

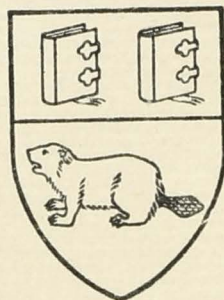
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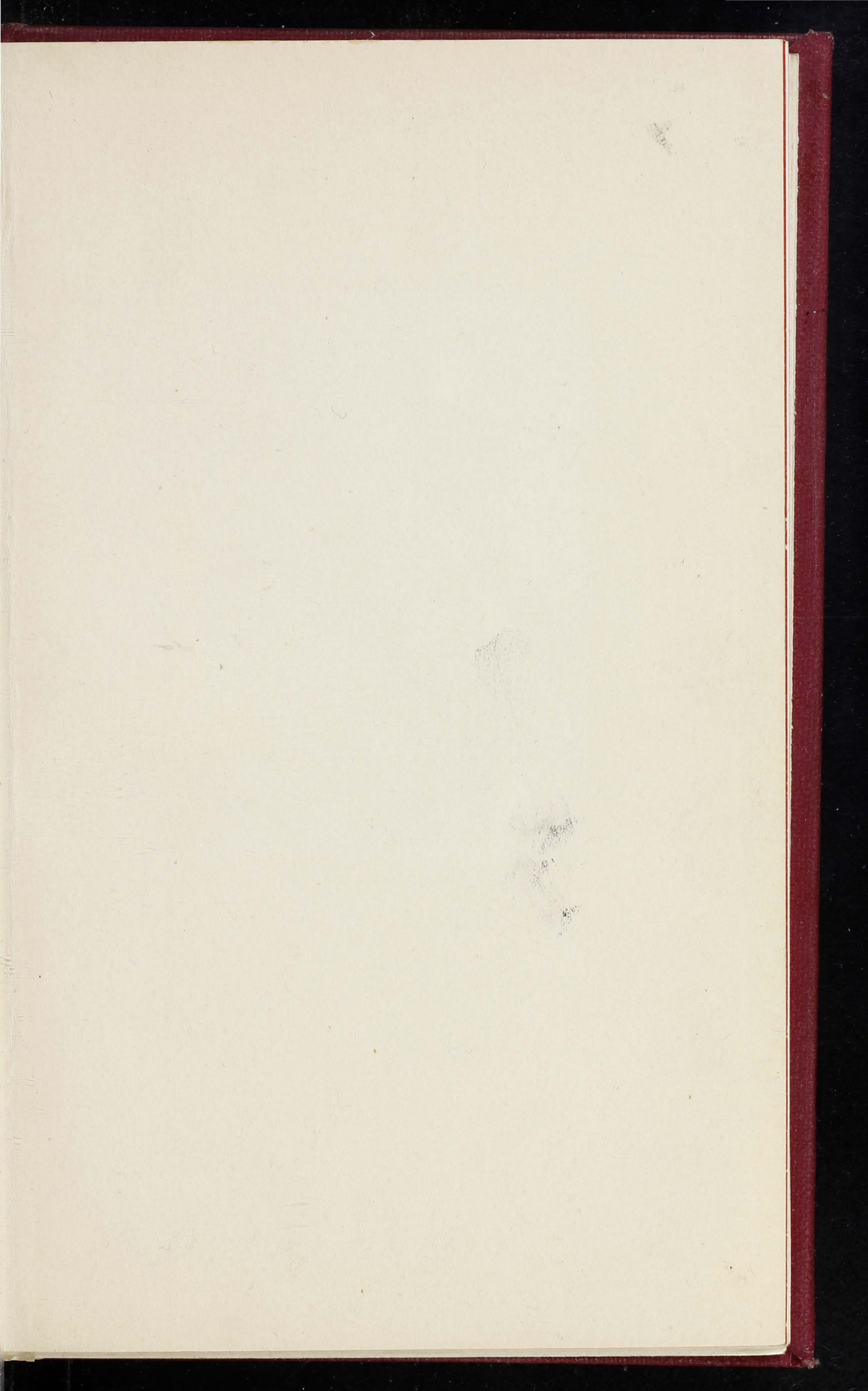
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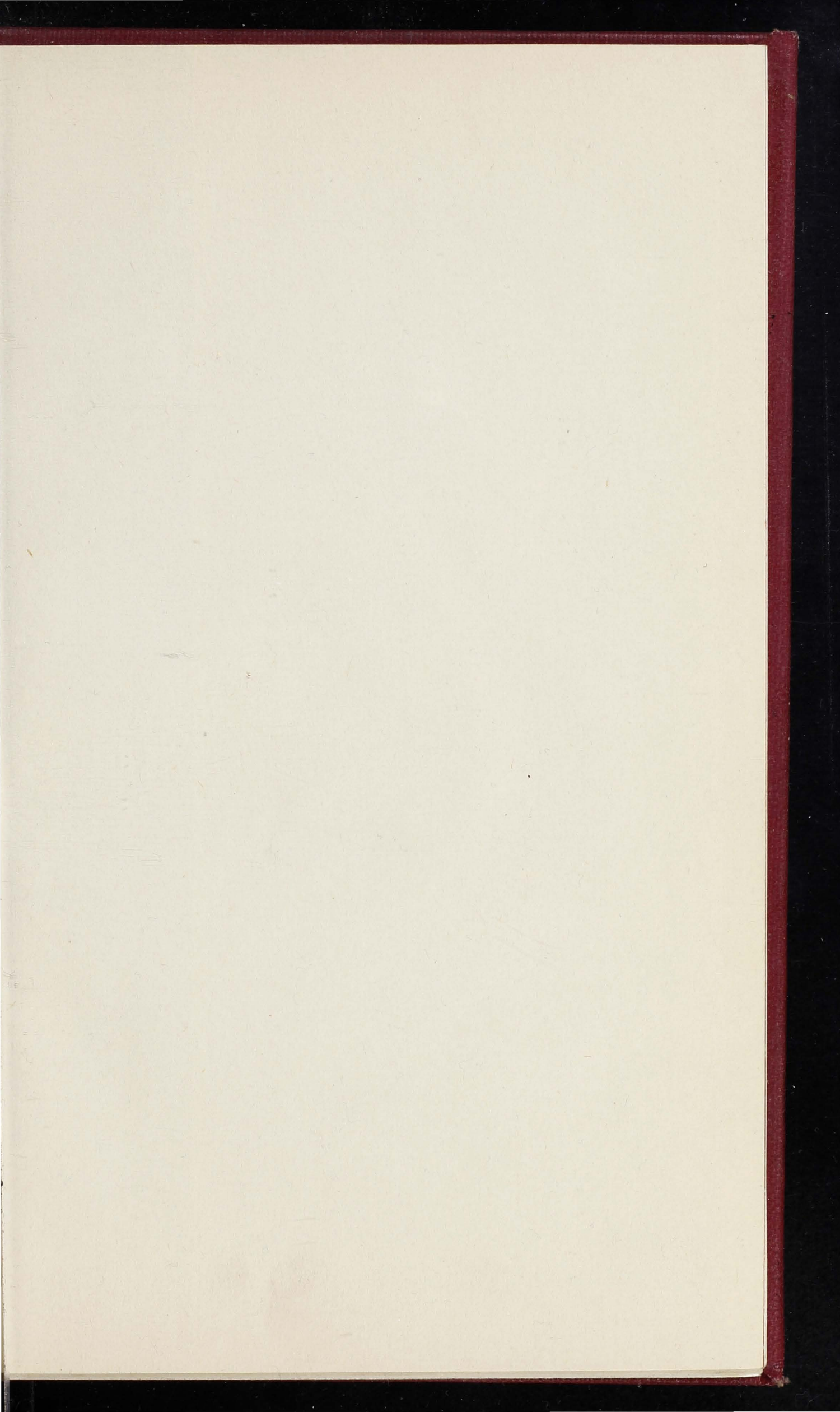
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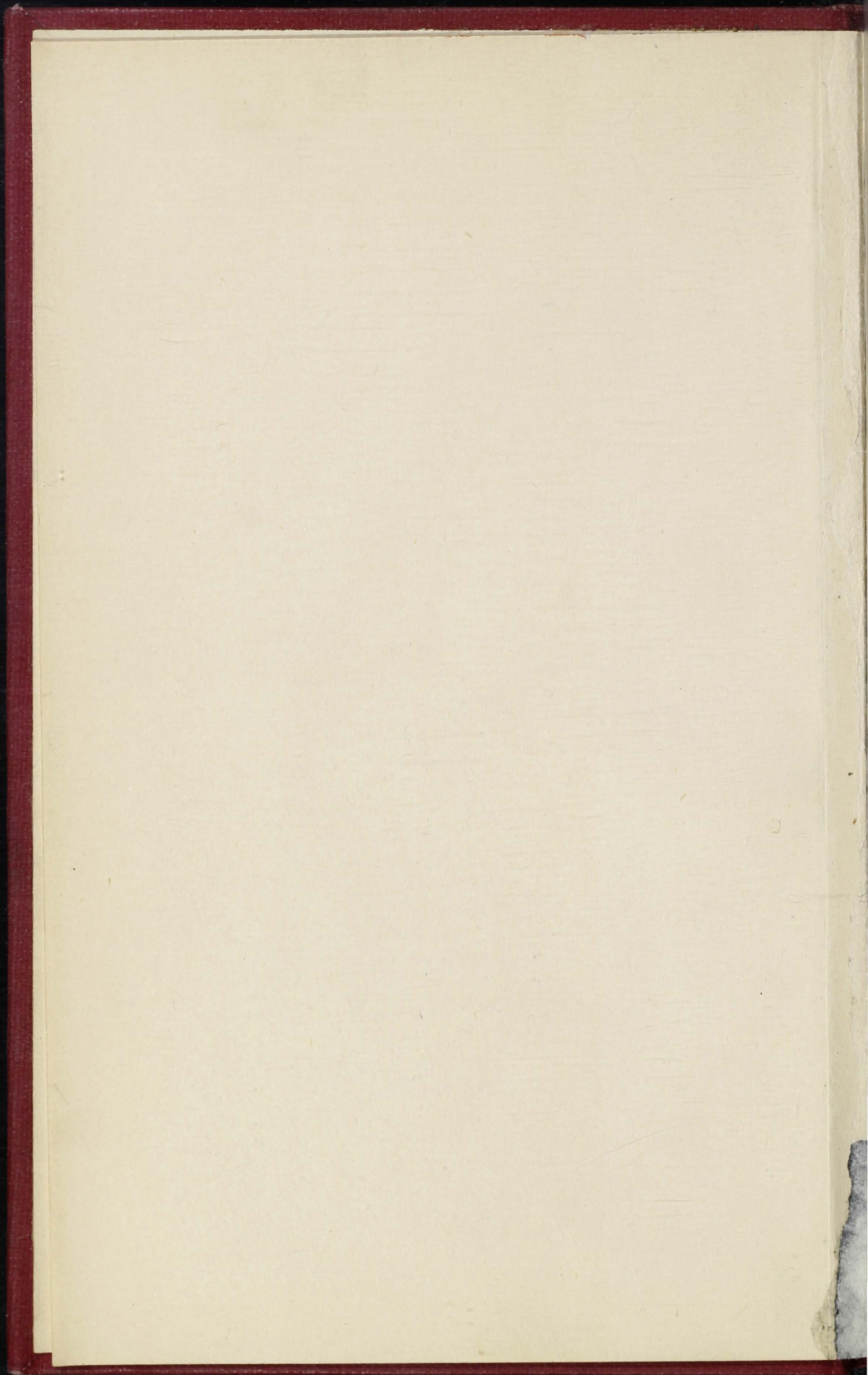


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**SOCIALISM IN THE SIXTIES**



**CASUALTIES  
OF THE  
WELFARE STATE**

**AUDREY HARVEY**

**TWO SHILLINGS AND SIXPENCE**

AUDREY HARVEY has spent the last five years dealing  
with social problems in the East End of London.

