

NATIONAL ECONOMIC AND SOCIAL COUNCIL

Universality and Selectivity: Strategies in Social Policy

NATIONAL ECONOMIC AND SOCIAL COUNCIL

CONSTITUTION AND TERMS OF REFERENCE

1. The main task of the National Economic and Social Council shall be to provide a forum for discussion of the principles relating to the efficient development of the national economy and the achievement of social justice, and to advise the Government, through the Minister for Finance, on their application. The Council shall have regard *inter alia*, to:

- (i) the realisation of the highest possible levels of employment at adequate reward,
- (ii) the attainment of the highest sustainable rate of economic growth,
- (iii) the fair and equitable distribution of the income and wealth of the nation,
- (iv) reasonable price stability and long-term equilibrium in the balance of payments,
- (v) the balanced development of all regions in the country, and
- (vi) the social implications of economic growth, including the need to protect the environment.

2. The Council may consider such matters either on its own initiative or at the request of the Government.

3. Members of the Government shall be entitled to attend the Council's meetings. The Council may at any time present its views to the Government, on matters within its terms of reference. Any reports which the Council may produce shall be submitted to the Government and, together with any comments which the Government may then make thereon, shall be laid before each House of the Oireachtas and published.

4. The membership of the Council shall comprise a Chairman appointed by the Government in consultation with the interests represented on the Council,

Ten persons nominated by agricultural organisations,

Ten persons nominated by the Confederation of Irish Industry and the Irish Employers' Confederation,

Ten persons nominated by the Irish Congress of Trade Unions,

Ten other persons appointed by the Government, and

Six persons representing Government Departments comprising one representative each from the Departments of Finance, Agriculture, Industry and Commerce, Labour and Local Government and one person representing the Departments of Health and Social Welfare.

Any other Government Department shall have the right of audience at Council meetings if warranted by the Council's agenda, subject to the right of the Chairman to regulate the numbers attending.

5. The term of office of members shall be for three years renewable. Casual vacancies shall be filled by the Government or by the nominating body as appropriate. Members filling casual vacancies may hold office until the expiry of the other members' current term of office and their membership shall then be renewable on the same basis as that of other members.

6. The Council shall have its own Secretariat, subject to the approval of the Minister for Finance in regard to numbers, remuneration and conditions of service.

7. The Council shall regulate its own procedure.

NATIONAL ECONOMIC AND SOCIAL COUNCIL

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CONTENTS

PART I

The Council's Comments 7

PART II

Preface and Acknowledgements 13

Introduction 16

Chapter 1. Defining Terms and Drawing Lines 22

Chapter 2. Aims of Universal or Selective Strategies 29

Chapter 3. Universal Aims and Objectives 45

Chapter 4. The Acceptability of Strategies 50

Chapter 5. Problems of Claiming Selective Means-tested Benefits 55

Chapter 6. Stigma, Risk and the Welfare Relationship 63

Chapter 7. Incidence, Evaluation and Vulnerability 70

Chapter 8. Non-means-tested Selectivities 81

Chapter 9. Policy Options Within an Income-selective Framework 87

Chapter 10. Universal and Selective: Some Policy Conclusions 97

Bibliography 112

PART I
COUNCIL COMMENTS
ON
UNIVERSALITY AND SELECTIVITY: STRATEGIES IN SOCIAL POLICY

PART I

COUNCIL COMMENTS ON "UNIVERSALITY AND SELECTIVITY: STRATEGIES IN SOCIAL POLICY"¹

1. According to its Constitution and Terms of Reference, the Council has as its main task the provision of "a forum for discussion of the principles relating to the efficient development of the national economy and the achievement of social justice". The Council must have regard *inter alia*, to:

The fair and equitable distribution of the income and wealth of the nation

2. After its establishment, the Council set up a Social Policy Committee, whose main concern is with the social rather than the economic or regional matters which fall within its terms of reference. During the initial discussions in the Social Policy Committee, it was clear that there existed a wide range of views on the meaning of social policy.

3. In its pursuit of a concept of social policy that would provide a unifying theme for the Council's work, the Social Policy Committee sought expert advice from Professor David Donnison. Professor Donnison's study, together with the Council's comments on it, was published in *An Approach to Social Policy*².

4. The Council agreed with Professor Donnison's view that policies have social implications "to the extent that they influence the distribution of resources and opportunities between different groups and categories of people". Virtually all policies implemented by Government have social implications in this sense.

5. The life chances and everyday wellbeing of individuals and groups are not influenced only by the distribution of income, wealth,

¹Following discussions by the Social Policy Committee, and by the Council at its meeting on June 23, 1977, successive drafts of the Council's comments were prepared in the Council's Secretariat.

²NESC, No. 8, June 1975.

social status, nor by their ability to influence the environments in which they live and work. Individuals and groups are influenced also by how they are regarded and treated by others (particularly by organised institutions) and by how what Professor Donnison called "new forms of property" are distributed. These new forms of "property", which are often allocated or regulated by Governments, include the right to a pension, a hospital bed, a university education or a local authority house, rights to practice a trade or profession, and rights to farm land, to build on it, or secure subsidies for these purposes. Access to the labour market and to housing, education and medical care, and security of income in retirement, widowhood, unemployment or sickness, depend on these new forms of property as well as on the ownership of traditional forms of property.

