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THE RICHARD TITMUSS MEMORIAL LECTURE
AT THE HEBREW UNIVERSITY OF JERUSALEM

POVERTY, PRIVILEGE AND THE IMPACT OF WELFARE

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It is a great honour to be invited to give this lecture in memory of Richard Titmuss. I am particularly grateful to accept your invitation as it gives me an opportunity to acknowledge the considerable personal debt I owe to him.

While I suspect that the most significant changes of direction in our lives are the result of many small and often unnoticed events, my practically accidental hearing, while an undergraduate in 1960, of Richard Titmuss giving a version of his "Irresponsible Society" at Lecture turned out to be very important. I had gone along at short notice at the invitation of a close friend and member of that group who thought the talk might be interesting, although neither of us knew anything about the speaker.

The talk made such an impact on me that in a rare

moment of initiative I organised a small group to invite Richard Titmuss back to speak on his work in Mauritius from which he had just returned. My efforts at organisation were a disaster and the audience barely reached double figures but the time over dinner and waiting at Oxford Station afterwards, in a sense, seemed to have sealed my fate! I had already arranged to spend a year working with welfare and refugee agencies in Hong Kong but applied to study Social Administration at LSE on my return. By the time I had reached there I had already read Poverty and Population and of course Essays on the 'Welfare State'.

In this lecture I wish to examine what can perhaps best be described as the paradox of increasing poverty amid increasing welfare in many, if not most, Western societies. In the last 10 or 20 years country after country has acknowledged with varying degrees of reluctance the persistence of poverty. Since then the much increased level of unemployment which has beset most of them has led, both directly and indirectly, to increasing and deepening deprivation. The problem has been made even worse by the inflationary erosion of living standards against which the poor have least protection and by increases in the most vulnerable groups as a result of demographic change, particularly the increasing number of elderly and especially very elderly people. (And let me add very quickly that last change is not the cause of poverty as we so often slip into saying: longer life is an advance and it is our responsibility to ensure that it really is and not something to be endured in isolation, whether inside or outside institutions).

At the same time, but by no means simply as a response to the recognition of increasing poverty, there is much discussion of social policy couched in terms of the future of "the welfare state". In Britain, for example, political parties invite support for policies by calls to "roll back the frontiers of the welfare state", or attempt to rally the faithful "to defend the welfare state". Throughout Western Europe and North America - and also I gather in Israel - similar conflicts have grown in intensity in recent years. These have been reflected in discussions within the international agencies such as the OECD seminar on "The Welfare State in Crisis" and many domestic and international conferences on the costs of financing social security or the welfare state in general. "Can we afford the welfare state?" is a recurrent theme.

Yet the very term, 'the welfare state', used to encapsulate the issues in these debates, whether vigorously partisan or more analytically dispassionate, seems to me to foreshorten the discussion in some very significant ways. One of the particular contributions of Richard Titmuss was to make this point very cogently and vividly almost thirty years ago when he spoke of the creation "in the public eye of something akin to a stereotype or image of an all-pervasive Welfare State for the Working Classes.

Such is the tyranny of stereotypes today that this ideal of a welfare society, born as a reaction against the social discrimination of the Poor Law may, paradoxically, widen rather than narrow class relationships". But this is "a stereotype of social welfare which represents only the more visible part of the real world of welfare. The social history

of our times inevitably becomes, in the process, sadly distorted." (Titmuss, 1958, pp 37 & 53).

In this lecture I wish to argue that the relevance of Titmuss's essay on the social division of welfare is even greater in the 1980s than in the 1950s. In this paper, first delivered in December 1955, and in my view the most important of all his writings, Titmuss identified three separate systems of "social services". The first is social welfare, the traditional area of social policy and administration, which I would prefer to call public welfare to emphasise the evident public provision. The second, fiscal welfare, includes tax reliefs, allowances and deductions which are not included in the public expenditure accounts although they provide "similar benefits and express similar purpose in the recognition of dependant needs as social welfare". (Titmuss, 1958, p. 44). The third system, occupational welfare, covers benefits received by an employee through or as a result of his employment including what is generally called industrial welfare for manual workers and fringe benefits or "perks" for white collar and executive staff.

(I would not wish to argue these comprise the full element of the social division: David Donnison, for example, has suggested that religious or church welfare should be included in Ireland and this may be equally valid for countries such as France, Israel and Italy.)