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FABIAN TRACT 321

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THE FABIAN SOCIETY,  
11, Dartmouth Street, S.W.1.

*Note.—This pamphlet, like all publications of the FABIAN SOCIETY, represents not the collective view of the Society but only the view of the individual who prepared it. The responsibility of the Society is limited to approving the publications which it issues as worthy of consideration within the Labour Movement.*

February, 1960.



## Preface

**A**S I am not an expert on any aspect of the Welfare State, but merely a worker in it, this pamphlet will have certain obvious limitations. It is not intended for reference, nor to be comprehensive. To make matters more unorthodox, and to increase my indebtedness to the Fabian Society, I am not a member of the Labour Party. I am a radical in search of a party.

My job is to provide helpful answers to questions brought to me by members of the public. I work in one of the poorest districts of London, in a small office with a staff of two. During the past five years that office has received well over 20,000 personal enquiries, nearly all of which have involved Welfare State rights and obligations. But I have not been concerned with only one area. Research has taken me into many others; and I cannot count how many thousands of conversations—I dislike the word ‘interview’—I have had with people dependent upon State provision and with those who still suffer great privation. With the rise in post-war living standards, such people are not representative of the working class in general, and although they are certainly to be counted in millions, they form only a small minority of the population as a whole. But because minorities deserve special consideration and because this one is both scattered and inarticulate, it has seemed to me vitally important to try to speak for it.

A high proportion of the people who bring me their questions belong to what is still termed the ‘working class’, in that they have been poorly educated and do rough, strenuous and sometimes dangerous work, for a weekly wage rather than a monthly salary. Most of the men are dockers or seamen or lorry drivers, or are employed in factories or on building sites; while their wives, if they work, are often office cleaners or factory hands or canteen workers. Many have done, or are still doing, the dirtiest work of the community. One grandmother was a laundress in a workhouse and helped to wash the clothes of the people in the shelters during the bombing (‘We often found bits of flesh and bone’); another has for years been contentedly employed ‘on the lavatories’; one man has spent his life as a dustman; another works in a slaughterhouse. These, and thousands like them in the fundamental work they do, are people on whom the whole community depends. Yet there is a tendency on the part of more comfortable and privileged people to look upon them as ‘second-class citizens’ who are somehow less sensitive, physically and emotionally, than themselves, and less deserving of respect and consideration. This is reflected not only in the quality of the services provided for their welfare, but also in the attitude of many who administer those services.

The people with whom I am concerned in this pamphlet have a further characteristic. They are poor. For while a small proportion of the men are now earning more than the national average wage<sup>1</sup> (and high earnings are seldom regular), they are still poor in education, living space, opportunity and status. They are also, whatever their earnings, very far indeed from being insured against poverty, in the purely financial sense, when misfortune hits them. By the very nature of their employment, and as compared with white-collar workers, they are largely unprotected by private occupational insurance and welfare schemes. In other words, they have no shock absorbers—a position shared by roughly half the working population of this country.



Those of us who work as consultants to the public, or, preferably, as social servants, are often asked why so many thousands of people have not been able to deal with their own problems, as if this implies a lack of initiative and independence. But these people are not asking what, morally, they ought to do—that is their own affair—but what, practically, they can do; and their reasons for needing help are very simple. Not everyone, in our divided society, has knowledgeable friends who can be consulted simply by picking up the telephone; not everyone is aware of his or her Welfare State rights and obligations, knows where to lay hands on relevant printed information or, once found, to understand it—especially if, for instance, it is contained in a National Insurance leaflet with its necessary but confusing ifs and buts, its mysterious references to ‘contribution years’ and ‘waiting days’. Again, not everyone, under our inequitable system of education, can read or write with any ease. Yet occasions increasingly arise when people handicapped in this way (and foreigners also) receive complicated forms which must be entered or official letters which must be answered, when they need help to state a case or to appeal against a claim or a decision, on any of which matters—and many others—their whole future and that of their families may depend. Perhaps most important of all, not everyone knows whether a problem needs the advice of a solicitor and, if so, what forms of subsidised legal advice are provided and how these can be obtained.

Here, then, are some of the needs for which no official provision is made. The individual, in the eyes of the State, has a bright, trained mind. He also has great stamina and considerable leisure. For he needs both if he is to get his information direct from the fountain-head. At the local offices of the National Assistance Board he may have to wait his turn on week-days among 200 or more other applicants, if the district is a very

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<sup>1</sup> £13 11s. 9d. gross a week including overtime and bonuses. The average for women in April, 1959, was only £6 17s. 7d.; and the overall average in the manufacturing industries, including boys and girls, was £11 0s. 6d. (*Ministry of Labour Gazette*, August, 1959.)

poor one; and he will not be admitted on Saturday mornings unless his enquiry is extremely urgent. These offices, like many others, including those of the Ministry of Pensions and National Insurance, normally shut on week-days as early and inconveniently as 4 p.m. The enquiring citizen has not yet been seen, officially, as needing a local centre for co-ordinated information and help which is open to him, at least occasionally, after working hours. Yet, looked at purely from the economic point of view, this would save an incalculable number of working hours which are now spent trailing from one office to another, often miles apart, and in each repeating the same details to be respectively recorded at tremendous staff expense.

But there is another equally important aspect which must be briefly mentioned here. The staff of such centres as already exist, notably Citizens' Advice Bureaux (since they are recognised by the Law Society and by many government departments), are better equipped to point out all the possible escape routes from family or personal disaster, than are the specialised services. And it is one of the salient anomalies of the Welfare State that, despite its insistence on 'the importance of the family', far more services are provided for efficiently sweeping under the carpet the remains of a family after it has disintegrated than for preventing this disaster. Nor is it generally recognised that what is needed to prevent this is far less often solemn amateur psychiatry than helpful information and advice and, sometimes—in an emergency—just plain cash as a loan. Why do we assume otherwise when the same is also so in our own more comfortable world? And why do we pretend that we already have an adequate Citizens' Advice Bureau service when, because of lack of funds and local authority support, some London boroughs have not got a Bureau at all, some have been forced to shut down, less than 450 exist in the whole country, few of these can be kept open at those hours when they are needed most, and staff of the highest quality cannot everywhere be employed?



One of the purposes of this pamphlet is to draw attention, in Part 1, to many other gaps between need and provision, and to the resulting anomalies and pressures which affect 'ordinary' people—those not mentally handicapped, chronically ill or classified as 'deviants'. Part 2 will show what can happen to a family when it is subjected to a number of these cross-pressures, falls through a succession of gaps, and batters itself against obstacles which should not or need not be there. Part 3 will be a commentary, with tentative suggestions for improvement. This is not to denigrate existing provisions which represent, in general, a tremendous necessary and acknowledged advance; but rather, to show the need for that advance to be consolidated and continued if we do not want a society in which thousands of people still suffer, almost unnoticed, great hardship—while, on the other side of the fence, money buys immunity.

AUDREY HARVEY

## I. What Is Wrong ?

THAT we have a divided society, which is rapidly becoming more sharply so, is painfully obvious. Such terms as 'top people', with its polite corollary 'second-class citizens', are symptomatic, and would not have been accepted during the war. Then there was a feeling of common responsibility and of comradeship which later found expression in the setting up of the National Health Service and in the other overdue reforms of the post-war Labour government. It was a feeling which still reveals itself under conditions of particular or temporary stress—for instance, in a hospital ward—but which even under the threat of total annihilation is fatally rare to-day.

This may be partly due to loss of contact between people of different education and employment, different resources and ways of living; partly, too, to an over-estimation—encouraged by both the big political parties—of the extent to which working people have benefited by the reforms. At any rate reaction has set heavily in, bringing with it pressure to chip bits off the services; while among the armchair critics of the Welfare State it is axiomatic that 'they'—meaning roughly the working class—'get too much done for them nowadays' while 'we' have to foot the bill.

This idea overlooks the fact that only about 4 per cent. of the population do not use the State services at all and do not draw family allowances, pensions or insurance benefits or apply for grants for the further education of their children at the State-subsidised universities. It neglects the fact, too, that it is chiefly the middle classes who have benefited from the provision of free medical services and from entitlement to a full retirement pension after only ten years of contributions; while anyone who helps working-class people to fill up forms for tax rebate soon realises that the allowances scarcely ever apply to them and favour, much more, the middle income groups and the middle-class way of living.

But while it is obvious that taxation, and particularly indirect taxation, often hits the poor harder than the well-to-do—as do National Insurance contributions—these are not the only payments which State-dependent families may have to make for essential services. Is it generally realised, for instance, that an assessment for legal aid,<sup>1</sup> which entails an exhaustive investigation of means by an officer of the National Assistance Board, often amounts to more than the fees which a private solicitor would charge? In High Court cases assessments have frequently exceeded £100, and in County Court cases £50. Under the Legal Advice Regulations, 1959, a new misconception is already current: that there is a sliding scale of payment. But a single person with a current net income above the absurd maximum

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<sup>1</sup> A Bill is before Parliament to raise the income limit for legal aid and to reduce contributions.

of £4 10s. a week, is totally excluded from the statutory scheme and must pay £1 for purely oral advice lasting not more than 30 minutes. And there is still no provision under the Act for legal aid in the magistrates' courts, where the need for it is extreme.

