes to social security, rather than as the birth of an entirely new system.⁵⁸ But such arguments have often been based on the structure of the reforms and their institutional and political context rather than on direct measurement of their effects on poverty. The modest effects on poverty of social security reform found here add a different dimension to the revisionist case. They are also supported by our findings in an earlier study that, had the Beveridge reforms been implemented 20 years earlier, they would have reduced, but would not have eliminated, working-class poverty.⁵⁹

The puzzle that remains is why the results presented by Rowntree and

⁵⁶ See Banting, *Poverty, politics and policy*, pp. 68–73.

⁵⁷ There does not seem to have been a marked deterioration in income inequality between the 1950s and the 1960s (Banting, *Poverty, politics and poverty*, p. 67).

⁵⁸ For recent accounts of the place of the Beveridge reforms in the evolution of the welfare state, see Thane, *Foundations of the welfare state*; Lowe, *Welfare state*; Glennerster, *British social policy*; Sullivan, *Development of the British welfare state*.

⁵⁹ Hatton and Bailey, ‘Poverty and the welfare state’.

Lavers turned out to be so misleading. It seems unlikely that someone of Rowntree's scientific stature and obvious integrity would have deliberately sought to bias the results. And there is no reason to believe that the results were tailored to fit with prior conceptions about the decline in poverty.⁶⁰ Rather, it seems that a number of different biases crept in during the process of measurement, and combined to produce more optimistic results than were warranted. It is unfortunate that, in the absence of other comparable studies for the 1950s, this produced a somewhat distorted picture of poverty in the early postwar period, an impression which took nearly two decades to counteract.

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⁶⁰ The fact that, in the light of their findings, Rowntree and Lavers planned to embark on a further study focusing on secondary poverty suggests that they had not anticipated how little primary poverty they would find in the first instance. In a letter to Rowntree in May 1951, Lavers wrote: 'In *Poverty and the Welfare State* ... we show that primary poverty, i.e. poverty due to lack of resources, is virtually non-existent. On the other hand it is a matter of simple observation that in fact a very substantial amount of poverty does exist and it must therefore be secondary poverty, i.e. poverty due to unwise or inefficient spending of resources which should theoretically be sufficient.' (Borthwick Institute, Rowntree Papers, Pov/6/5).

APPENDIX 1: *Expenditure components of minimum needs in 1936 and 1950*

Rowntree and Lavers' 1950 poverty line

Components of the 1936 poverty line are derived from Rowntree's *Human needs of labour* and *Poverty and progress*. Since equivalence scales for each component were not always given explicitly, a number of the components have been inferred. These components are given in table A1 below for the household types reported in the table in *Poverty and progress*, p. 30. Man (alone) and woman (alone) are assumed to be working; in the case of couples only the man is working; additional children or adults are assumed not working, and pensioners are assumed not working.

Food allowances are taken directly from *Human needs of labour* (pp. 65, 73, 115), where 5s. 5d. is allowed for an adult male, with weights of 0.83 for an adult female and 0.65 for a child (under 14). No lowering of food requirements was explicitly specified for pensioners and so none has been made here. Likewise, clothing allowances for adult males, adult females, and children are taken from *Human needs of labour*, p. 95. The clothing allowance for a male pensioner is 1s. lower than the adult male allowance (*Poverty and progress*, p. 30, n. 4).

An amount for personal sundries is given only for the family of five. This was therefore assumed to be constant for all male headed households. For a woman (alone) the allowance for personal sundries was inferred by adjusting the 'basic' allowance (108d.) by the difference in the allowance for food and clothing (26d.) less the difference in the overall poverty line for a male and a female (-55d.) to give 79d. This implies a figure of 27d. for 'all else' for lone women as compared with 40d. for lone males or families if no allowance is given to lone females for sick and burial clubs. In the context of a separate discussion of minimum wages for women, Rowntree, *Human needs of labour*, p. 119, gave allowances of 63d. for clothing and 78d. for personal sundries for a lone working woman. The difference between these allowances and those given in table A1 accounts almost exactly for the 52d. residual for a lone female. But we have not used these in the calculation here, preferring instead to treat the difference as a residual or discretionary allowance. The reasons are, first, that no comparable allowance was explicitly made for a lone male (where the residual is the same) and, second, that no such allowances were explicitly made in 1950.