6. The Council has prepared a number of reports on the extent to which particular policies have influenced the distribution of resources and opportunities between different groups and categories of people.³

7. During 1976, in two reports the Council discussed the role and significance of public expenditure, and some of the consequences of its level and rate of growth.⁴ When drafts of these reports were being considered, the possibility of containing the growth in social expenditures, by greater selectivity in the provision of social services, was briefly discussed. For example:

"... given the importance of curbing the growth in overall public spending, the objective should be to ensure that the net benefit flowing from public expenditure is concentrated, to the maximum extent possible, on those most in need".⁵

8. These brief discussions tended towards a distinction between "universal" and "selective" social services. In their simplest terms,

³See: *Income Distribution: A Preliminary Report*, NESC, No. 11, September 1975. *Educational Expenditure in Ireland*, NESC, No. 12, January 1976. *Some Aspects of Finance for Owner-Occupied Housing*, NESC, No. 16, June 1976. *Rural Areas: Social Planning Problems*, NESC, No. 19, July 1976. *Report on Housing Subsidies*, NESC, No. 23, February 1977. *Towards a Social Report*, NESC, No. 25, March 1977. *Some Major Issues in Health Policy*, NESC, No. 29, July 1977.

⁴See: *Report on Public Expenditure*, NESC, No. 21, July 1976. *Prelude to Planning*, NESC, No. 26, October 1976.

⁵NESC, No. 21, paragraph 5.24, page 46.

universal benefits are payable without a means test to anyone falling within a given category (for example, the retired, the widowed, the sick, or children in their entitlement to primary education). At the other end of the spectrum, selective benefits are those restricted to particular groups, who are generally identified by reference to their financial circumstances. Interest in selectivity is often associated with concern about the level and rate of growth of public expenditures.

9. On further reflection, the Social Policy Committee felt that this dichotomy between "universality" and "selectivity" might be too superficial to be useful as a guide to policy. It seemed generally to concentrate on social benefits and their availability and distribution. Since the terms are often used without their meaning or the context to which they relate being defined, they may confuse rather than clarify the issues involved. The distinction seemed to ignore how social services were financed, who in fact ultimately paid for them, and the problems and costs associated with the manner in which they were provided. Moreover, by focusing attention on the basis on which benefits were provided, the distinction diverted attention from the extent to which they were taken up in practice.

10. Because of their diversity and complexity, the Council felt that the issues involved merited further study. In Ireland as elsewhere in recent years, there has been some debate between "universalists" and "selectivists", and there are indications that this discussion could develop further. The Council therefore commissioned Mr. Mike Reddin, lecturer in social administration at the London School of Economics and Political Science, to prepare a background study of the issues involved. Mr. Reddin's study is published in Part II of this report.

11. Not all Council members agree with all of Mr. Reddin's judgments and conclusions. Nevertheless, the Council decided that the study should be published at this stage for two reasons. First, it is desirable that the issues involved in the provision, finance and use of social services should be described and discussed so that they can be more widely debated. Second, when changes in social services are being discussed, it is desirable to have available a more comprehensive analysis of all the implications of the different ways in which they might be made available. At the very least, this

will make it somewhat easier for both the public and policy-makers to see individual changes in a wider context and assess their full implications.

12. The Council has made no attempt in this Part to summarise Mr. Reddin's analysis and conclusions. Given the complexity and range of the issues involved, no summary could have avoided over-simplification. It is clear that any assessment of the relative merits of universal and selective strategies and services must, at the very least, have four dimensions. First, what benefits are provided, to whom they are directed and the extent to which they are used by those for whom they are provided. Second, who pays, how they pay and the distributional, incentive, and other effects of the way in which the cost is met. Third, there is the dimension of time: how long are the services to be paid for and the benefits received, and what changes are likely as time passes in the composition of those who pay and of those who might benefit? In all these questions, it is very difficult to distinguish the apparent and immediate effects of payments and benefits from their "true" or "ultimate" incidence. Fourth, it is not possible to assess all the things that are relevant without reference to the values of the community: how do those who pay regard and judge those who benefit, and how do those who stand to benefit regard and judge those who pay?

13. The Council regards Part II as a "pre-policy" study. It does not provide a detailed blueprint for particular changes in policy or practice. Rather it develops a framework for thinking about social policy and discusses the issues which are relevant in choosing the strategies by which its objectives might best be pursued by policy-makers and administrators. Mr. Reddin's study can therefore be regarded as the next logical step in the development of the broad concept of social policy set out in *An Approach to Social Policy* (NESC, No. 8).

14. To supplement Mr. Reddin's study, a detailed examination of the basis on which social services are provided in Ireland is now in progress. This will be the subject of a further report later this year. When this second study has been completed, it is the Council's intention to prepare a brief report, relating current Irish practice to the present study and setting out its conclusions and recommendations.

PART II

UNIVERSALITY AND SELECTIVITY: STRATEGIES IN SOCIAL POLICY

by

Mike Reddin

London School of Economics and Political Science

UNIVERSALITY AND SELECTIVITY: STRATEGIES IN SOCIAL POLICY

"For seeing that out of the same materials, Thersites and Paris, Beauty and monstrosity may be contrived; the forms and operative faculties introduce and determine their perfections".

—Sir Thomas Browne *Enquiries into Common Errors*, 1646

PREFACE AND ACKNOWLEDGEMENTS

The Social Policy Committee of the National Economic and Social Council invited me to make a study of some of the major issues pertinent to the Universal and Selective approaches to social policy. I suspect that both they and I started from a narrower conception of those terms than has been developed in the pages which follow. What began as an attempt to juxtapose the comparative merits and disadvantages of policies which could be distinctively labelled "universal" or "selective" became an increasingly complex search for any characteristic which could usefully discriminate between the two approaches.