On quite another side of life, there are assessed charges for the home help service and the school meals service unless inability can be proved; there are high minimum charges for homeless people in welfare homes, and assessed charges for the care of children in children's homes and day nurseries; and for badly-off people, not receiving Assistance, there is the whole range of health service charges, from £3 for a surgical boot to £2 for a doctor's report needed in an accident claim. Again and again, 'they' are still forced to plead poverty, especially if several of these charges become payable concurrently.

### SOMETHING FOR NOTHING ?

This is not to suggest that the principle of paying for certain special services is necessarily a wrong one or that it is resented. The outstanding quality of the people I have met in the course of my job is independence. There is a pronounced loathing among families of low income of anything that smacks of charity, and the number of those trying to get something for nothing is, in actual experience, very small indeed. This is also the experience of the National Assistance Board. Its report for 1957 stated that only 65 men on assistance were prosecuted for neglecting to work when able to do so, and that there were only 750 prosecutions for fraud out of a total of over 1½ million people (excluding dependents) then receiving assistance, 'the general body of whom are perfectly honest and straightforward in their dealings with the department'.

This, however, is only one rather charitable way of putting it. It is far harder for the man without private means to get something for nothing than is generally supposed, and not only because he has no expense account and cannot afford a professional financial adviser to check charges and claim rebates. If he fails to pay his assessed charge for services provided he is liable for prosecution in the courts, and existing debts such as rent arrears are not normally taken into account in the assessment—even in the case of so-called problem families or of those who are termed mentally deficient. Indeed, the fact that some medical officers have discretionary powers *not* to withhold personal health services because payment is not forthcoming, sums up the whole position.

If the State begins to look like a surprisingly severe parent, it will look hardly less so when some of its national insurance provisions are closely examined. How many people realise, for instance, that if a widow drawing the niggardly 10s. a week pension marries again, and is again widowed within three years, she is ineligible for any pension at all? Or that when a man over 77 or a woman over 72 dies,<sup>1</sup> no death grant whatever is pay-

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<sup>1</sup> These age limits are progressive: the Act specifies men born before 1883 and women before 1888.

able towards their funeral expenses? Or that there is no grant, either, for a still-born baby, and only £7 10s. for a child under three, whereas the normal grant for adults is £25? These anomalies, caused by rigid insistence on contribution conditions, are all the more remarkable in contrast, for instance, to Maternity Benefit, for here the contribution conditions are very lenient; what almost amounts to an apology is made by the Ministry for inability to cover polygamous marriages; and the basic principle is the health and peace of mind of the mother.

Misconceptions about National Insurance provision can spring all too easily from one-sided political propaganda. When the retirement pension was raised by 10s. in 1958 the government did not, rather naturally, point out that for pensioners then receiving National Assistance (just over 100,000) the rise was only 5s.; and that if they had previously been receiving tobacco coupons, this pittance was, in effect, reduced to 2s. 8d. Last year's welcome 5s. increase for single adults rights this balance (without, of course, restoring a treasured comfort). But nothing has been done for the far greater number of badly-off pensioners who are either still ineligible for Assistance or, understandably, prefer independence; and it needs to be borne in mind that all National Insurance pensions, except for disablement, are taxable; and that whereas unearned income does not at all affect retirement or widows' pensions, the former are invariably subject to the most stringent and unfair earning limits. Still more unfair, widows' earnings affect their pensions only if their husbands die naturally; not in war or as a result of industrial disease or accident. And in spite of the recent raising of the earning limit 'about 20,000 widows with children will now have their allowances reduced, and about 1,000 (the really rich widows who dare earn £7 net or more) have their whole £2 10s. extinguished'.<sup>1</sup> What is more, a widow's pension rights are affected by such irrelevancies as her age and date of marriage.

All these are hardships and anomalies affecting people in old age, bereavement, and widowhood. But what about in illness—the sort of illness which is usually nursed at home? Bronchitis, for instance, from which (according to a recent documentary broadcast) about 25 million working days are lost every year. Take a man who earns £12 a week. If his employer does not keep up his wages (and there are nearly 1,000,000 wage-earners and their families dependent on sickness benefit on any average day<sup>2</sup>), he can claim for himself and for his wife and one child the maximum weekly sum of £4 15s. In other words, and since no family allowance is payable, his gross weekly income drops overnight by the considerable sum of £7 5s. If, therefore, he is not to ask for National Assistance, his wife must go out to work, at the very time when she is most needed at home—always provided that, if the child is not old enough for school, she can get

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<sup>1</sup> Lena Jeger, M.P., *The Observer*, 26th April, 1959. The government proposed last October to relax earnings limits a little further.

<sup>2</sup> Peter Townsend, *Conviction*, 1959.

him into a day nursery. But she must not earn more than £2 a week, otherwise her husband will lose his 30s. allowance for her. On the other hand no allowance is made for extra fuel or for doctor's prescriptions at 1s. for each item. And it is only too likely that, with the present government's encouragement, the family will have hire purchase commitments,<sup>1</sup> which are not taken into account by the National Assistance Board—even where a court order is already in force.

The worry which all this imposes on an ill man is hardly likely to bring his temperature down. And his worry begins from the first moment of illness. He will, for example, get no benefit at all for the first three days unless he is afterwards ill for twelve days within a period of thirteen weeks. Yet within those first three days—so often the worst—he must ask his doctor for a 'first certificate', fill it up and send it off. Only if this is his first claim since July, 1948, is this rule relaxed and a sensible period of three weeks allowed. What is more, he has not bought freedom or privacy with his heavy weekly insurance contribution. He must not do 'anything' (unspecified) calculated to retard his recovery, or any work for which 'remuneration is or would normally be paid'.<sup>2</sup> If he does, and a Ministry inspector catches him at it—about 600,000 home visits are made every year<sup>3</sup>—his sickness benefit can be suspended for six weeks. And on top of all this, there is nothing to stop his employer from sacking him while he is ill. In fact this frequently happens.

### GOING ON ASSISTANCE

This hardly looks like State indulgence and plainly it is not insurance in the proper sense of the word. In 1958 the National Assistance Board<sup>4</sup> had to make 1,119,000 weekly allowances to supplement inadequate pension and benefit rates, and this represented no less than 68 per cent. of all allowances in payment.

We know, therefore, that over a million people in this Welfare State were living below subsistence level for this reason alone, and were granted assistance. We also know that for 780,000 of all assisted people the minimum rates of assistance were considered by the Board to be insufficient, since this was the number of discretionary allowances made, averaging 7s. 1d. a week, for extra fuel, special diet and other requirements, in addition to which 152,000 single payments for shoes, clothing and bedding had to be provided for people in the most extreme need.

These facts do not precisely tally with the axiom that 'poverty has been abolished'. But if we can feel little complacency about the numbers

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<sup>1</sup> The national hire purchase debt now represents roughly £16 10s. for every man, woman and child in the country.

<sup>2</sup> National Insurance Leaflet 16.

<sup>3</sup> Annual Report Ministry of Health 1957.

<sup>4</sup> National Assistance Board Annual Report 1958.

of the poor or the extent of their relief, since the average amount of all weekly allowances, covering a total of 2,361,000 assisted people, was only 27s. 9d., we can feel even less about the incalculable number in bitter need who did not apply for help. The fact that only 66,000 on unemployment benefit were regularly assisted, in a year of heavy unemployment, is indication enough that reluctance to apply is widespread and is by no means confined to old people.

Since the work of the National Assistance Board earns so much praise in high places and from both the big political parties, why is there so much aversion from seeking its help? In *Widows and Their Families*,<sup>1</sup> a sociological survey, the author notes this aversion as being marked and quotes one widow with five young children as saying, 'I hate the thought of the place. I feel really degraded. They give you the impression that you're begging'. How can it be otherwise? Even if the officers are kind and tactful, as they so often are, the applicant is, in fact, pleading poverty; and since that poverty must be checked, he must be visited at home and asked questions which, to the sensitive, are often embarrassing, and which may involve relatives and other people living in the house.

The price of application is, therefore, the surrender of personal privacy and a strong deterrent is the fear that, even when this price is paid, assistance may not be forthcoming. In 1958 341,000 applicants were refused,<sup>2</sup> because the Board considered that they were not in need. This, however, does not necessarily mean that they were not destitute. The Board's figures, although not broken down, certainly include—as a matter of observation—a number of men whose unemployment benefit had been suspended, which by no means always implies a misdemeanour, and who had no resources whatever.

Another matter which causes hardship is the Board's policy of not assisting a man until the second week after he leaves his job, even if he has a family and is a low wage-earner; and it seems to be little known that the Board treats family allowances as income and deducts them in full. This is done because the Board makes its own allowances for children; but few mothers—and there are many deserted wives and unmarried mothers entirely dependent on National Assistance—find these adequate for bare necessities; and where the new rates are concerned the government has not been exactly generous: in none of the three age groups for children under 16 is the increase more than 3s. a week, and for the under-fives it is 1s. 6d.<sup>3</sup>

Finally, there is the Board's policy in making rent allowances. Although the vast majority of rents are met in full, there were, according to the 1958 report, 19,000 assisted householders *without* a wage-earner 'able to

<sup>1</sup> P. Marris, 1958.

<sup>2</sup> National Assistance Board Annual Report, 1958.

<sup>3</sup> Moreover, since the increases were made, the index of retail prices has risen by 0.8, due to increased prices of food and coal,



take responsibility for part of a relatively high rent', whose rent was *not* met in full. This arbitrary power to use discretion downwards means that people can be, and are, assisted at less than the statutory rate and below subsistence level. The assumption seems to be that people of low income can readily find cheaper accommodation. But it will be seen in the next section how completely unjustifiable this policy is in relation to rent decontrol and to the housing shortage.

### RENTS AND HOUSING

The one expense on which no family, under financial pressure, can afford to cut down is rent, whether this is paid to a private or a local authority landlord. (Out of 14-15 million dwellings in this country, 3-4 million are let by local authorities and 6-7 million by private landlords.<sup>1</sup>) Yet inclusive rents have risen very sharply in the last three years, leaving few family budgets unaffected. In 1957 alone, 1,369 rating authorities out of 1,467 increased their rate poundage; many local authorities raised their rents, and more have done so since; and above all the Rent Act came into force. So much publicity has been given, with every justification, to the rise in rents of properties decontrolled under the Act because of their relatively high rateable value, that comparatively little comment has been made on the fact that the inclusive rents of controlled properties, in London at any rate, have in many cases been doubled.<sup>2</sup> Again, where there is a new and therefore decontrolled tenancy there is no rent limit, however low the rateable value; and in areas of extreme housing shortage outrageously high rents are being obtained.