Table A1. *Expenditure components of Rowntree's 1936 poverty line (d. per week)*

	<i>Food</i>	<i>Clothing</i>	<i>Personal sundries</i>	<i>Household sundries</i>	<i>Fuel and light</i>	<i>Total components</i>	<i>Poverty line</i>
Man (alone)	65	36	108	9	40	258	310
Woman (alone)	54	21	79	9	40	203	255
Couple	119	57	108	12	40	336	383
Couple + 1 child	161	70	108	14	44	397	457
Couple + 2 children	203	83	108	16	48	458	494
Couple + 3 children	246	96	108	20	52	522	522
Additional child	42	13	—	4	—	59	64
Additional female pensioner	54	21	—	4	—	79	92
Additional male pensioner	65	36	—	4	—	105	137
Female pensioner	54	21	34	9	40	158	150
Male pensioner	65	24	59	9	40	197	183
Pensioner couple	119	45	59	9	40	272	268
Female lodger	54	—	—	4	—	58	57
Male lodger	65	—	—	4	—	69	69
Child lodger	42	—	—	4	—	46	46

Source: authors' calculations, see text

For male pensioners the allowance for personal sundries is derived by deducting from the 'basic' allowance a sum of 49d. for unemployment and health insurance, contributions to sick and burial clubs, trade union subscriptions, and travelling to and from work. For female pensioners the allowance is derived by deducting from the adult female allowance previously calculated the sum of 45d. for unemployment and health insurance, travel to and from work, trade union subscription plus an additional shilling as suggested in *Poverty and progress*, p. 30, n. 4. For a pensioner couple the allowance for personal sundries is assumed to be the same as that for a lone male pensioner.

The allowances for household sundries follow the scaling given in *Poverty and progress*, p. 31, n. 1. The scaling of allowances for fuel is based on Rowntree's allowances of 52d. for the family of five and 40d. for a couple (*Poverty and progress*, p. 31). Single individuals and pensioner couples are also given 40d. No allowances are given to additional individuals (even though this may seem somewhat inconsistent) since no additional fuel allowance was made for boarders in 1936 and none appears to have been made for additional individuals in 1950.

The differences between the sum of the components so derived and the scale of minimum needs for different household types presented in *Poverty and progress*, p. 30, are reported as the residuals in table 1 above. As stated in the text above, the residuals for couples with one and two children can be accounted for by an allowance for saving. For lone males and lone females the residual appears to be due to extra allowances for clothing and personal sundries. There is insufficient information to explain the residuals for additional individuals but they might be due to unspecified additions for personal sundries and fuel. Finally, the components for pensioners are particularly uncertain and the small negative residuals may be due to reductions implicitly given for any of the components.

Rowntree and Lavers' 1950 poverty line

Rowntree and Lavers describe the expenditure components of their poverty line briefly,

Table A2. *Expenditure components of Rowntree and Lavers' 1950 poverty line (d. per week)*

	Food	Clothing	Personal sundries	Household sundries	Fuel and light	Total components	Poverty line
Man (alone)	151	73	138	29	70	461	455
Woman (alone)	125	62	115	29	70	401	398
Two women	250	124	138	46	70	628	655
Couple	276	135	138	46	70	665	686
Couple + 1 child	373	201	138	60	77	849	863
Couple + 2 children	472	267	138	68	84	1,029	1,036
Couple + 3 children	568	333	138	72	91	1,202	1,202
Additional child	98	66	—	4	—	168	168
Additional female	125	62	—	4	—	191	191
Additional male	151	73	—	4	—	228	228
Female pensioner	125	62	85	29	70	371	373
Male pensioner	151	73	105	29	70	428	433
Pensioner couple	276	135	105	46	70	632	674
Female lodger	125	—	—	4	—	129	129
Male lodger	151	—	—	4	—	155	155
Child lodger	98	—	—	4	—	102	99

Source: authors' calculations, see text

and these are elaborated in table A2. As for 1936, the equivalence scales for all the expenditure components are not fully documented so that some inferences need to be made. As before, it is assumed that the male is working and a female alone or one of two females is working. Additional adults and pensioners are not working.