At an early stage it was agreed that this study should remain general rather than point too specifically to the situation in Ireland today. The legitimation for this seemed threefold. First, that there are areas of the discussion best pursued in a general abstract way without too much detail; second, that the author was not aware of the details and the context of Irish social policies. A simplistic analysis by an outsider could do little more than irritate the well-informed Irish reader. Third, there was to be a detailed complementary study made by a member of the Council's secretariat. It is therefore to that second report that the reader should ultimately turn to pursue specific instances within contemporary Irish social policies.

It is hoped nonetheless that the reader will appreciate the merit of an attempt to provide a broad rather than a too parochial base for the arguments which follow. To be over-conscious of Ireland's peculiar circumstances would have meant the neglect of many possible dimensions that different social strategies might pursue—merely to chart the current state of the nation seemed a less than adequate response to the Council's request.

One minor peculiarity in the presentation of this study is worth

mention: it contains no textual references to "the literature." This has been deliberate because of a desire to keep the narrative moving; I trust it will not be interpreted as shoddy workmanship. An annotated bibliography has been added at the end of the text which hopefully will enable the meticulous reader to pursue issues further. But primarily I must confess to considerable scepticism about two aspects of much writing in this field—which I have partly used to justify this apparent "neglect" of the literature. First, I am consistently impressed by the highly specific responses that people make to benefits and service systems. Great hesitation is therefore urged on anybody transplanting research findings from the UK or anywhere else into "the Irish situation." Second, much of the research which might further understanding in this area is less than definitive—to say the least; this is a reflection not necessarily on the competence of the researchers but on the elusive nature of the variables they seek to identify which contribute to human economic and social behaviour.

At their worst, these research studies presume that the question is the question: that is, they assume that people do not (as they undoubtedly do) hear and understand questions in their own individual way—and answer these "individual" questions rather than the "standard" question the researcher has posed. All those studies which have failed to explore "what question the respondent thought he was answering," and in what context, must become suspect on this score. Necessarily, there are a considerable number of speculations in the study which follows; I trust they will be clearly seen as such.

Working for the Council has been stimulating and extremely enjoyable. I want to record very special thanks for hospitality, support, encouragement, advice and valuable criticism to Tom Ferris and particularly Catherine Keehan of the Council's Secretariat; to Helen Burke and Loudon Ryan who were mentors and morale boosters at all the right times and in just the right degree. The Social Policy Committee at the end of May 1977 discussed the first draft and the comments and encouragement given were particularly helpful. I have also had the advantage of general and specific comments from the Department of Finance. Valuable criticism and encouragement came

from Clare Carney of University College, Dublin and Father Dermot Clifford who as a former student reversed roles and did a better job of marking my essay than I suspect I ever did of his. In London, special thanks are due to Professor David Donnison, whose earlier study for the Council set a frame of reference for social policy debate which all succeeding studies must acknowledge. I trust that he will not object to this rather rickety super-structure seeking some space on his foundations.

Several colleagues at the London School of Economics and Political Science also found time to read earlier drafts and my thanks to them all—most notably, David Piachaud for his capacity to see through my more tortuous thoughts and phrases and whose support came at a crucial time in the writing. Finally, a mixture of thanks and good wishes to Eithne Fitzgerald who is preparing the complementary study which deals with the details and intricacies of selectivity and universality in Ireland today. It proved a tremendous help to have early discussions with her as she was framing her research.

MIKE REDDIN

London, July, 1977

INTRODUCTION

The terms of reference for this study were deceptively simple—"to define the terms and set down the arguments both *pro* and *con* universality and selectivity." An initial formulation of the task saw balanced chapter and section headings pointing the way through the counterpoint of merit and disadvantage of two distinct entities. It did not take too long to find this approach both limiting and misleading. On the one hand it has proved necessary to acknowledge the way the "debate" has been proposed and pursued by others, whilst at the same time querying the validity of their approach. This meant an attempt to redefine terms, the search for a broader interpretation and inevitably, a more complex and less neatly polarised discussion. In urging this broader view of the concepts than is usual the study necessarily ranges wide; in so doing it undoubtedly does less than justice to a whole host of areas to which reference has to be made but which could not be extensively developed.

The study takes as a starting point a "narrow" interpretation of the terms and then devotes its energies to broadening them step by step. At their simplest *universal* benefits or services (the term covers both cash and kind) are usually designated as those which provide for a category of citizens (children, the old, the sick) without any direct regard to their incomes. Typically such programmes are financed collectively and most often administered by governmental agencies (although there are many variations on these finance and delivery characteristics). They may well discriminate between citizens on grounds of their needs (are they sick?) but not on grounds of their means (are they poor?). *Selective* benefits or services on the other hand are usually characterised as offered only to *individuals* who demonstrate that they are "needy"—almost invariably a need described in terms of lack of means. Thus some form of means-testing is usually

evident in association with selective provisions. Selective strategies as a whole tend to be posed in the context of private market arrangements for the majority of citizens with the provision of selective public services for a minority of poor people. In practice, these generalised characteristics tend to become exceedingly blurred at the edges.