I have come across many cases in London where two unfurnished slum rooms previously let at 15s. a week are now being let to new tenants at 35s.—indeed £2 to £3 is often charged when there is no bathroom and only a shared outdoor lavatory. And it follows that if a family takes such a tenancy in order to escape from overcrowding or homelessness, any misfortune to its breadwinner such as illness, accident or unemployment must soon throw it into arrears or on to National Assistance, always remembering that the N.A.B. may not meet the rent in full and that, where rooms are unfurnished, the Rent Tribunal is normally powerless to help.

But rent is by no means the only worry which families, as new tenants and unprotected by agreements, are now enduring in increasing numbers. The landlord need not hold himself responsible for any repairs, but he can hold the tenant responsible, and evict him for non-compliance, or indeed for any other reason and at only four weeks' notice. Such landlords are not even legally obliged to obtain a court order for possession. Many cases of eviction therefore go unrecorded.

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<sup>1</sup> The Ministry can supply no figures, and estimates by housing experts differ by as much as  $\frac{3}{4}$  million.

<sup>2</sup> *Hansard*, Vol. 607, No. 128, Col. 660.

Families still in possession of controlled tenancies, and there are about 4 million houses left in control, are far better off in that they are properly protected against overcharging and eviction. But here the question of repairs is often a very serious and grinding worry. Although the Rent Act has enabled conscientious landlords to repair their properties, there are far too many quite unscrupulous landlords, particularly those operating as limited companies, who never meet their tenants, never answer their letters, and care for nothing but their very considerable profits. We do not yet know, and we urgently need to, how many landlords are dishonouring their formal Rent Act undertakings to carry out repairs, even after rent has been abated; and how many families are being left to live in houses seeping with damp, with rotting floor-boards and every other conceivable defect including 'temporary' ceilings put up during the war. The number cannot be computed by the number of certificates of disrepair issued (35,000 is the most recent figure given by the Minister), because in the case of a lapsed undertaking, under which no repairs have been done, no certificate is necessary. And there are still many families—one discovers them almost daily—who are either unaware of their rights under this or other Acts, or are too frightened to make use of them. Indeed, with the possibility of further decontrol, this fear is not ill-founded.

Of course, if the rain is coming through the roof and having to be trapped in baths and buckets—as in many cases, often concerning old people, which I have come across—there is means of redress through the Public Health Acts, and the local authority can prosecute the landlord. But this procedure is monstrously slow. As the M.P. for Leeds South-East recently said: 'the inevitable lapse of time means that almost the whole of the winter goes by before the repairs are done'.<sup>1</sup> Very often, too, the repairs are so badly done that the whole procedure has to start again within a matter of weeks.

In spite of the Government's slum clearance drive since 1955, the target of moving 200,000 people a year had in no year been reached by the end of 1958 (when the figure, the highest for three years, was 159,923<sup>2</sup>); and it has been estimated that in England and Wales the present number of unfit houses is about 700,000.<sup>3</sup>

There are also many deplorable homes, particularly in damp and insanitary basements, which the local authorities have decided to close as soon as the present tenants have left, but without being able to offer them the means of doing so because of the housing shortage.

That shortage, in spite of the building of 3,115,660 dwellings of both types between 1945 and 1958, is extremely serious. It is the view of the

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<sup>1</sup> *Hansard*, Vol. 607, No. 120, Col. 692.

<sup>2</sup> Ministry of Housing Report, 1958. Figures for England and Wales, including people moved not only from 'unfit' but from 'other' houses: those which got in the way of a redevelopment or road-widening plan.

<sup>3</sup> National Housing and Town Planning Council.

National Housing and Town Planning Council that 'the housing situation is generally as bad now as it has been since records were instituted'.<sup>1</sup> And while waiting lists are not, of course, an infallible measure of need, it has been estimated on the basis of a large-scale enquiry made by the same Council in March, 1959, that in England and Wales there are about 1,500,000 applicants for council housing, representing roughly 5,000,000 people of all ages, of which about 2,000,000 are in urgent need; while in Scotland, and particularly in Glasgow, the situation is even worse. There, with a population of rather over a million, nearly half are housing applicants. The reasons for this shortage in all our big industrial cities will be discussed in Part 3. Here I am concerned with the human misery it causes.

### THE WAITING MILLIONS

Conditions of extreme housing shortage produce the heaviest of all pressures on modern family life; and some of the worst of these spring from the rules made by local authorities with long waiting lists to manage. Some lists are operated on a first-come-first-served basis plus a residential qualification. This means that a family coming into the district may not be admitted to the list for five years and stands little chance of rehousing for a further five no matter if, as in a case known to me, three generations of that family are sharing a single room. Similarly, if a family nearing the top of the list moves temporarily out of the district, perhaps because the husband's job demands this, it loses its place on the list much as if housing were a game of snakes and ladders.

The system of points for hardship is much fairer in theory but often crueller in practice. A young couple making their first home in one room in a relative's house, have no hope of a home of their own from the council until they have a baby (which scores extra points); and they have a better chance the more babies they have—up to a certain limit. Yet there is often no room even for one baby, unless it sleeps on top of a chest-of-drawers or in its parents' bed; and, on its arrival, the husband may be forced to leave and either go into lodgings or back to his own parents. For young families tragically split in this way, there is not much consolation in being awarded extra points. Conversely, overcrowding also earns points; and so do illness, length of time on the list and disrepair.

Under such circumstances who can tell what to do for the best? Have more babies and hope to escape from the misery quicker? Have none and live without hope in a furnished room? Cover up the cracked walls with paper and forfeit points for disrepair?

In the comfortable world such agonising dilemmas simply are not known. Nor can it easily be conceived that a housing authority can, without warning, suddenly 'freeze' its waiting list as the London County Council did in 1956, and can then tell 158,000 families out of 160,000 on that list (53,000 in urgent need) that during the next three years they were

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<sup>1</sup> A. R. Kerrell-Vaughan, *Basic Problems of Housing*. 1959.

not only unlikely to be moved, but also that any new hardship they might suffer, apart from 'very serious medical condition', would not even be recorded.<sup>1</sup>

This drastic measure, much regretted by the L.C.C., did not of course signify that rehousing was coming to a stop. The truth was, as the leader of the Council then explained, that 'of the dwellings becoming available, some 70 per cent. are needed to rehouse families displaced by slum clearance, road improvements, school buildings and so on. Few of these are on the waiting list, and it will take many years to clear this list'.<sup>2</sup>

It is this last sentence which reveals what has long been going on behind the impressive façade of council building, and not only in London but in all congested cities. Because local authorities have a legal duty to rehouse those whose homes they demolish (and only a moral responsibility to help the rest), they have had to abandon the principle of first aid to those in greatest need, and to move into those bright new flats thousands of families who had not asked to be moved, and whose homes happened to fall within a redevelopment plan or to border on roads too narrow for modern traffic.

### TRAGEDIES OF OVER-CROWDING

Waiting-list families not only have to play second fiddle to much-envied 'clearance' families: they themselves are not even moved in order of need. And as London has a heavier waiting list in actual numbers than any other city, London must again be the example. Since 1956 the L.C.C. has found it possible to rehouse 3,000 more waiting-list families than the 2,000 originally contemplated. But these, unhappily, have not been composed exclusively of the most urgent cases. For whether or not such families could be rehoused has naturally depended not only on the amount of council accommodation available—much of it old and some of it without bathrooms—but also on its size. In 1956 the L.C.C. published the relevant facts and figures,<sup>3</sup> and it passes imagination why there was so little public concern. For these showed that in the whole of metropolitan London, the L.C.C. had precisely 20 five-room dwellings available for the 5,300 families needing them; a mere 100 dwellings with four rooms for no less than 31,100 slightly smaller families; and only 300 with three rooms for 71,600 applicants. The figures for the one- or two-room dwellings were, on the other hand, far better. 'Indeed,' said the L.C.C., 'the chances of a person in the one-room queue are five times better than the person requiring three rooms'.

What these figures do not reveal is the plight of the bigger families for whom even four bedrooms would not be adequate and who need a

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<sup>1</sup> The same conditions now apply until 1963; and at the end of 1959 the waiting-list had risen to about  $\frac{1}{4}$  million applicants.

<sup>2</sup> *The Observer*, May, 1957. The L.C.C. estimates that this percentage is now nearer 90.

<sup>3</sup> *Why So Few Houses for the Waiting List?* L.C.C., 1956.

house rather than a flat. The proportion of local authority flats to houses, now 36 per cent,<sup>1</sup> hits them hard; and, as this proportion is much higher in congested cities, there are many families—tied by employment—who are positively bankrupt in hope of rehousing although they are richest in points for hardship.

Conversely, the present trend of providing single bed-sitting rooms for old people is not entirely satisfactory. Many old people long for the privacy of a separate bedroom, especially when they are ill, and find in such restricted space that they can no longer play their traditional part of looking after their grandchildren and of providing family meals.

Shortage of family accommodation inevitably vitiates other kinds of State provision and sets up a need for others too. For instance, children with a chance to do well at good modern schools are often handicapped by overcrowded homes in which they can get no peace for homework. One boy, now seventeen and an apprentice, has had to share a bedroom with his parents (the only other room is a small kitchen), for thirteen years. That he now needs psychiatric treatment is not altogether surprising.

When marriages break down a further anomaly frequently arises. The State has long recognised the right of women to seek divorce or legal separation, and in fact allows them more grounds for separation than it does to their husbands. But because the husband is usually the tenant of the matrimonial home and cannot be dislodged against his will, the wife often has to give up the whole idea of freeing herself from a cruel or adulterous husband because she and the children would afterwards be homeless. Even worse, if she does take proceedings—and this applies particularly to cruelty cases—she may have to do so while still under the same roof as her husband. Mothers and children are not normally admitted to temporary welfare accommodation until a separation order or divorce decree has already been granted, even if they are in justifiable fear of violence and recommendations for admission have been made by a probation officer and by the family doctor.