The insulation of enquiry into the impact of public welfare alone from what has been happening in other systems

of welfare and in the wider society more generally has only served to reinforce dissatisfaction with 'the welfare state'. Its costs have increased along with its various acts of intervention as critics predominantly on the right have no difficulty in pointing out. Yet as their opponents, mainly on the left, do not cease to stress, its activities fail to overcome those problems of poverty, deprivation and diswelfare that it was set up to combat. Instead of reducing poverty "the welfare state" often only contains it and in terms of many poor people's experience, has become a new form of control or even oppression. There has been surprisingly less recognition on either side that free market policies have in fact increased the demands on the welfare state while cutting back its resources and this double pressure alone would seem to increase any rationing and controlling function.

One effect of the combination of these generally unconcerted assaults on "the welfare state" is to weaken support more generally for it and so reduce public willingness to fund existing programmes, let alone expand them or even replace them by more radical and effective strategies at greater public cost.

In Britain this widespread frustration over or with 'the welfare state' has encouraged those who argue for 'welfare pluralism' or 'a mixed economy of welfare' who accept or even argue for reduced state welfare and increased private, voluntary and other effort (for a vigorous critique, see Beresford and Croft, 1984, though regrettably they largely overlook the role of occupational and fiscal welfare despite

their claims to a 'radical' attack on what they see as 'the new face of Fabianism'). In some respects this resembles the older cry for welfare capitalism in the United States and other countries. These proposals are attractive to many because they do not appear stridently political and seem to invite policies of reasonable moderation. To both politicians in office and administrators they may be particularly congenial because they require little determined action and allow a policy of welfare laissez-faire - "Let a thousand welfares bloom".

These beliefs rest, as I hope to show, on a profound misunderstanding of the social division of welfare. This is why Titmuss' conception comes close to constituting a paradigm shift in social policy requiring a totally new assessment of existing data in a new perspective: it is not simply a matter of adding two new systems of welfare running parallel or maybe at a tangent to the traditionally studied area of social administration.

The Trends of the Last Generation

To explain what I mean by this rather fulsome claim, I must first outline the general trend of developments in the social division of welfare over the last thirty or forty years.

Although I shall confine myself in this section to what has been happening in Britain, I believe that the pattern is not very different in many other countries including the United States and Australia.

In public welfare the increase in spending very largely

reflects a response to two changes - inflation and increases in the number of people coming into categories of need for which programmes of benefit or service have already been legislated. There has been a shift away from more universal provision wherever possible and towards increased reliance on means-tested selective programmes limited to poorer groups.

Criteria have generally been more tightly and roughly, if not harshly, defined.

In fiscal welfare the evidence is very much less clear because successive governments have been very reluctant to say how much revenue is not collected by tax allowances and exemptions and have only begun to reveal some of the "tax expenditures" which are becoming more regularly debated as well as discussed in other countries including the United States, Canada, Germany, France and Australia (Owens, 1983). There seems little doubt however that the range and variety of tax benefits has increased greatly and the value of these continue to be generally very much greater for the higher paid and more wealthy members of the population. For example, as a result of tax expenditures, less than half of the total declared income is now subject to tax - maybe only one-third of total income (Pond and Day, 1981). This year it is estimated that only 3% of the 20 million tax units in the United Kingdom will pay any tax above the standard rate of 30% - some 650,000 people, a drop of well over half in seven years.

The growth in occupational welfare has been even greater from the limited indications one can see. There has been a massive increase in both the variety and size of this form of

welfare, particularly in the inflationary years of the 1970s.

This is generally claimed to be the result of high inflation (at least in the British view) combined with an incomes policy that limited the highest salaries and personal taxation for the higher paid that their associations and lobbies denounced as 'penal' or 'punitive'.

It is less clear to me that these provide a valid cause rather than an incentive and a convenient justification for a major extension in the form and value of fringe benefits that had already been gaining momentum for many years before - see for example Richard Titmuss' own evidence from a decade and more before (1958, chap. 2 and 1962; see also the annual Inbucon reports from 1965).

Any assessment of developments in these systems over time must also take account of changes in the wider society.