Whilst trying to note the political framework within which such proposals have been presented in recent years these simplified definitions are quickly abandoned. It is argued that any policy or strategy designation, such as "universal" or "selective" is only useful if it summarises both the systems of finance and the patterns and duration of use of benefits and services. Categorisations based on conspicuous characteristics—like means-tests or their absence—were found decidedly unhelpful. It became necessary to explore the sources of social service revenues (and their "true" incidence), the utilisation patterns of social service revenues (and their "true" incidence), the utilisation patterns of social services—both universal and selective—and to embark on a wider debate about the acceptability of benefits to recipient and taxpayer (and whilst constantly arguing that the two persons are frequently one)!

The study therefore proceeds as follows. In Chapter One it attempts to define its terms and chart the boundaries of the discussion. It examines by way of illustration the "selectivising" impact of tax systems on universal benefits and the selective availability and the use of apparently universal services. It stresses the variety of forms which may arise and the dangers of generalising from one pattern of benefit utilisation to others.

Chapter Two attempts to chart some of the stated aims of universal or selective strategies; the concern to allocate scarce resources efficiently—and the simplistic concept of efficiency that this frequently evokes. From the outset the argument seeks to chart the relative position of recipient and non-recipient, poor and non poor in response to both the receipt and finance of benefit and service systems. In particular it notes the emergence of the average earner as taxpayer—and the sense of citizenship and membership of society which this may entail—and the associated potential for isolation of the non-tax paying "non-citizen". It further examines the "symbolic" adoption of social welfare policies, the extent to which general public and policy

maker may be in dissent and how these dissensions may be concealed within universal or selective programmes. The Chapter concludes with an examination of two major and recurrent themes of the universal/selective debate—namely, those relating to the state of dependency which may be induced by social welfare provisions and the associated anxieties about effects on the incentive to work.

In Chapter Three the emphasis swings to consider various aspects of the universalist approach. Attention is drawn both to some of the "positive" aims of universal strategies and the areas in which they have been used in default of alternatives. Particular concern is expressed over assumptions made about the "universality" of utilisation within universal services, and notes the ways in which individual citizens' competence as consumers often produces patterns of use far from "universal" or "equal". This selectivisation of programmes by consumers and also by providers is a recurrent theme.

Chapter Four seeks to tease out those particular components of policies and strategies which make them "acceptable" to both potential service clientele and a wider public of taxpayers (again, with no presumptions as to the exclusivity of these roles). It examines the extent to which benefits are made acceptable by their association with "desirable social objectives" or by their acceptability to the "significant others" in our lives who may set standards for us. The impact of benefit generosity on their acceptability is also discussed as is the distinct problem of claims made for others (such as dependent children).

In Chapter Five an attempt is made to break down into their component parts the various barriers which are argued to prevent people claiming means-tested benefits. This involves problems of identification—by agencies of their potential clients, and by the poor themselves. The potential impact of information and publicity on benefit uptake is also discussed.

Chapter Six seeks to link all these issues with the presumed significance of stigma in determining the use of social services, particularly within income-selective systems. It tries to set the discussion in the context of the relations between poor and non-poor in a welfare society and argues against any automatic assumption that stigma is

either pervasive or significant; it does however argue that stigma is far from being an independent variable in any explanation.

Chapter Seven tries to link together three issues. The first two, incidence and evaluation, may seem "methodological problems" and the third (vulnerability) concerned with the political consequence of our success or failure in resolving the first two. Under the heading of "incidence" the apparent and concealed sources of finance for social services are explored; such sources can be a primary determinant of the universal or selective impact of services. Can the "true" incidence of these sources be determined—or at least acknowledged to be uncertain? Secondly, if there is uncertainty as to the impact of our revenue systems, is there any clarity about our efficacy at hitting the policy targets on which our sights are set? It is argued that there are real problems in measuring incidence and in evaluating the outcomes of social policies; this is significant in determining the political vulnerability of social policies. The chapter concludes by asking whether systems which are conspicuous and clear in their operation and impact have any inherent advantages or disadvantages over those whose workings are discreet or simply unknown (but where rumour may be rife!).

Chapter Eight returns to examine an earlier problem: what policy options can be used which are at once "discriminatory" and are still "acceptable". Brief consideration is given to the general problems of positive discrimination (in favour of the needy), of negative discrimination (in restraining the inefficient consumption of resources by the non-needy), and the issue of fiscal selectivity through the tax system. Finally, the area selectivities of territorial redistributions are considered—again distinguishing between the impact of resources as distributed and their further "selectivisation" via utilisation.

Chapter Nine critically examines some of the range and variety of potential income-selective approaches, looking at "hard" and "soft" varieties—the system which goes out seeking its clientele as opposed to the variety which lies back (usually in hiding) and waits for them to appear. It considers passport and common claim systems, a proposed General Eligibility Test and all the associated problems of "poverty traps" and the like: it briefly explores the potential of

a negative income tax approach to some of these problems. In so doing it asks what such systems seek to replace and in particular how distinct the boundary is presumed to be between poor and non-poor.

Chapter Ten tries, with considerable hesitancy, to draw out some of the general arguments and attempt some broad conclusion—against which specific policy proposals might be checked. It reiterates the sense of ignorance which surrounds our understanding of human economic and social behaviour, and further notes our reluctance at seeking to establish what popular opinions are on many central issues—our concepts of fairness, our concern with work and “dependency”. But it does urge that to ignore what people think—floating social policies on the whim of vaguely benevolent administrations—is at the very least short-sighted. In particular concern is expressed that the degree of civic understanding or literacy in a society may go a long way to determine its “welfare relationship”—for good or ill. More substantively the chapter notes Titmuss’ advocacy of a “joint approach”—operating selectivity (on the basis of needs and not means) within a universalist framework. While noting that this formulation leaves unanswered the problem of what we do with the poor whose sole need is their lack of means, it is a useful starting point for an examination of the equation of “need” with “lack of means”—and that means-tests can only usefully respond to the latter dimension. The use of universal benefit systems to “identify” clients is further explored in this context of “universal framework”.