In pre-war days, when a much lower proportion of families were flat-dwellers, this situation was a good deal less grim. A young family, homeless for whatever reason, could more easily find a spare-room refuge with parents or relatives. But in poor districts to-day, street upon street of old family houses and cottages are being demolished. And here parents who temporarily take in married children often fall into an unsuspected trap. For when the time comes for demolition, the future of both families may depend, ludicrously but tragically, upon whether or not they have been sharing a cooker. If they have, and no separate tenancy can therefore be established, they will—if possible—be rehoused together, even if this is dead against both their wishes. Of course, from the housing authority's point of view, this is much more economical than providing two separate flats. But that there should be no choice nor even any warning, is an un-speaking bureaucratic tyranny of which the public is perhaps unaware.

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<sup>1</sup> Report of Ministry of Housing and Local Government 1958.

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Is it also unaware, one wonders, that when London families are due to be rehoused they often get only two alternatives, one of which may be in modern accommodation but out of reach of the husband's work, and the other in pre-1914 semi-slum property? Or that they must make an immediate decision on the first offer and so cannot weigh it against the second? Or that, at present, only the pre-1914 property can normally be offered to London families eligible for rehousing because of 'very serious medical condition' specifically due to bad housing?

Local authorities are of course hamstrung by sheer lack of accommodation, at present made worse by having to complete de-requisitioning by March, 1960. Many of their housing and welfare officers are deeply concerned about the effect of harsh policies. But it is their medical officers who are often most frustrated.

### NO EASY WAY OUT

What, for instance, is the good of their declaring a house unfit for human habitation—which is never done lightly—only to find that the family must go on living in it because no alternative can be provided? And what is the use of their insisting that overcrowding breeds every kind of ill, if housing authorities are forced to turn a Nelson eye on it?—just as they are forced to seem both deaf and heartless in face of appeals not only from the families concerned, but from family doctors, hospital almoners, probation officers and even Members of Parliament.

A very curious present-day anomaly is that some of the worst cases of overcrowding now occur in council property where lodgers have been allowed or where the tenant's family has grown. In a single small district, for example, a mother and four children occupy one room in a council flat, a family of twelve (including married children and grandchildren) have three bedrooms between them, and a similar family of sixteen have four bedrooms. In this connection two facts are worth mentioning. The average floor space of local authority dwellings (the Ministry only quotes figures for houses with three bedrooms in its 1958 Report) has shrunk by 150 square feet since 1951. Local authority rehousing policy does not always help either. In 1956 the L.C.C. told applicants that they could not take smaller accommodation than they really needed as 'the Council could not agree to over-crowd its dwellings in this way' but, should the size of an applicant's family increase before he was offered accommodation, 'he would have to accept the size of accommodation for which he was registered'.<sup>1</sup>

It is often suggested that overcrowded families do not really mind being so. This is a gross slander, tantamount to saying that poor and unfortunate people do not need and value privacy as much as any of us, and do not care about their children's welfare. Overcrowding causes real and protracted agony, all the more painful to witness because it is so often

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<sup>1</sup> *Why So Few Houses for the Waiting List?*, *op. cit.* This was officially re-stated in 1959.

borne with stoical patience. But this misconception is understandable where it is based on a belief that most people could escape if they tried; and it is therefore important to point out why this belief is ill-founded.

For families of low income, buying a house—the best way out—has long been out of the question (unless they are sitting tenants) because of the initial cash outlay. The government has reduced this by abolishing stamp duty on houses up to £3,500, and by enabling building societies and, to a lesser extent, local authorities, to make bigger loans. But these loans are still made on the lender's valuation, and the borrower still has to find the often prohibitive difference between the sum lent and the purchase price. On an oldish house costing £2,000 this difference usually works out at roughly £400, while conveyancing and survey fees come to about £75—let alone the costs of insurance, removal and extra furniture and fittings—all of which puts the average and low wage-earner with young children clean out of the running. He may scrape up a deposit on a caravan—and there are about 150,000 people in England and Wales, excluding gypsies, living in caravans;<sup>1</sup> but where there are young children this is a desperate and quite inadvisable remedy.

What other escape routes are there? Few landlords of furnished rooms will take young children and, where they will, rents are usually prohibitive. Few landlords of unfurnished rooms will let them without a premium, and all such tenancies are now decontrolled. Few tenants with rooms to spare are allowed to sublet. Few tenancies crop up in the New Towns—only 376 did so for London families in 1958—and these are allotted by the Industrial Selection Board in accordance with the demands of industry and not on housing need.

What is least understood is that there is practically no hope for waiting-list families to be moved out of the great overcrowded cities to areas that are less so. In 1958 only 105 London families could be moved in this way; and it is harder still for such people to make their own arrangements. Not only is there the problem of employment and the deterrent of decontrol: nearly every town in the country, except in areas of unemployment, has its own housing problem and its own stagnant waiting-list.

Finally, working-class families are largely confined to working-class districts. Private landlords and their agents tend to choose only 'nice' families for 'nice' neighbourhoods where it is important that the social tone shall not be lowered.

If all this were more widely publicised there might perhaps be less criticism of people who, superficially, seem lacking in initiative—but may in fact be quite unable to help themselves. Particular instances, however, are much more telling than generalisations, and what follows is the recent history of a London working-class family which, for reasons beyond its control, became dependent on State provision in the matter of housing—and in many other matters not so far mentioned.

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<sup>1</sup> A. Wilson, *Caravans as Homes*, 1959.

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## 2. The Stevens Story

I did not meet the Stevens until October, 1958. They were then in such an exhausted state that to cross-question them about the past would have been inexcusable. Afterwards the dates of various events became blurred in their minds and these may be inaccurate. They have not only given me permission to tell their story, but have urged me to do so in the hope that this may help other casualties.

When Joe Stevens came to see me he was 35. He had been brought up in a Hampshire orphanage; and what he particularly remembers of those pre-Welfare State days was having to eat potato peelings for three successive meals as a punishment for peeling them too thickly. When he was 16 a recruiting sergeant visited the Home, gave Joe a shilling, and persuaded him to join up on boy service. The year was 1939. Joe served in the army for ten years. His was not a distinguished career. Although his testimonial on discharge was good, his report was only fair. He is a man given to reasoning why; and, worse, he has a sense of irony.

In 1950 he married Margaret Potter—five years younger than himself, pretty, tough and warm-hearted, born and bred in East London. During the early part of war she had been sent to the country, but had experienced the later bombing. Her uncle, who was living alone in a three-room L.C.C. flat, gave her and Joe their first home. This suited Margaret temporarily because her own family was living in the next door flat. She could go on looking after her parents, who were not strong, and her five young brothers and sisters.

The Stevens had registered, on marriage, for a home of their own with their local borough council housing department; and they were there persuaded, on the birth of their first baby, three years later, to register also with the L.C.C. This disclosed them as unauthorised lodgers in L.C.C. property. On hearing that if they did not leave, Margaret's uncle would be evicted, they left at once.

All that the L.C.C. could offer was accommodation for Mrs. Stevens and the baby in an institution at Putney, which meant complete separation from her husband and family. But just as she was setting off with the pram, a neighbour told her of two rooms which had unexpectedly become vacant. One of these was only suitable for a boxroom and the place was damp, but it was a bolt-hole. The Stevens stayed there until 1955 when they obtained a service tenancy with an East London doctor who used the house only for morning and evening surgery. Mrs. Stevens' responsible job was to be at hand at all other hours of the day and night to answer the telephone. She also did the cleaning. Her husband went on with his regular employment as a crane-driver in the docks, earning about £15

a week. But although they were both earning they were able to save very little for, by this time, they had two children, had taken in two more—relatives of Mrs. Stevens—to live with them, and frequently had her younger brothers and sisters to meals and bought their clothes. They were never in a position to buy a house of their own.

### THE BREAK-UP BEGINS

In 1955 Margaret Stevens had a still-born baby. The previous year her mother had died, and the following year her father died also. Under these successive shocks her health broke down, and when, in June, 1957, she was taken to hospital, she was found to be suffering from tuberculosis.

Although another housekeeper had to be installed, the doctor let Joe Stevens stay on in one room. At first he tried to keep his daughters—then aged four and three—with him. He paid a woman to look after them while he was at work, and he did their washing and ironing at night. But the woman neglected the children, and, in any case, it was particularly difficult for Joe to manage without help on Sundays: first he had to cook the dinner and then take the children with him to see his wife in hospital in Hertfordshire. They were not, of course, allowed in the wards and he worried about leaving them on their own outside. Since they were T.B. contacts he did not like to ask friends to look after them. He was at a great disadvantage, then and later, in having no parents and no in-laws. The traditional system of family help for which East London is famous could not work for him.

Eventually he had to apply for the children to be taken into care, and they were placed in a Home in Surrey. Their father, who spoke very gratefully of the kindness of the staff, visited them there every Saturday; and he continued to visit his wife in Hertfordshire every Sunday. To save time on these endless cross-country journeys, he sold his television set and bought, for cash, a second-hand car. But his difficulties increased when his wife had to have an operation for the removal of her lung, for then he needed to be with her more often than once a week. Worrying about her, he could not keep his mind on his work. He had been with the same firm for seven years but, rather than be sacked for asking or taking time off, he left and took another job. Because this involved dirty and dangerous work, his hours were rather more flexible.

By March, 1958, Margaret Stevens was well enough to be discharged, after nine months in hospital. But her husband could not take her back to the doctor's house and could find no other home. She waited another month and then, unable to bear longer separation from her family, she assured the doctors that she would have somewhere to live. In fact, her uncle had applied to have her and her husband temporarily as authorised lodgers, since he was still living alone, but the L.C.C. refused this—probably on grounds of future overcrowding, since the Stevens, once established, would certainly have applied to have their children home.

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Rather than be parted, the Stevens slept in their car—and slept in it, in all, for six weeks. The fact that Mrs. Stevens had no better shelter was known to the local chest clinic, which she was attending. It was also known to the housing department of the L.C.C. and to the local Labour M.P. to whom Joe Stevens appealed. The borough council housing department was unable to help because the family, through having previously found its own adequate accommodation, had lost its place on the waiting list.

The case was put up to the L.C.C. Medical Officer of Health in the hope that the family could be rehoused on preferential health grounds. But as Mrs. Stevens' infected lung had been removed, she was no longer actively tubercular—and therefore ineligible.

Sleeping in the car was made more wretched than necessary by suspicious neighbours, and the Stevens took to leaving it at 6 a.m. and hanging about in cafés until it was time for Joe to go to work. Margaret spent most of the day calling on friends in the hope of hearing of empty rooms.

After six weeks in the car, Mrs. Stevens was so exhausted that her husband appealed to the police on her behalf for shelter. She was directed to the L.C.C.'s reception centre for homeless women in South London; but the admitting officer told her that it was no fit place for her, as it was much used by prostitutes and there was a danger of infection.