The food allowance given was 12s. 6d. for an adult male and the equivalence scales were the same as for 1936: 0.83 for an adult female and 0.65 for a child (*Poverty and the welfare state*, p. 13). As before, no lower food allowance was given for pensioners. The sums for clothing for adult males, adult females, and children are those given on pp. 14 and 16 of the same source. Personal sundries are given only for the family of five, and these are assumed to be the same for all households except for lone women, where the allowance is reduced by 23d. due to the lower allowance for 'all else', and for trade union subscriptions (p. 24). Household sundries follow the scale given in *Poverty and the welfare state*, p. 17. Only a single figure was given for fuel, at 7s. 7d. per household (p. 16), and so we assume the same scaling for different household types as in 1936.

In the table of total minimum needs given by Rowntree and Lavers (*Poverty and the welfare state*, pp. 28-9), the minimum needs of lone males and lone females are reported as higher if the individuals were unemployed than if they were employed. We have assumed that this is an error and that the columns should be reversed to allow for the deduction of work expenses if the individual was not working. Pensioners are not distinguished separately, and so the total allowance for pensioners is assumed to be the same as for non-pensioners, except for the downward adjustments to personal sundries associated with work expenses. For non-working, non-pensioner households (not shown) these deductions are 22d. and 25d. for single males and single females respectively but for couples only 12d. is deducted.

Adjusting the 1950 components

In revising the expenditure components for 1950 to conform more closely with those

given in 1936, we make adjustments either to the quantities or the prices (or a combination of the two) and sometimes to the equivalence scales. In making these adjustments special weight is given to some of the criticisms which have been made of individual allowances given by Rowntree and Lavers.

Food: Townsend, 'Meaning of poverty', p. 38, suggested that the food allowance was less generous in 1950 than it had been in 1936. He cited the 'human needs' budget, based on Rowntree (*Human needs of labour*) and taking into account the rationing of some items, which was valued and updated every six months by Miss T. Schulz (also cited by Rowntree and Lavers in *Poverty and the welfare state*, p. 11, n.). The value of the food budget calculated by Schulz, 'A "human needs" diet', p. 18, for the family of five was 50s. 5½d. in November 1950 compared with the figure of 47s. 5d. given in *Poverty and the welfare state*, p. 13. We therefore raise the original 1950 allowances by 7 per cent.

Clothing: As compared with 1936 the clothing allowances given in 1950 were higher by a factor of 2.03 for men, 2.95 for women, and 5.08 for children. Dobb, 'Review', p. 175, drew attention to the small relative increase for men, pointing out that men were given no allowance in 1950 towards the purchase of an overcoat, while Townsend, 'Meaning of poverty', p. 39, observed that 'a real rise in subsistence needs in respect of children's clothing seems to have been granted'. Caradog Jones, 'Review', pp. 149-50, noted that women's clothing allowances were set by the average of the lowest three of the budgets sampled rather than the average of all budgets as in 1936, but that repairs were now included. In view of these anomalies and the small number of budgets on which these allowances were based, it seems safer to base the clothing allowances on changes in the clothing component of the Ministry of Labour cost of living index. Allen, 'Index numbers', calculated that clothing prices (including footwear) increased by a factor of 2.5 between 1938 and August 1951 (2.4 when adjusted to 1936-50). We therefore multiply the 1936 allowances by 2.5, implicitly making a small allowance for the increased cost of shoe repairs mentioned by Rowntree and Lavers, *Poverty and the welfare state*, p. 16.