If more and more welfare effort and resources are going to meet the needs of those within employment, the roughly tenfold increase in unemployment deserves particular consideration. Despite all the achievements of 'the welfare state' 'employmentship' once again replaces citizenship as the more significant and honourable status for the receipt of welfare - and the more secure that status, the more, and the more generously, are needs likely to be met. 'The more secure are the "ins", the less secure are the "outs" (Kerr, 1954, p. 105). Unemployment strikes unequally at the poorer and more marginal groups in society. If public welfare is being cut and they are disbarred from entitlement to the non-public welfares obtained through employment and earning,

unemployment becomes in effect a double and even more severe tax (Sinfield, 1981).

It is the extent of security and reward that helps to explain the persisting sexual division in welfare (Rose, 1981).

The greatest change for women in the last generation has not been their entry into the labour force so much as the replacement of single women in employment by married ones because of the very much higher marriage rates. And 40% of married women have only part-time employment with little if any entitlement to occupational welfare. Many more are in low paid, insecure work and with higher unemployment their insecurity has increased.

Who Pays for Welfare?

So far I have committed one of the more persistent errors of social policy analysis, examining who benefits and neglecting who pays. But the full redistributive effects can only be declared when we have examined this side of the accounts too. Once again the lack of precise data has to be stressed but the general trend can, I believe, be clearly indicated.

Public and fiscal welfare are in their different ways funded by government by raising revenue by one or other forms of taxation or contribution, such as national insurance. The evidence we have shows that the burden of these costs has come to fall much more heavily on the average and below average income recipient than on those with higher incomes. In twenty years up to 1979 the burden of taxation doubled but

most of the increase was borne by those with incomes between one-half and twice average income, not higher (SPITIS, 1983, p. xiv). In the year since 1979 this imbalance has undoubtedly been increased.

Who pays for occupational welfare is both less clear and less considered. Much of it is deliberately 'tax-efficient' and is set against the taxes that would otherwise be paid by the employee and the employer and so should appear within a full and proper accounting of fiscal welfare. Last September the Board of Inland Revenue conceded that 'tax expenditure' on occupational pensions might actually be \$5 billions a year rather than just over \$1 billion as it had previously estimated. This disclosure warranted a short piece in the Business Section of The Times (28 September 1983) and that is apparently all with no signs of public debate since. One can only speculate on the political and media uproar that would have followed a disclosure of a similar scale of underestimate on some 'welfare state' expenditure for the poor.

The reduction of tax revenue however is not the only price that the citizen pays for occupational welfare. We appear to know - indeed to ask - even less about the other ways by which companies meet the cost of giving extra rewards to their staff. How much is passed on to the purchaser of the product in higher prices, how much met by keeping salaries and wages lower? If inflation really did give an impetus to fringe benefits, the extent to which fringe benefits themselves were financed by raising prices and so pushing inflation higher would seem to be a reasonable

question to ask - and all the more so if these benefits deprived society as a whole of the tax revenue that increases in pay have done and so limited the resources for public welfare and other public spending. Yet I have been able to find no evidence of this question receiving any attention in Britain, or apparently anywhere.

Despite the serious inadequacies in the data on the two non-public systems, the general trend appears clear.

Redistribution in social policy debates is still all too often assumed to be a process that occurs downwards from the better-off to the poorer, in short 'to those in need'. But the three systems not only identify, and define 'need' in very different ways, they also meet recognised need to very different extents. In consequence, redistribution in the fiscal and occupational systems is generally upwards and much spending in the public system is a transfer sideways from for example the healthy to the sick or across people's own lifetimes. By no means all redistribution in public welfare is downwards, but this system remains the only or the most important source of welfare for those on low and even below average incomes.

The total effect of these trends, which have accelerated since Titmuss introduced the idea of the social division of welfare, is to widen existing inequalities, as he predicted.

The evidence I have been able to locate for other countries seems to confirm that this is a common trend. In Australia, for example, inequalities have been reinforced by a

tax expenditure on fringe benefits which has been "estimated to be approximately one-half of the Commonwealth Government's expenditure on social security and welfare" (Jamrozik et al., 1983, p. 55). In the United States, official estimates of tax expenditure made it equivalent to almost one-third of public expenditure (Pond, 1982, p. 61: see also Surrey, 1973 and Owens, 1983).