Fear of the “expense” of universal systems is then assessed (particularly in contrast with assumptions about the alternative expense of non-universal solutions), and the wider issues of costs of administration and of compliance are pursued. Specifically, attention is directed to the costs of pursuing policies of high uptake, of drawing in non-user clientele (and noting that this is by no means a problem exclusive to the selectivist approach). Winding up the discussion it is noted that the capacity to selectivise systems via the ways they are financed subsequent to their provision (for instance, by taxing benefits) may be severely practically limited by the degree of coverage of tax systems, particularly income taxes. (The study argued earlier that *extending* the coverage of income taxation—to include the poor in particular—had many positive attractions). By way of con-

clusion the study notes yet again the dilemmas of trying to run income-selective schemes within a competitive wage economy—where the rewards of “welfare” are in inverse proportion to the rewards of the market. Such dilemmas may be more than philosophical—do they encourage the concealment of resources, the evasion of taxes? And what are they constantly asserting to the poor and the non-poor but messages of exclusion? Not least how far does the entire income-based approach presume that it is the individual who determines his poverty or affluence at any one point in time? The concluding call for the continued use of both strategies is therefore not an attempt to avoid commitment or to avoid giving offence; rather it is an acknowledgement of their diversity and potential under specified conditions.

This whole study has been written on the assumption that the Irish government, having agreed to provide benefits and services, then wishes to see them used. The complexity, passive inertia and even mystery surrounding many benefits in the social service arena suggests that this might have been a naively generous assumption to make in the past. However, it is not the purpose of this exploration merely to itemise past successes or failures but to suggest what possibilities exist. If means-testing had been invented as a convenient tool to keep the poor in poverty and to avoid troubling the better-off, then it has a very successful record. But simply to show that some means-tests kept bad company in the past says little of their potential for good behaviour in the future. Similarly, because some universal benefits have to date been little more than pitifully inadequate “equal” offerings in an unequal world, are they always fated to this role? The reader is invited to note the past impact of universal and selective strategies but not to feel that this historical record necessarily determines future potential. Likewise, the reader is left to determine whether, in the light of the arguments presented, any innate constraints or opportunities can be associated with particular strategies. Only then it is possible to pursue their pertinence in the specific context of Ireland.

CHAPTER ONE

DEFINING TERMS AND DRAWING LINES

Two broad categories seem to recur amongst many recent formulations of social policy. Each has typically been described in terms of aims, objectives and even style, but by the makers rather than the consumers of policy. Thus "universal" or "selective" policy approaches have typically been so designated by their administrators or political parents. This study argues for an analysis to be made from a variety of vantage points, particularly an attempt to define and assess the "universality" or "selectivity" of programmes on the basis of both their inputs and their outcomes. At its simplest this means that it is the achieved pattern of use of a service or benefit programme—together with the way in which that programme is financed—which best deserves designation as universal or selective.

In pursuing this approach it becomes evident that it is seldom easy to identify a programme or predict its impact from some conspicuous characteristic or from some explicit and recurrent component. Thus, the presence of a "means-test" does little to demonstrate the selective nature of a policy, and the absence of such a test by no means ensures universality of cover or impact. The first section of this study therefore concerns itself with a detailed exploration of the characteristics which define various social policy strategies. Only then does it proceed to explore the attractions or disadvantages of these approaches.

The issues raised here recur in a variety of studies of the redistributive effect of social welfare policies. The legitimation for the complex of questions which follows lies in the search for answers to two basic queries. Are current universal or selective strategies working, or can they be made to work? Are they reaching their target populations in the quantities and qualities intended?

From the outset the reader should neither anticipate a clear line of demarcation, nor assume any exclusivity of universal or selective characteristics. Indeed, it might be most useful to develop a new vocabulary. The terms in the title are already overlaid with sufficient ideological colourations to make open exploratory discussion difficult. Alliances have been formed around the concepts, and individuals and groups have been designated (or claimed for themselves the titles) universalist or selectivist. It is not possible merely to present the terms to the reader and assume either a common understanding or any "neutrality" of view as to the merits of each grouping. The temptation is to develop new words or use old ones in a new way. Dean Swift's Bigendians and Littlendians could reappear; the Bigendians as universalists (but already associating them with big spending) and by implication designating the selectivists as both opponents and as small-minded. But the problem is a real one; the terms are in widespread use and in the mainstream of policy debate; but each has many layers of association.

Major economic and political dimensions frequently provide the context for universal or selective discussions. Thus the selectivists are most frequently seen coming from the political right, their strategies associated with the diminution of public expenditures and a related yearning to advance private provision. This has proven a blue rag to several universalist bulls, and has certainly meant that much of the selective case has been clumsily rejected. Its emergence from a political stable not popularly identified with over-concern for the needy has been greeted with some scepticism; the cynical pursuit of welfare on the cheap—and precious little welfare at that. Likewise the frequent identification of universal programmes with the political left has had a disabling critical effect. Each has emerged as a position to be defended whilst presuming "the position" itself to be abundantly clear. In particular, this has led to the over-generalisation of issues and a search for simplistic policy characterisations. As with so many beliefs or prejudices it has proven intensely important to believers that they should be able to spot their own faith or its opponent at a distance. To get too close before recognising the enemy invokes the risk that the process of conversation, sympathy, understanding and even intercourse has already begun; universalist

will have lain down with selectivist and the hybrid product of their liaison offers the curse of complexity to those who like their worlds sharply distinct.