Personal sundries: As compared with 1936, the amount for personal sundries for a family of five was increased in 1950 by a factor of only 1.29. In part this reflects the exclusion of National Insurance contributions in 1950 (when they were netted out of income). But critics also pointed to the fact that the allowance for the costs of travel to work remained unchanged in nominal terms and that the catch-all category 'all else' had only been doubled despite Rowntree and Lavers' suggestion that this was inadequate (Dobb, 'Review', p. 175; Townsend, 'Meaning of poverty', p. 39). In this light the cost of travel to work is raised from 1s. to 1s. 8d. to reflect the rise in the price index for travel by a factor of 1.6 (Allen, 'Index numbers', p. 117), and we add 4d. to Rowntree and Lavers' 'all else' component to reflect the more than doubling of drink and tobacco prices, making a total addition to their allowances of 1s.

Household sundries: The allowance for household sundries was raised by a factor of 3.6 between 1936 and 1950, a feature about which the critics were strangely silent. A weighted average of the prices of household durable good and miscellaneous good suggests an increase in prices by a factor of about 2.5 (Allen, 'Index numbers', p. 111). We therefore increase the 1936 allowances by this factor, thus maintaining the equivalence scales of 1936 rather than the somewhat altered pattern of 1950.

Fuel and light: The increase by a factor of 1.75 allowed by Rowntree and Lavers seems consistent with the increase in the price index for this component (Allen, 'Index numbers', p. 11) and so we leave this item unaltered.

With these adjustments the new total of expenditure components can be compared with Rowntree and Lavers' original components in table A3. Focusing on the family of five, Townsend, 'Meaning of poverty', p. 39, inclined 'to the view that the 1950 standard should have been higher than fixed by the authors rather than lower, with the result that the numbers in poverty in York would have been greater in 1950 than deduced by the authors'. The calculations made here suggest that Townsend's observation is true in certain cases although not for the specific case (the family of five) that he had in mind.

Table A3. *Revised components of Rowntree and Lavers' 1950 poverty line (d. per week)*

	<i>Food</i>	<i>Clothing</i>	<i>Personal sundries</i>	<i>Household sundries</i>	<i>Fuel and light</i>	<i>Total components</i>	<i>Rowntree + Lavers</i>
Man (alone)	162	90	150	23	70	495	461
Woman (alone)	134	53	127	23	70	407	401
Two women	268	106	150	30	70	624	628
Couple	295	143	150	30	70	688	665
Couple + 1 child	399	175	150	35	77	836	849
Couple + 2 children	505	208	150	40	84	987	1,029
Couple + 3 children	608	240	150	50	91	1,139	1,202
Additional child	105	33	—	10	—	148	168
Additional female	134	53	—	10	—	197	191
Additional male	162	90	—	10	—	262	228
Female pensioner	134	53	89	23	70	369	371
Male pensioner	162	60	109	23	70	424	428
Pensioner couple	295	113	105	23	70	606	632
Female lodger	134	—	—	10	—	144	129
Male lodger	162	—	—	10	—	172	155
Child lodger	105	—	—	10	—	115	102

Source: authors' calculations, see text

APPENDIX 2: *Adjustments to social security payments and contributions*

In order to measure the effects on poverty if the social security provisions of 1936 had been in place in 1950, the rates of benefit and contribution observed in 1950 have been adjusted back to the relevant rates for 1936. Except in a few cases, no adjustment has been made for the more limited coverage of benefit systems in 1936 than in 1950. Where non-standard rates of benefit were paid in 1950, and in the absence of any guide as to why such a rate was paid, the 1936 rate has been scaled in the same proportion as the relevant standard rate. In order to convert 1936 nominal benefits to real 1950 values the 1936 rates are raised by a factor of two. The amounts given below are the 1936 nominal values.

Non-state benefits such as pensions from local authorities, the railways, or other industrial or occupational pensions have been left unchanged.

National insurance contributions

The earnings data reported by Rowntree and Lavers are ostensibly net of the employee component of national insurance contributions. Atkinson, Maynard, and their associates calculated the relevant rates of contribution in order to compute gross income. We use their values for 1950 and adjust (net) income by the difference between this and the relevant 1936 contributions. In 1936 contributions were for unemployment and health insurance (which also covered contributory pensions). The standard rates of contribution in 1936 were 1s. 8d. for adult males and 1s. 3d. for adult females, with lower rates for those under 21. Women working part time were assessed at zero contributions.