The reinforcement of privilege and stigma over time

Study of who is paying as well as who receives provides fuller evidence of the inequalities created or reinforced by the combined impact of the different systems of welfare, but we cannot begin to grasp the complete picture until we pay more attention to that most neglected dimension in social policy analysis - the significance of time. Over time access to public housing provides accommodation, and that basically is all (and when 'the welfare state' is being cut, that resource may decline in quality and value with length of residence). By contrast society's subsidy by tax relief on mortgage interest helps owner-occupiers to a capital asset that may be sold or passed on - and even during that time home ownership may provide both the social and the financial credit that will facilitate access to other aspects of 'the good life'. It tends to enlarge freedom in many ways not available to a council tenant.

Ironically the benefit that enhances status and is seen as greater proof of personal success is achieved at greater expense to other members of that society. And much occupational welfare is even more obviously the visible

acknowledgement of senior status or success. Analyses of 'welfare state' services have drawn attention to the stigma of selective means-tested services that has survived the official demise of the poor laws - and the bad old days when the badge of shame of public dependency could be seen visibly in the 'p' for pauper on the clothes of 19th century Pennsylvanian paupers. Today occupational and fiscal welfare provide badges of honour that enhance status of which the spacious home and the expensive company car and company suit are but the more obvious examples of those equally selective systems.

We need a less sheltered, less blinkered sociology and social policy that will examine how some benefits raise recipients up while others literally trap them in poverty.

While the receipt of public assistance invalidates or at least devalues most other income - as for example Abraham Doron has shown in Israel (1978) - receipt of the other welfares can even make it easier to obtain more resources.

To examine stigma but not the badges of honour is to build into our research and teaching the class-blind notion that we are all equal except for those pulled down. In fact I am coming increasingly to the conclusion that it is the supports of the other welfares which help to explain why some can manage on the basic universal provisions when others cannot, and also why the first group cannot understand how the others need to apply for mean-tested public welfare as well. It is the latter's failure to have gained entry to what Lawrence Root has called 'the employment-based enclaves of protection' that makes them less deserving rather than any

other personal inadequacy.

Those who have advocated the public provision of a minimum welfare, leaving the rest to much-valued private initiative - as William Beveridge did - have also failed to take account of the class structure of modern industrial societies. Such a strategy rests upon assumptions about a classless or at least relatively equal society with equal opportunity. In western societies, and perhaps others too, the misconception is more serious because public welfare tends to lack the legitimacy of the other systems where benefits are awarded to jobholders or by concessions to taxpayers. The other welfares are more likely to be regarded as right, proper and even natural while the receipt of 'unearned' public benefits, as opposed to 'unearned' incomes, is more questionable.

The political and economic dynamic of the division of welfare

Privilege has not only been protected and perpetuated by the separate and unequal systems of welfare. New forms of status and reward have reinforced existing inequalities and created new ones. The impact of the non-public systems is increased by the fact that allocation through them is supported by widely-held beliefs about the rightness or appropriateness of entitlements to certain groups rather than others. Workers earn what they receive and tend to be seen as members of and contributors to society: non-job-holders are not. Job-holding legitimates one's political role, as well. In local, state and national politics, more is heard about "taxpayers" than about "citizens" (Tussing, 1974, p. 53).

The political implications of this dynamic of the social division of welfare deserve much more attention than they have been given. In 1978 I wrote 'the more successful the social construction of "the welfare state" in disguising who really benefits, the less likely we are to accept the need for changes that will help to reduce inequalities' (Sinfield, 1978, p. 148) and quoted a comment on trends in the United States: if with 'a selective vision we focus on how well the poor seem to be doing, we are divorced from realising that others are doing much better' (Corwin and Miller, 1972, pp. 200 and 213).

While as social scientists we have criticised the imperfections of political debate and scrutiny of governments' raising and spending of public revenue on the 'welfare state', we have tended to overlook the 'agenda-setting' that has already occurred by the exclusion of other systems' spending on welfare. Instead we have helped to preserve this blinkered view by the construction of the subject of social policy and administration that focuses on 'the welfare state' and pays little if any attention to the alternative welfares. This would perhaps be less disturbing if there were a genuine possibility of 'welfare pluralism'. But this is only an extension of the tunnel vision induced by the mesmerising language of 'the welfare state'. In fact the welfares are rarely compatible and are more often in competition and direct conflict. Let me illustrate this in two ways, first by showing how the social division of welfare exacerbates 'the fiscal crisis of the state'.