This study starts from the premise that there is nothing inherently "good" or "bad" in either universal or selective social strategies; in fact it expresses some uncertainty as to the distinctions. However, this should not be interpreted as an attempt to find some cosy, neutral middle ground, but rather to reaffirm an old truth; the same device can be used to achieve very different outcomes; only rarely does the device itself have characteristics which pre-determine this outcome. But, having raised the possibility that the terms universal and selective may conceal as much as they reveal, it is useful to begin by acknowledging their current usage.

The conspicuous and the concealed: variations on universal or selective themes

Social services, in cash or kind, have to be paid for. Yet, the terms universal or selective are typically used to describe only the conspicuous benefit end of this finance and benefit equation. Thus a system of allowances payable to families in respect of their dependent children, payable at a standard rate and not determined by the income of the recipient, is designated universal. Current usage of the term would not require the concept of universe to embrace all children in all families. The term could be used to describe a programme which might specifically exclude children under or over certain ages, exclude certain of the families' children (the first or any child after the fourth, for example) and the provisions might vary the rate of allowance according to the age of the child. But what it would have in common, what would be universal, is that all this would take place without reference to the means of the family, and any exemptions and regulations would apply to all families. Thus the universality of the programme is in part being defined in terms of the absence of conspicuous income-related criteria—no obvious test of means. If citizens meet these basic categoric criteria—that is, have children of the specified age and number—then they will uniformly receive the benefit.

In short, the term universal would typically only apply to the benefit

itself. But it should be obvious that just to consider the benefit with no reference to how that benefit is financed, and by whom, is shortsighted; it can certainly make a nonsense of the concept of universality. Benefits have to be paid for. The sources (if not the amounts) of such revenue are, of course, limited only by imagination and, in the last resort, by what is practical. A system of cash benefits for children could be financed from progressive income taxes or taxes on the sale of salt herrings or smoked salmon, taxes levied on the childless or on those receiving, likely to receive, or who ever had received the child benefits in the past. They could be financed from industrial profits or sweepstakes; the money could be borrowed or expropriated. These revenue sources, their initial and ultimate incidences (which will be explored further) are a major determinant of the total universality or selectivity of the benefit programme. Again, for example, a child benefit scheme financed by weekly contributions from all married couples could be contrasted with the same benefit package financed from a flat-rate tax on all single males, or a tax on communion wine. It would seem reasonable to acknowledge the impact of each system of finance as affecting the value of benefits—i.e., when the taxes people pay are offset against the benefits they receive. If taxes and contributions were progressively earnings-related then people would be paying different amounts towards standard universal benefits; the "rate of return" therefore would be higher for the poor than for the rich. The *payment* system would, in short, be selective. It would be possible to go further and consider the additional potential of a tax on the benefit itself: for argument's sake, suppose this were a progressive tax. It would thus be possible to devise a progressive-tax-financed (selective) standard rate of benefit (universal) which was progressively taxed on receipt (selective). Should this still be designated a universal system?

In one sense, therefore, current usage of the terms obscures the position by focusing exclusive attention on the visible benefit end of the spectrum. But once the rest of the equation is added in—the way in which a benefit is financed—this may well modify the conspicuous impact. In addition, the benefit coverage, availability and use must be included. The sum impact of these parts may make possible a more meaningful designation of the total system.

Moreover, to be thorough it is necessary to add the dimension of time. The duration of benefit receipt and of payment can dramatically change the overall distributional effect of social service systems. Whether the benefits are in cash or in kind, they have "financiers" and they have "users". Who pays, for how long? Who uses, how much, and for how long? All these go to determine the impact of the programme. It is this composite pattern of finance and utilisation, the inputs and the policy outcomes, which can be most validly described in universal or selective terms rather than but one conspicuous facet of the programme, its rate of benefit.

If all that lacks a means-test may not be universal, so all that is means-tested is not necessarily selective. And the degree of selectivity associated with means-testing will be determined not just by the general income eligibility of the applicant and the gradient of their eligibility curve, but again, by the way the benefits are financed and the degree and duration of benefit utilisation. These degrees of selectivity may be clarified through some further examples.

For instance, consider a benefit which is only available for a sub-group of the population, such as the aged. Within this sub-group the benefit is only available to those with an income below £n per week. For the sake of a tidy argument suppose that all old people have weekly incomes of less than £n. Is this a selective or a universal benefit? Perhaps it is necessary to distinguish between *de jure* and *de facto* selectivity/universality? In this example the provision has the manifest form of a selective benefit but the characteristics and circumstances of its target population are such that it is rendered universal in effect. (Leave aside for the moment the question of how the benefit is financed.) To pursue the example, it would be possible to introduce or modify the degree of selectivity of the programme by lowering the schemes income ceiling to a point where it actually "contacts" the incomes of elderly people; some are now disqualified on the new income criteria. But at what point should the programme be designated as selective? If even one soul was disqualified on income grounds would a selective title be appropriate?