Joe could not think where else to take her. Then his mind went back to the war and to the long hours he had spent at Waterloo Station sitting on a bench waiting for troop trains. These two went there and sat on a bench. After several hours, Margaret said she might be better off in the car where at least she could lie down. But by then the buses and tubes had stopped running. They walked from Waterloo to East London and got back into the car.

It was then that Joe Stevens decided that they must leave London, although this meant giving up his job. He decided to try to get work on a fruit farm in Kent, and to look for a cottage.

### WHO CARES ?

Throughout that drenching summer of 1958, from June until the end of September, the Stevens lived in a series of huts and sheds, moving from farm to farm. For part of the time they lived in a cowshed and had to shovel out the manure before installing themselves. The cattle troughs were useful for storing food, and they used packing cases for tables and chairs, and collected wood for fires. 'We felt like proper outlaws', Joe said later. 'It was okay for me, but I was scared for Margaret. With only the one lung and all that damp it wasn't right. There's only a certain amount the human frame can stand. But I reckon nobody but me cared whether she lived or died'.

Because of the incessant rain they could not earn enough to live on, and Joe was forced to ask for National Assistance. 'When you like work

and have always had it, it comes hard begging for charity and being taken for a waster'. He always laughed when making these remarks. They were not expressions of self-pity but, rather, of the irony of his situation.

Since the start of this nomadic life the Stevens had visited their children less and less frequently, and paid for them less regularly. Apathy had set in and subconsciously, perhaps, they had begun to feel that they were owed something by society, and that a man who has served his country for ten years, including six years of war, deserves at least a roof. In any case it is always hard to pay for separation from children when this is a source of misery and not a convenience—a fact not always appreciated by the authorities.

The official attitude towards the Stevens at this time, and in discussion afterwards, was very curious. They were regarded almost exclusively from the point of view of their behaviour towards this or that department. Mr. Stevens, for instance, had not replied to a questionnaire and that was 'hardly very helpful'. It was 'no concern of the department' if he had been moving about and had not received the questionnaire.

Mr. Stevens himself found this attitude enraging and entertaining in equal parts. But now he and Margaret were faced with a new problem. As their elder daughter was now five, and as the Home could not cater for children attending school, she would have to be separated from her sister. Rather than this, their parents asked to have both children with them, although they felt that life in a hut would be a poor exchange for the comfort, and even luxury, of the Home.

When the hopping season was over the family returned to London and managed to find one room in a slum house rented by a very dubious family. Here all four of them had to sleep in one bed.

Joe immediately set about trying, yet again, to get his family rehoused. His case was again referred to the County Medical Officer of Health, this time by a member of the L.C.C., and was most sympathetically considered. But owing to the acute housing shortage, the L.C.C. had, in 1958, only 250 dwellings reserved for cases of 'very serious medical condition',<sup>1</sup> and it had already received over 3,000 urgent applications for these from doctors. Unless it was found that Mrs. Stevens' health had seriously deteriorated, she would still be ineligible—since there was, and is, no preventive rehousing.

Anyone seeing Mrs. Stevens at this stage, instead of merely looking at her case-card, would have been appalled by this decision. She was not only alarmingly thin and pale but was quite beyond caring what might or might not happen next. She was with difficulty persuaded to attend a chest clinic where she was found to have gained one ounce, but to be far below normal weight. She was given a card to get herself X-rayed at a hospital in her own time.

<sup>1</sup> As, indeed, it now has annually.

Meanwhile Joe Stevens could not find a job, and the money realised on selling his car (which had broken down), had been spent in a fortnight—part of it on food for his landlord's hungry children. He again had to ask for National Assistance, and this revealed to the Board that his landlord, who was also on Assistance, was receiving rent. Joe was suspected of revealing this deliberately and told to get out—with threats of violence. As he had no tenancy in law, he had neither time nor protection.

This was reported to the L.C.C. Welfare Department and Mrs. Stevens and the children—but not their father—were accepted for Part 3 accommodation at Newington Lodge, Southwark, an ex-workhouse and chiefly an old people's home. There they were allotted a room of their own after one night in the Night Shelter dormitory with other mothers and children.

### AT NEWINGTON LODGE

Within a few days Mrs. Stevens was X-rayed, with positive result, and her husband was asked to give his permission for the children to have anti-tubercular B.C.G. injections. But as they had already had such injections within the last 18 months, and as he was unsure that this was known, he felt that to repeat the dose might be dangerous. It was not, he said, explained to him that there would be no danger. And he was told by the welfare authorities that he was being unco-operative, and that this would affect his chances of being rehoused. What seems not to have been appreciated is that he was an intelligent man trying to act as a responsible father.

Joe Stevens, himself brought up in an institution, was not at first critical of the physical conditions at Newington Lodge. He felt grateful that his wife and children had been given shelter. And although it came as a shock that their beds had neither sheets nor pillow-cases, that there was no plug in the bath and no brush in the lavatory, he was far more concerned, and so was his wife, about their separation from each other, the danger to their children of dysentery, of picking up bad habits from 'rough' children, and about the fact that there was no means of keeping them from straying into the street and down to the shops and cafés. Even so, Joe thought that the lack of a sick-bay and of a nursery or playground could only be due to lack of L.C.C. funds—until he discovered that some families were being charged £4-£5 a week, according to number of children and means. The L.C.C. must, he thought, be doing well out of the mothers, especially since they were required to clean the place without reduction in fees. He had no idea that many of the mothers were either unwilling or unable to meet their charges, but he was soon to realise how easily this situation could arise.

He had found it impossible to get a crane-driver's job either through the Labour Exchange or by direct application; but he had managed to get an unskilled factory job at £9 a week and was living as cheaply as he could, in a doss-house run by a voluntary organisation. Here he slept in a dormitory with down-and-outs. Many had filthy habits and stole from each other. Many, too, were homosexuals, and Joe found their approaches



'humiliating'. This accommodation was costing him 28s. a week for bed and breakfast. It was fairly near his work but far from Newington Lodge where he visited his family every evening. Fares at 11s. 8d. a week, National Insurance at 9s. 11d., meals out at 35s., left him (without cigarettes, drinks, haircuts, newspapers or laundry), £4 15s. 4d. The charge for his wife and children was £3 11s. 6d. a week. He might have managed if all they had needed was soap, towels, washing powder and a little pocket money. But they badly needed extra food. Their last meal of the day, at 7 p.m., consisted of tea and either biscuits or stale grocer's cake. Joe was not going to see them go hungry. The only solution that he could see was to leave his job and try to get another at a higher wage. He did not realise that, if he found one, the charges for his family would go up.

From then on he spent his days tramping about London, often in the rain, urgently searching for work. He wore his shoes out and found himself walking on his socks. This forced him to ask the W.V.S. for another pair. He was given a note to take to the nearest National Assistance office where he was taken for a tramp. 'The bloke there started sneering at me, and I was so choked I nearly knocked his block off. Instead of that I made him hear about Margaret getting ill. When I'd done, he said he was really sorry and fixed me up with some boots'.

As he had 'voluntarily left his employment', Joe's unemployment benefit was suspended. He had applied for National Assistance, but had been assessed as a single man, pending enquiries. He made no complaint about this. 'They can't be expected to believe a chap who turns up and says he's got a wife and kids in a rest centre. They've got to check up'. But this meant that Margaret was left without the statutory 10s. a week spending allowance. She did not get this for over a month, although she had applied for Assistance herself. She said: 'The chap there asked me how many husbands I had. I don't think they ought to speak to you like that'.

### HOMELESS AND HOPELESS

Meanwhile Joe was becoming more and more desperate. 'It went through my mind to chuck the whole thing up, turn my back and go off on my own. When I went to see Margaret she naturally used to ask couldn't I give her a bit of money to buy shoes for the kids or a bit of wool to knit. I felt like I'd failed her altogether, and had done from the start. I knew she wasn't fit to be in a place like that. I thought how I used to be before I was married, without anyone depending on me. I wasn't a bad looking chap in those days—and I had plenty of girls and plenty of money in my pockets and had some rare good times'.

His search for work went on. On one occasion he walked as far as Muswell Hill and from there to Camberwell. On another he found himself at Billingsgate Market and here, at last, he was able to do a morning's

work. He pushed barrows for the fish porters at 6d. a time. It was boys' work. But he came away with 4s. 6d. to give his wife.

Since he had been quite unable—while on Assistance at 59s. 6d.—to pay the charges for his family, it was bitter to find himself reproached by the welfare authorities for being in arrears, and worse to be told that this would go against his chances of rehousing. It was pointed out to him that a bad payer is unlikely to make a satisfactory tenant. In fairness to the authorities, however, it is unlikely that they were fully aware of his difficulties. On paper the case against him was strong: he had left his job, was in arrears, and had been unco-operative about his children's health. When interviewed he could not put his true case clearly, and there was no trained worker to do this for him.

It was decided not to send this family to half-way-house accommodation where they would have been reunited in two rooms with communal cooking facilities, and from which they might ultimately be rehoused. Instead, Margaret and the children were sent to Norwood House, six miles further out of London. This was an old remand home, redolent of Poor Law days, shabby and grim, with bare floors, hard chairs, kitchen tables, no recreation room for the mothers, no proper facilities for laundry, nor even wardrobes or chests-of-drawers. Here they shared a cubicle with another mother and a child of eighteen months, one of fourteen other cubicles in a huge and desolate ward. When Joe saw them there, eating their supper of tea and dry biscuits, his anger overboiled. 'I reckon we've sunk as low as any family can sink', he said. 'And they call this welfare.'

One thing he was determined about. He was not going to leave his family stranded here. He transferred himself to the nearest doss-house and tried to find nearby work. But as the area was largely residential and suburban this was hopeless. He continued the search in Central London, often walking the whole way out to Norwood in the evenings because he had not got the price of the fare.

National Assistance was by then paying the family's charges, but their arrears, of about £10, remained. It was pointed out to Joe by the authorities that they had the power to evict his wife and children, but they were given a second month—the normal limit was three—in which to find a home.

The Stevens had no intention whatever of agreeing, when their time was up, to their children going into care. They were outraged by this suggestion and Joe bluntly told the authorities so. But now they learnt what would happen if they failed to 'co-operate' in this. Margaret and the children would be evicted, sent back to Newington Lodge for two or three nights, and then refused further admittance. This would mean sleeping out or in some unsuitable place from which her children would be taken from her. She had so far managed to laugh things off, but this time she was not remarkably successful. 'Nice idea, isn't it?', she said.