Unemployment benefits

Unemployment benefit rates in 1936 were 17s. for an adult male with an additional 9s. for a dependant wife and 3s. for each dependant child under 14. For women the rate

was 15s. and there were also lower rates, graduated by age, for those under 21. In 1950 the rates were 26s. for a single individual (male or female), 16s. for an adult dependant, and 10s. for the first child dependant. Thus, the rates are slightly lower in real terms (except for child dependants) in 1950 than they were in 1936.

Health and disability benefits

Under the health insurance scheme in 1936, standard sickness benefits were 15s. per week for males and 12s. a week for females with 7s. 6d. disability benefit after 26 weeks of incapacity and with no allowances for dependants. Actual payments received through approved societies varied considerably and in some cases dependants' allowances were paid. Under the system in 1950 the rates were the same as for unemployment benefit and included dependants' allowances for one adult dependant and one child. Thus, apart from dependants' allowances, rates in 1950 were similar in real terms to those in 1936.

Industrial injuries

In 1936 rates of compensation for accidents at work were typically 30s. with a sliding scale related to normal earnings for those earning less than 60s. per week and with reduced rates for partial disablement. In 1950 the rate of benefit for total disablement was 45s., unrelated to normal earnings, but with reduced rates for partial disablement. Thus in real terms, benefits were somewhat higher in 1936 than in 1950.

Old age pensions

In 1936 old age pensions of 10s. per week were available to those aged 70 or over under the 1908 Act and amendments to it. Pensions were also available under the contributory scheme introduced in 1928 to qualifying men at 65 and women at 60 and to their wives or husbands at the standard rate of 10s. per week for an individual and 20s. for a couple, subject to certain contributory requirements but not subject to a means test. The 1950 rates were the same as for unemployment and sickness: 26s. for a single individual and 16s. for a spouse not qualifying in his or her own right. Thus rates in 1950 were higher than in 1936, especially for single individuals.

Widows' allowances and pensions

Under the contributory scheme in 1936 widows of insured men were paid a pension of 10s. per week with 5s. for the first child and 3s. for each additional child subject to certain conditions regarding the husband's contribution record. In 1950 widows' allowances were 26s. with 16s. for the first child and 2s. 6d. for additional children (with a higher rate for the first 13 weeks). These benefits were subject to fairly strict conditions on the husband's contribution record but some widows who failed to qualify were entitled to 10s. per week under the old scheme. Those receiving 10s. in 1950 were assumed to have been entitled to the same under the scheme in 1936 and hence double in real terms. Other widows' pensions were slightly higher in real terms in 1950 than in 1936.

War pensions and service pensions

In 1936 war pensions arising from the First World War for 100 per cent disability were 40s. per week with 10s. for a dependant wife for the lowest ranks, with an ascending scale by rank and lower rates for partial disability. For war widows, the pension was 32s. 6d. if over 40 or supporting children, otherwise 20s., again with an ascending scale by rank. In 1949 First World War pensions were brought into line with those from the Second World War. In 1950 the rate for 100 per cent disability at the lowest rank was 45s. per week with 10s. for a dependant wife and with variations by rank and by degree of disability as before. War widows received a pension of 35s. with 7s. 6d. per week for each child. Overall, the 1950 rates are lower than the equivalent real rates in 1936. Other service pensions were left unchanged.

Other benefits

Two major new benefits were available in 1950 which had no direct counterpart in 1936 and hence the 1936 equivalent values are zero. Family allowances of 5s. were universally available for the second and each subsequent child in a family. National Assistance introduced in 1948 replaced the poor relief dispensed by Public Assistance Committees and was subject to a means test. The standard allowance was 24s. for a single householder and 40s. for a couple, with additional allowances for other dependants and deductions for the notional contribution of lodgers. Income from earnings or other benefits was deducted in the assessment for National Assistance although some disregards were permitted and additional discretionary allowances were made for rent and for special needs. Deductions were made according to a scale for the ownership of capital with a value of more than £75 other than an owner-occupied house or war savings (up to £375). For reasons discussed in the text, the 1936 equivalent values have been set at zero, even though some families might have been recipients of public assistance under the 1936 system.

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