Focusing again on "universal" benefits, consider the following example (again, ignore any possible selectivity from the form of finance). Suppose a free skiing holiday in the Alps is offered to all

severely crippled widows over the age of 80: no means-test, the same holiday for all applicants. Now, apart from the basic perversity involved in such an offer it can reasonably be presumed that there will be few if any applicants; assume there are none. It is a universal offer; it covers a universe of zero. Slightly less absurd, the same holiday offer is now made to all of pension age. In this case there really could be applicants for the free holiday. These would presumably be the most fit and active and probably those who had already learned to ski in their youth. Given that skiing certainly had a strong (though now diminished) class bias then it is likely that only the currently or formerly affluent would be likely to be skiers and able to avail themselves of the offer. Uptake of the holiday benefit is thus in practice selective, and in this particular instance probably favours the more affluent.

Much more typically, a "universal" benefit such as the provision of free public transport for the elderly will prove in practice to be selective. It is only of value to those with a capacity to walk to bus stops or railway stations, probably only used by those with somewhere significant to travel (e.g., those with children to visit rather than the lonely with nobody to go and see) and only by those who live where public transport facilities are actually available. The net outcome of this particular universal package will be selectivised by access, by availability, by capacity, by interest and by the scale and frequency of actual use. The income effect of this will be determined by the specific circumstances of users of the particular programme and how it is financed. Are its users the better off who now save money leaving their expensive private cars at home (not paying petrol taxes) or are they poor people who can afford to travel for the first time? Does it favour the urban (better-off) rather than the rural (poorer) area? Or does the urban dweller, with little need to travel gain relatively little compared with his country cousin who can now travel into the town over long distances for work or shopping?

What should be the designation of a health service, available to all, with no means-test but with a standard charge for use of £10 per consultation? Is it rather like describing the availability of the Ritz as universal? But if the user charge were a mere 10p could

it then be called universal? In short, does universal mean that the service must be free at the point of use? Conversely, would all services "free" at the point of use (e.g., a health insurance arrangement where care was provided in exchange for a fixed pre-paid premium) count as universal? The essential point, once again, is that before designating the policy as universal or selective its availability, its finance and its use must all be examined and then some agreed summary of these components must be used to describe the programme. These dimensions are crucial in the analysis which follows: attention must be focused on the totality of policies rather than any one dimension.

None of this discussion is designed to settle mere semantic points. The use of the terms has indeed been vague and it is true that pledges of allegiance to selective or universal strategies have rarely been thought through beyond the rhetoric. That which is intended may not be reflected in policy outcomes but it is nonetheless necessary to explore some of these preliminary intentions. For the time being, universality and selectivity can be denoted as strategies, as general descriptive terms for approaches within social policy: (as terms they need not of course be the exclusive preserve of social policy). What have people had in mind when commending universal or selective approaches and what could these intentions come to mean? How can they be made operational, if they are adopted as strategies? There have in practice proved to be several strategic aims.

CHAPTER TWO

AIMS OF UNIVERSAL OR SELECTIVE STRATEGIES

The best starting point is the recurrent concern about the allocation of resources—presumed, almost by definition, to be limited. It would seem both in accord with common sense and "social justice" to concentrate resources where they are most needed. The pursuit of socially efficient resource allocation will enable more to be done for the really needy, will not waste resources on the non-needy and will presumably produce a greater return for every pound spent. This sort of statement—which in fact presupposes no particular policy strategy—has in practice been seemingly appropriated by the selectivists. Typically it has been taken to involve the identification of the "poor" (almost invariably defined exclusively in income terms) and the restriction of benefits or services to members of these needy groups. However, this declared goal of pursuing the good husbandry of scarce resources *could* be equally achieved via a universal approach. If it can be shown that, for instance, a universal strategy would guarantee high levels of uptake, or be administratively most convenient, cheap and reliable, then it could be argued on purely functional administrative grounds that a universal distribution was the most efficient. In practice (and it is only in practice and in specific instances that this point can be made) efficiencies might be achieved via either universal or selective strategies. In other words, it is necessary to identify the precise concomitants of efficiency and effectiveness of given policies in particular contexts. Their impact cannot be presumed on the basis of some general universal or selective characteristic.

Two other general points are worth making at this stage with regard to efficiency. The selectivist interpretation of efficiency sees it

as the concentration of resources on some distinct group defined as needy and is firmly against the dissipation of such resources amongst those with "sufficient" personal means. But interpreted in its widest sense (i.e., avoiding a connotation of efficient which may imply a cold, insensitive or miserly approach) efficiency implies an optimal use of resources. Optimality extends its boundaries beyond the immediate. If in the process of maximising the chances of getting resources to poor families (and thus making the impact of such benefits highly efficient) the families concerned are alienated, socially disabled, isolated or ridiculed, then the social outcome of pursuing one level of efficiency would seem to be a profound social inefficiency.

In a similar vein, will efficiencies at directing resources to the poorest be misinterpreted, resented, reacted against by those who are not poor? If this does happen, if the net result is an increased hostility towards the poor which makes their long-term position more vulnerable, then micro-success may have ushered in a macro-setback. The potential of "getting one thing right" and disturbing other (possibly more precious) relationships is an inherent problem and issue in all actions, public and private. It is certainly not exclusive to social policy interventions. And it is no prerogative of selective as opposed to universal approaches. But the query about efficiency and optimality can reasonably be posed, as a recurrent question, throughout this exercise. Is it possible to devise, at very least, policies which work well, reaching their target groups whilst not disabling them? At the same time can the policies achieve and sustain the popular support which in the longer run remains essential?