People under severe and prolonged strain cannot be judged by ordinary standards; and Joe, who had long ago lost the power of 'gathering his thoughts together', had simply not thought of asking his original employer to take him back. When this was suggested to him he at first refused, for he knew that in leaving suddenly he had left his firm in a difficult position. However, he was at last persuaded that if the circumstances of his leaving were explained, his black mark might be expunged. This job was undertaken for him by a Citizens' Advice Bureau to which he had earlier applied and with which he had kept in touch. His employers needed very little persuasion. They took him on as labourer and later gave him his old job back.

### THE TIDE TURNS

The effect on Joe of being in work was that he felt, looked and spoke like a man again. But the family still had no prospect of a home and their time was running out. The parents' feeling of insecurity had long since infected their children. The elder one frequently burst into fits of weeping. The younger one sat about, drooping and listless. Their mother somehow managed to keep going, chiefly by looking after other children while their mothers were at work.

In December of last year a landlord called at the Citizens' Advice Bureau for advice on a tenancy problem. He was a rare type of landlord in that he preferred to put into his properties people in urgent need. He would have liked to have helped the Stevens, but he had no vacancies, had had none for months.

Three days later a vacancy occurred: two rooms in a slum tenement. Joe Stevens did not dare to believe this until he had both rent book and keys in his hand. The family moved in the same afternoon. In their relief it meant nothing to them that they had not a stick of furniture. Fortunately, blankets and bedding were provided by a church organisation; another, Jewish, provided beds; another, ex-service, hoped to be able to make a grant of about £12 for other furniture; and local people brought pots and pans.

It is often thought that if ill-educated people are given practical help they will 'only take advantage'. Even when the Stevens were threatened with eviction from Norwood House, they resolutely declined such offers as they could not later conceivably repay. A day or two after their escape, remembering the interest taken by the staff of the Children's Home, they let them know that their children were safe; and they still call at the Citizens' Advice Bureau, not only to show that they do not look upon the workers there as mere officials to be dropped as soon as they have done their job, but to bring them scraps of information which might be useful.

In February, 1959, the L.C.C. decided that, after all, this was a family which should have been helped; and three months after leaving Norwood House, the Stevens were rehoused in a good modern flat.

### 3. What Ought to be Done?

IT might reasonably be asked whether the Stevens' case was not a very extreme one and therefore quite untypical. Perhaps the simplest answer is that the authorities concerned did not, at any stage, regard it as such. Basically, the Stevens' problem, like that of most families who fall through the gaps in the welfare state, was poverty. What they lacked was the price of rooms in a hotel where, during Mrs. Stevens' illness, a nurse could have been employed to look after the children, and from which Joe Stevens could have set about buying a house. They also lacked the social status, and the right accent, easily to carry out this programme. As things were, they became dependent on State housing and, when that failed, on State welfare. This is an all too common sequence; and it may therefore be useful to consider possibilities for improvement under these two headings.

The need for low-rented accommodation was described in Part 1. The chief reason for that shortage is the decrease in local authority building.<sup>1</sup> Since 1954, when the relevant figure was 200,000 dwellings, there has been an annual fall, until the figure was just over 113,000, and had therefore been almost halved, in 1958.<sup>2</sup> The Minister allowed local authorities slightly to increase their building programmes in 1959, an increase estimated at 2 per cent.,<sup>3</sup> but irreparable damage has been done. And while it is true that, during the same period, private building increased from 88,000 dwellings to 124,000<sup>4</sup>—this has necessarily played only a small part in easing the shortage for low-income families.

This situation has been the intended result of a series of government measures. In 1955 the government restricted the housing expenditure of local authorities. In 1956 it abolished the general needs housing subsidy; and in 1957 the Minister told all local authorities to revise their housing programmes or, in plain language, to build less, 'in the light of a 7 per cent. Bank Rate and a 6 per cent. Public Loan Board rate'<sup>5</sup>—as if these were natural phenomena.

The excuse for these crippling measures—and it is significant that private building was not similarly restricted—was necessary economy at a time of serious inflation. Since this no longer holds, why has the subsidy not been restored?

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<sup>1</sup> The increase in early marriages has been a contributory cause. A post-war rise in the population was to be expected.

<sup>2</sup> Annual Report, Ministry of Housing, 1958.

<sup>3</sup> *Economic Survey*, 1959, p. 59.

<sup>4</sup> *Ibid.*

<sup>5</sup> *Hansard*, Vol. 577, Col. 639.

The Minister has not even given an assurance that he will restore it, or that he will make it easier for local authorities to borrow money. Plainly what is needed is a government which puts the housing needs of the poor before those of the rich. This government has never pretended to do so. It strongly favours the private landlord and the private developer; and it has not even troubled to ascertain the approximate number of applicants for local authority housing.<sup>1</sup>

It therefore cannot know what size of accommodation should be given priority in building, nor whether the present high proportion of one-bedroom dwellings, 25 per cent., is realistic. No one would wish to limit accommodation for old people but, equally, no one would wish to penalise young children; and since building always follows subsidy, this is another argument for restoring the general needs subsidy instead of retaining it, as at present, only in the interests of old and single people.

Another great contributory reason for the shortage is lack of sites in congested cities, and this is an obvious argument for building new towns. None have been planned under the present administration. On the contrary, the L.C.C.'s most necessary plan to build a new town for its waiting-list families was endlessly frustrated by the government before permission was granted. A reversal of this trend seems badly needed and also much greater economy of existing space. Even in London, where the problem is so acute, countless small sites and bomb gaps, where 'in-filling' would be feasible, have been left vacant ever since the war. Many of them could be used to rescue families capable of paying an economic rent and, where this is not so, special grants or subsidies might reasonably be provided to local authorities or to housing associations. So far, it has simply not been thought worth while to do this.

The space problem is made worse by lack of coherent policy and planning. When sprawling industries are induced to move out of congested areas, there is far too little restriction on other industries taking their place—often bringing their own workers with them; and potential housing sites are much too freely given over to speculative office building (from which huge private profits are derived). This makes no sense at all, creating—as it must—a heavier influx of workers, denser traffic, a further need to widen roads, to displace more families from their edges, to tear down more sound and often decorative houses, and to delay the rehousing of waiting-list families in bitter need.

I have already referred to the need for more new towns. But since many people prefer or need to live in cities, room must be found for them. In spite of the example of New York we have only now come round to the idea of building high, even in tightly green-belted cities and even where only distressing views would be blocked. At this moment we are still using

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<sup>1</sup> *Hansard*, Vol. 607, No. 128, Col. 682.

precious sites in industrial areas for flats of only three storeys<sup>1</sup> and maisonettes of only two. In some areas difficulties arise through density figures fixed in easier times. Of course high domestic building is not an ideal solution, apart from its expense. There is much to be said against boxing-up families in flats at all. But at least this is better than destroying long-established communities by forcing out young families from their home districts and leaving old people derelict in the cities, so that both are deprived of mutual support and become unnecessarily dependent on the social services.

But building is by no means the only answer to the shortage. Private landlords, presented with the Rent Act, could surely be forbidden, in return, to refuse their tenants permission to sublet, especially since this was one of the chief sources of additional accommodation envisaged under the Act. We might also follow the example of Holland where under-occupation of rented rooms is forbidden. This would be a great help to families with children, who need it most.

### MUNICIPAL POLICIES

On the other hand, local authorities could do more to ease the shortage by arranging transfers and promoting exchanges at a less arthritic pace than many of them now do. And while there is gross overcrowding of much council property, many tenants are living in flats bigger—and more expensive—than they need. Local authorities might also make greater use of their powers to acquire and convert large houses for the big families who have no prospect of rehousing. A wider adoption of differential rent schemes would also be most helpful in discouraging the occupation of council property by those no longer needing subsidised rents; and it is baffling that so many housing authorities still oppose this. Why should they be more tender-hearted towards their better-off tenants (who, if they prefer to buy their own houses, now stand to benefit under the easier terms provided by the government), than to their poorest families whom they evict for rent arrears, and who have not the faintest hope of buying?

Finally, there is the Labour Party's policy of municipalisation. While it seems clear that local authorities should be able to acquire certain types of privately-owned rented property when it becomes vacant, so that they can place in it families in housing need at a proper and not an inflated rent, and can preserve houses now falling into decay through the negligence of private landlords, it seems equally clear that, whether or not they acquire increased powers, their housing policies could in many cases do with an overhaul. It often happens, for instance, that a local housing authority evicts a family which then has to be temporarily accommodated by the local welfare authority, and ultimately may have to be rehoused by the

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<sup>1</sup> These still formed 51 per cent. of the total in 1958. *Report of the Ministry of Housing, 1958,*

authority which originally evicted it. Until housing and welfare join forces under all local authorities, as they are constantly urged to do by the government, more histories like that of the Stevens can only be expected.

The experiences of the Stevens family in temporary welfare accommodation were, unhappily, quite typical. But many improvements are now being planned by the L.C.C., including the eventual closure of such unsuitable buildings as Newington Lodge and Norwood House, and the provision of more family accommodation to include the husband and father, so that in future London families may not be split at any stage of their homelessness.

Although the standard of temporary family accommodation, as at present provided by some local authorities, is so low that it has been compared with that of refugee camps in Europe,<sup>1</sup> the L.C.C.'s plan to provide it initially is a great step forward; and it is one which other responsible welfare authorities under the National Assistance Act, 1948, might usefully follow, since many of them make inferior provision without the excuse of comparable numbers to manage (and since accommodating the mother and children in an institution is far less economical). London's problem has always been the greatest and most complex. Since the war the L.C.C. has given shelter to well over 20,000 families<sup>2</sup>; and while the vast majority of these were Londoners, many were new arrivals from the provinces or from abroad.

Certain homeless families are classed, either before or after coming into temporary accommodation, as problem families—usually because they have been evicted for rent arrears. Of course there are some families who have become demoralised by despair of one kind or another and who do behave—to use the official term—‘in ways which are socially unacceptable’. But that does not necessarily mean that they are psychopathic or ‘of low intelligence’ or ‘emotionally immature’; it more often means that, in face of intolerable pressures, they have not proved superhuman. The Stevens just missed qualifying for the ‘problem’ status—their mental deterioration was insufficient. And in their case this was unfortunate, for it would have resulted in their being reunited in a special unit from which, after instruction in seemly behaviour and household budgeting, they would have been returned to society in a home of their own.