Because of the concealed subsidies that reduce revenue,

the costs of better welfare for some are being paid for by many non-recipients, most poorer than those who benefit - and in Britain at least including some of the very poorest. When public revenue is sufficient to fund public spending and more, the result might be described Micawber-style as happiness. But when public revenue is deprived by fiscal expenditure the result may be greater happiness or welfare for its beneficiaries but the task of funding public spending is made more difficult.

There are essentially two responses - and the poorer are more likely to be disadvantaged by both. Either public spending is cut, and there has generally been little success in carrying out promises to protect the poorer and most vulnerable or tax rates have to be lifted to raise the revenue lost in tax expenditure. Here the poor lose out if their taxes are increased. In both instances there is an incentive for those who can to push for higher non-public benefits either to replace lost public services or to avoid the higher taxes. And the vicious circle becomes a downward spiral for the poor and the other outsiders of the non-public welfares.

In Britain, especially in recent years, both responses have occurred creating what can only be described as the 'fiscal diswelfare' of the poverty trap. The number of taxpayers has doubled in forty years and now very few earners escape paying some tax. The government has a public welfare programme to subsidise families dependent on the lowest earnings, yet four out of five of the recipients now pay tax, many paying back more in tax than they receive in benefit. The effect has been

all the more serious given the rise in needs resulting directly and indirectly from the combined impact of inflation and recession - and I fear that much the same pattern can be found in many other countries.

One citizen's welfare therefore becomes another one's tax increase or reduced service, or both. In a society of unequal power, resources and status, the result is greater protection to the privileged and greater inequality and poverty. Yet the aggrieved are seen to be the better-off who much more vocally protest their higher taxes and condemn the profligate 'welfare state'. This political response often leads to Budgets apparently similar to the one recently presented in the Knesset when according to The Scotsman newspaper the Finance Minister said 'every citizen will have to share the burden' (23 February, 1984). If my analysis is correct, the shares will not be at all equal.

However, the issue is not simply one of distributing and redistributing scarce resources. Even when the resources are increased, the growth of the other welfares handicap or disable public welfare - or at least the exceptions to this appear few and far between. Harmful illustrations are not hard to find in Britain - occupational pensions have limited national insurance pensions and also reduced the political support for maintaining their value among the more vocal middle classes who are more protected by their tax-subsidised occupational pensions. Tax subsidised owner-occupation has distorted the housing market, favouring the larger homes and the second or third time buyer, while opposition to subsidies

for public housing has grown.

The economic, social and political significance goes much further than this because the diversion of private funds into pensions and housing without any deliberate public debate and political decision has absorbed resources which might have been better used for industrial investment. This is all the more serious given first the declining state of British industrial structure and second the fact that this diversion is only encouraged by tax concessions and exemptions, whether one says that this is due to government action or inaction. Investments by the pension funds abroad, especially in South Africa, and in property speculation was noted 25 years ago by Richard Titmuss as one aspect of 'The Irresponsible Society'.

Today the pensions funds are the largest holders of quoted shares, with total assets of \$80 billion and an annual revenue of \$10 billion (Schuller, 1983) and have been described as 'the fastest growing concentration of economic power in Britain' financing 'most major property development ...the biggest lenders to the government and major shareholders in British industry' (Dumbleton and Shutt, 1979).

The pursuit of welfare outside 'the welfare state' therefore is not simply an issue of who individually benefits and who individually pays. The ways in which this is done have wider implications upon the economy and society, affecting us all. For example, they play an important part in creating desirable life-styles. As Egon Ronay, an expert on hotels and restaurants has commented, 'today the company executive plays an overwhelming part in enabling most of the better class

hotels and restaurants to exist' (Barron, 1977, p.19). And at one major marina in the South of England one in six of the yachts belong to companies and are mostly used for entertaining rather than serious sailing. The publicly-subsidised enjoyment of private welfare maintains old and creates new models of the good life. Let me emphasise this wider point by one limited example. While it may be peculiarly British, it provides a particularly clear example and also raises wider issues about the narrowness of our conventional definition of social policy.

The social division of transport - a case study

The social division of transport has received little attention despite the importance of physical mobility for participants in society and access to many resources. A good, cheap, frequent public transport system is essential to any real form of community care and the reduction of public subsidies to nationalised railways and public and private bus systems when fuel costs have raised fares has limited the freedom of very many people. (I am grateful to Stephen Potter of the Open University for much of the material on which the next two paragraphs are based, and to Test, 1983, which he co-authored).