Pride in such special units causes some welfare authorities to lay undue emphasis on the problem families in their care, while others use these families as an excuse for poor general provision. And largely because of this emphasis, all homeless families have been tarred with the same brush, so that even in the Younghusband<sup>3</sup> Report, homeless and problem families are roughly grouped together, along with other ‘social deviants’.

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<sup>1</sup> Mrs. Joyce Butler, M.P., *Hansard*, Vol. 607, No. 128, Col. 758.

<sup>2</sup> On 1st January, 1959, there were 1,864 people in the L.C.C.'s homeless family accommodation.

<sup>3</sup> *Report of the Working Party on Social Workers in the Local Authority Health and Welfare Services*, Para. 314.

It is only too easy for whole groups of unfortunate people to be misjudged and misrepresented where there has been no adequate social research—a lack which, where homeless families are concerned, the Younghusband Report freely acknowledges.

But those who have made any study of this subject, including an important welfare group, representing 47 statutory and voluntary organisations<sup>1</sup> agree that by far the greater number of homeless families become so through no fault of their own and are in no way irresponsible. To see the force of this it is only necessary to recall the reasons through which a family may innocently lose its home: these include eviction from furnished rooms on the birth of a baby, or from unfurnished rent-controlled accommodation on the death of a widowed parent to whom the rent book had already passed; from controlled or decontrolled property of which the owner has been granted possession for his own or his family's use; as a result of the transference of labour or the loss of a service tenancy—as in the Stevens' case; or in an emergency such as fire or flood.

On the other hand where failure to pay rent is the cause, the reason is usually extreme poverty produced by the financial cross-pressures described in Parts 1 and 2, which can afflict families in illness or unemployment. What seems to be needed here to prevent eviction is not 'skilled casework', which cannot produce the necessary cash or stay a court order for debt, but—in the absence of adequate National Insurance rates—a relaxing of National Assistance regulations. Where failure to pay rent has not been deliberate, and it very seldom is, there is surely a case for temporarily disregarding Family Allowances as a source of income, and for disregarding also, in full, any payments from a charitable or voluntary source. This applies even more strongly to evictions of homeless mothers and children from welfare temporary accommodation—a monstrous fate which almost overtook the Stevens; for, under existing regulations no one could have given them money, either to pay off their arrears or to buy extra food, without their having to report this, as an increased income, to the Board.<sup>2</sup>

### THE FUNCTION OF NATIONAL ASSISTANCE

Many sympathetic N.A.B. officers find ingenious ways of getting round such regulations, but others are far less helpful. And the truth is that although the role of the Assistance Board, as the casualty department of the Welfare State, is of paramount importance, no one can tell—despite its admirable policy statements—what sort of treatment can be expected from it.

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<sup>1</sup> The Women's Group on Public Welfare in association with the National Council of Social Service.

<sup>2</sup> Only the first 15s. of such payments can be disregarded by the Board.



The trouble seems to be—and this goes for a variety of State provisions—that it has not been decided what the real purpose of National Assistance is. For years it has been assumed that this was to prevent anyone from falling below subsistence level. Yet the Board freely admits, though rarely on paper, that it sometimes assists at less than the statutory rate as an incentive to work or a disincentive to extravagance. But here it also admits that in the former case the applicant may, in fact, be unemployable, and that when an assisted family moves to more expensive accommodation, it is usually because of overcrowding and for the sake of the children's health.

One conclusion might be that the Board should in no circumstances use its discretion downwards. The contrary argument, that public money should in no case be mis-spent, depends for its validity on how 'mis-spent' is interpreted; and in any case this argument is dispensed with by the Board, on grounds of expediency, in other matters: for instance, its officers are not trained to understand the disrepair machinery of the Rent Act, and this often results in assisted people paying more rent, with public money, than their private landlords are entitled to receive.

In matters of under-assistance, and in many others, a very awkward truth has not yet been faced: that in penalising parents we very often penalise their children, as the history of the Stevens shows. This difficult problem is, however, made worse than necessary because the people whose unenviable duty it is to take decisions, or to make reports, vitally affecting a family's future, are very often those not noticeably fitted to do so. Health visitors, for example, one of whose duties is to recommend families for the problem label, receive only one year's specialised training, and often confess themselves baffled by the simplest questions of rent or tenancy. The Younghusband Report showed that of 326 superintendents, matrons, wardens or deputies in welfare residential or temporary accommodation, 70 per cent. had no recognised qualification and only one had a social science qualification. In the case of N.A.B. officers, who are civil servants, many have simply been drafted to the job, have not the slightest interest in welfare, and would much prefer to have been sent to the Admiralty or some other government department. There seems to be a strong case here for special recruitment.

People like the Stevens are better able to endure poor welfare provision wherever they meet with helpfulness in those administering the services, whether these are trained or not. The Younghusband Report repeatedly points out that social workers suffer from long irregular hours, and too many people to deal with, and this in itself can result in impatience and discourtesy. Again, the average age of social workers is high, and it follows that brought up in pre-Welfare State days of mass destitution and of soup-distribution to the deserving poor, many of them still dispense what should be a right as if it were a charity, still cling to suspicious, authoritarian and patronising attitudes. Their low pay and lack of prospects for promotion do not encourage them to undertake work which is not strictly within their

province. Thus, although any one of them concerned with the Stevens could have helped Joe to get his original job back, none did so.

This, however, was not altogether surprising from another point of view. It is, unfortunately, no exaggeration to say that of the many social workers who knew of the Stevens' situation when they were homeless, four out of five expressed not one word of concern or sympathy. It seemed to be firmly fixed in their minds that people who reach the stage of living in cars and cowsheds must somehow and most seriously be at fault. When pressed to specify that fault, however, they were quite unable to do so. Instead, one case-worker (in a statutory service) said that this was 'the type of family which just sat back and expected everything to be done for it'—and that to do anything would therefore be inappropriate. When reminded that the Stevens had been in responsible employment and had on several occasions found their own accommodation, it was clear that this had been discounted. Achievements as compared with failures are rarely recorded or remembered. And there is, in the social services, a terrifying tendency to blame unfortunate people for their misfortunes—if they clearly are not mad—while the standards of conformity and virtue expected of them are stern beyond belief.

### SOCIAL ATTITUDES

Whether it is right for social workers to see themselves as upholders of the moral code seems rather questionable. Still more questionable is the tendency of trained case-workers actually to avoid giving practical help and advice, and to adopt a would-be psychiatric approach. This attitude often results in total remoteness from existing social conditions. Thus one case-worker, concerned with the Stevens, gave it as her opinion that any family in real housing need is, nowadays, rehoused. This remoteness is a source of bitterness to people in trouble, and they suffer also from attitudes of class-superiority. For, in spite of many notable exceptions, it is rare to come across workers in the social services who appear to have asked themselves how they would stand up to situations in which people like the Stevens find themselves, whether their own records are entirely blameless, whether State provisions would be good enough for them, and how much they—as sane, private citizens—would care to be the objects of modern case-work. Indeed, if we are not to tolerate two completely different standards of judgment and treatment in our divided society, the purpose of social work and the question of training for it seem to call for some reconsideration.

In the earlier part of the Stevens' history, Joe's difficulties would have been considerably eased if he had known of the Home Help and Child Minder services. Such services are quite invaluable for preventing the need for institutional care, with its personal miseries and vast expense. But not only are they, like many other excellent welfare provisions, far too little advertised for the benefit of the public (the B.B.C. might help

here)—the existence of some of them is not known to many workers in the specialised social services. This is another argument for more general and practical training. Again, because of the great complexity of provisions and regulations, the extent to which doctors and parsons can nowadays play their valuable and traditional part as family advisers is very limited.

What doctors and parsons and the more co-operative social workers are doing, in increasing numbers, is to refer people whom they cannot help to the local Citizens' Advice Bureau—where this is known to be of a high standard—and not only for legal advice. This free service, which is non-political, non-sectarian and independent of State control, is in an unrivalled position to act as an intermediary between the authorities and the public. Such a service is essential in any democracy and has a particular value where the standard of State education is low and where there is strong and growing bureaucratic control.

But while this service can help people in a great number of practical ways and can press a claim, as it did for the Stevens, the one thing it could not do was to get this family rehoused by the State. Perhaps because housing is not yet considered as a social service, the decisions of housing authorities—however arbitrary—are absolute and there is no machinery for appeal. Here and in a variety of actions of the State *versus* the individual, there is a need for an official intermediary, with appropriate powers, perhaps on the pattern of the Swedish *Ombudsman*; and where adequate appeal machinery exists there is a most urgent need in cases of poverty for free legal representation.

The people of this country who insisted on social reform in 1945 cannot have changed in any radical way and would, one ventures to think, still insist upon it if they could see with their own eyes what happens to our modern casualties. But these today are scattered, isolated, not on view. Which of us knows one of the two million people on National Assistance? Or has met one of the children, usually of big families, who have to be treated for nutritional deficiencies—of which, in London alone, there are twice as many as before the War? <sup>1</sup> Who would guess that there is considerable medical evidence of semi-starvation among old people? <sup>2</sup> Or that, despite the claim that we have never been better off, the sickness benefit rate was worth more in 1911 than it is today? <sup>3</sup>

We have been deluded into thinking not only that we have already achieved a Welfare State—whereas improved standards of living are due, rather, to full employment—but that it is second to none. Our National Health Service is still unrivalled, but in other matters we are falling behind. The Scandinavian countries are ahead of us in providing better old people's

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<sup>1</sup> Barbara Wootton, *Social Science and Social Pathology*, 1959.

<sup>2</sup> *Ibid.*

<sup>3</sup> R. M. Titmuss, *Essays on the Welfare State*, 1958.

homes and up-to-date hospitals; New Zealand enables young families to buy their own houses by advancing Family Allowances. France does not invariably deny a family allowance to the first child of a family as we do; Germany gives better insurance coverage in illness and is spending half as much again on social security as we are. On housing we spend a lower proportion of our income than all but three out of fifteen other European countries<sup>1</sup>; and in education we cling to a system which sustains class differences and thereby limits opportunities for the majority of children.

An international contest for the highest standards of welfare is the only kind which makes any sense. Are we going to fall further behind and concentrate less on the prevention of suffering—here and in much poorer countries—than on methods of mass destruction and the promotion of private wealth? At a time of booming prosperity, it is not a question of cost but of care.

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<sup>1</sup> *Financing of Housing in Europe*. Economic Commission for Europe, Geneva, 1958. Quoted by the National Housing and Town Planning Council, *Basic Problems of Housing*, 1959.)

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