By contrast the most important growth in fringe benefits has been the company car. In 20 years the percentage of all new cars purchased by companies has risen from 25% to 70% and now one in seven of all cars are owned by firms. The benefit and value of this form of occupational welfare increases the higher the status and salary: some companies

provide nine 'classes' of car. The travel subsidies from local government to elderly and disabled people, predominantly with low incomes, is below \$200 million but the revenue lost by the generous undertaxing of the car as a company 'perk' to the higher paid is variously estimated to be between \$3/4 billion and \$2 billion. So this unpublished subsidy could be twice the controversial and hotly-debated government allocation to British Rail.

But that is only part of the picture. The premium on the luxury car with its high petrol consumption costs an extra million tonnes of fuel a year, making a visible nonsense of public campaigns to reduce energy consumption. The inflated demand for these status conveyors has also helped to divert the British car industry from competing better with foreign producers by concentrating more vigorously on the development of cheaper, smaller and more efficient family cars.

As if that were not enough, traffic studies in London have demonstrated that the single traveller in the company car, often with all fuel, servicing and parking costs paid by the company, is a major contributor to traffic confusion protected from any increased costs. He - for 70% of women in Britain have no driving licence and are even less likely to gain a company car - holds up public transport as well as reducing its load, in both ways increasing its costs and only speeding up the introduction of a reduced and poorer public service.

An OECD report in 1982 concluded that the growth of car use 'has gone hand in hand with some of the most radical

socio- economic upheavals of our century' leading to a marked change in our lifestyles. In Britain the change has benefitted some very much more than others - the result of the lack of a public transport policy accompanied by a concealed double subsidy through the non-public systems. The advantages to the better-off one- seventh of drivers are achieved at a cost in lost revenue, increased costs, slower and poorer services to the rest - and added to this is the economic impact of problems for the car industry and increased imports.

Other countries do not, it seems, allow the particular privilege of the company car but we need to undertake more generally this type of comprehensive analysis of the combined operation of the different systems. The systems of welfare are not so many separate categories that run in parallel. They do not simply help some more than others. They may conflict, increasing problems for the outsiders of some systems and affecting the total availability of resources in society.

Conclusion

To conclude, poverty is being maintained and even increased by the form and direction that the vast and increasing provision of welfare is taking. It is not only redistributing resources but also power and status upwards. It is at one and the same time increasing the problems of those left without and making it more difficult to help them. The narrow focus of debate on the stereotype of 'the welfare state' has widened rather than narrowed class relationships as Richard Titmuss feared in 1955.

A minor though significant part of the responsibility for this lies with those of us who are engaged in the study of social policy and have done so much by the focus of our teaching and research on public welfare to foster an agenda-confining focus on 'the welfare state'. Later historians may well conclude that our responsibility is greater because of the clear direction of the analysis that Richard Titmuss provided a generation ago. At least one social science has been criticised for buttressing privilege by turning its eyes on the poor while it holds out its hand turned upward to the rich. We may need a new generation of social policy analysts who hold their hand out to the poor and fix their eyes and their reports on the rich and the better off if we really wish to understand the paradox of deepening poverty and increasing welfare.

Increasing poverty at the same time as increasing welfare is the main problem to be examined by Adrian Sinfield, Professor of Social Policy at the University of Edinburgh.

In more and more countries 'the welfare state' is coming under attack from all sides - from those who denounce it for failing to solve problems of suffering and deprivation and from those who condemn high public spending. In their view this results in what they consider 'penal' or 'punitive' taxation to finance services and benefits for people who do nothing to help themselves.

The real growth in welfare, however, is outside the welfare state as expensive fringe benefits confer more status and resources on the higher paid and tax reliefs and concessions enable the better-off to reduce their contributions to public revenue. These developments leave the poor worse off and deprive 'the welfare state' services of the funds needed to make a significant contribution to preventing and reducing poverty. Indeed the tax system itself is now becoming a major cause of poverty as tax thresholds have not been raised sufficiently in line with inflation.

To conclude, poverty is being maintained and even increased by the form and direction that the vast and increasing provision of welfare is taking. It is not only redistributing resources but also power and status upwards. It is at one and the same time increasing the problems of those left without and making it more difficult to help them. The narrow focus of debate on the stereotype of 'the welfare state' has widened rather than narrowed class relationships as Richard Titmuss feared in 1955.