One further example of efficiency may be useful. It may be known that in the course of time some 1% of the population will be exposed to, and contract the fatal disease X. Ideally, that 1% might be identified in advance, inoculated and safely protected. However, if the 1% who would be at risk is not identifiable, then the inoculation of all would be necessary. Given the uncertainty this could hardly be described as wasteful, even though there would be no doubt that it would ultimately be superfluous for 99% of those so treated. If the 1% could be identified in advance then obviously treatment could be directed at them. If the 1% could not be convinced of the certainty of their affliction or the treatment could only be "sold" to them if all were treated, then

it might still be necessary to resort to the universal solution. Could such a strategy be judged wasteful and inefficient given the constraints that have been identified and given the seriousness of the problem illustrated? It is for these reasons that the specificity of such arguments have been stressed. Do particular circumstances warrant the strategy?

This apparently pragmatic approach is perhaps only another way of saying that a general strategy recommendation is unlikely to be reasonable or desirable (however convenient). But this pragmatism should not be interpreted to mean that each instance, each issue, should be judged and decided on separately. That would miss the point of an earlier comment on the interactions of decisions; policies which operate quite well in solo, can have effects which are disastrous in duplicate or aggregation. This issue is pursued in more detail later.

Relations between taxpayers and beneficiaries

The conservation of scarce resources, however conceived, is by no means of sole interest to the policy-maker seeking to stretch a budget to maximum effect. The citizen as *taxpayer* may have an interest—especially if he or she sees an equation between taxes and contributions (with their varying degrees of visibility) and social benefits. This interest may be expressed via ballot boxes or elsewhere in terms of a willingness to "support the system". It may be useful to think in terms of some form of social contract—a social welfare contract perhaps—in which citizens, alert to themselves as taxpayers in varying degree, may only be willing to participate in their side of the equation (as contributors) if they perceive or believe that *their* monies are being "sensibly" spent.

It seems useful to consider the popular images of universal or selective strategies in terms of their assumed compatibility with this "sensible" model. Popular concepts of "fair and legitimate social expenditure" (and there may be a bewildering variety of concepts) are virtually unexplored territory. Of the few enquiries which have taken place most have been either grossly limited in cover or in the sophistication of their questioning and interpretation. Such popular concepts may well be highly "culture-specific" so that even if useful data

existed in other countries it might prove misleading to seek to decant their findings to Ireland. Views might be expected to vary by class, political and religious beliefs and personal experience of "being a taxpayer" or "being on the receiving end". Whatever forms of transfer or resource distribution might be generally tolerated or even welcomed it might be expected that views would be affected by the citizens' own perception of their position in these redistributive relationships. (Although this does not imply that narrow self-interest will rule the day.)

The conspicuous taxpayer

However, much of the popular debate on welfare and social service systems hinges on their presumed relevance to "the poor", and this becomes emphatic in most selectivist and residual welfare models. Conventional wisdom still seems dominated (whatever the model) by the presumed transfer of resources from the better off to the worse off. In an earlier age when the payment of conspicuous taxation (and income taxes must rank high for their conspicuousness) was a more restricted privilege than today, and did indeed seem restricted to the better off, then (if an equation was perceived between this taxation and the outgoings of public expenditure) the world seemed to be one of transfers from the top down.

Significantly, the poor were unlikely to identify such taxation as they were paying. Their taxes were either indirect and inconspicuous in the form of expenditure taxes, or as illustrated by the man who pays rates with his rent and fails to recognise himself as ratepayer. Not only might the poor fail to be aware of such taxes as they were paying, but the very substance of popular debate denied this possibility. The better off were never averse to bemoaning either the size of their tax burdens or the inferior character of those to whom tax revenues were presumed transferred. In this very polarised climate—where taxpayer looked disapprovingly down on conspicuous beneficiaries—one could equally expect only limited complaints from the poor about the quantity and quality of the slices of the cake (or bread) being transferred to them. In the last resort the poor were not without reminders that others were paying for the little they received. Couple this with popular explanations of the

causes of poverty, stemming from inadequate behaviour, effort etc., and muteness if not gratitude were guaranteed.

Then comes the age of fiscal drag; the falling tax threshold, the rise in money incomes and one fateful day the sun rises on the lower paid as taxpayers. They may be somewhat surprised by the conferment of this honourable status since they may still feel themselves to be on the poor side—but honour it undoubtedly is, if dubious as a pleasure. And if the status of taxpayer conferred on others the right to full social citizenship, then now they are presumably included. It seems reasonable to presume that this new found status might encourage them to join in the debate on taxes. (What more fulfilling social complaint than the size of one's tax bill—exposing the size of one's wounds actually hints at the hidden quantities of blood within). And even if they keep the scale of their tax liabilities private they can certainly allude to their pain and be guaranteed a ready tear of sympathy from their neighbours. And what does being a taxpayer mean to their role as beneficiaries? Briefly, it seems probable that it may shed new light on past and future experiences; these are benefits they have at least helped pay for; they may even become insurpassable in their denunciation of the scrounger.

They may come also to realise that it is possible to be in both camps at once—or separated by but little space and time. Even if their taxpaying stops during unemployment and sickness (usually it is no more than reduced since they will still incur expenditure taxes—but their inconspicuous nature has already been conceded) they will know themselves as payers before the event and undoubtedly as payers afterwards. So, particularly if this longitudinal dimension is added, any crude sub-division of society into givers and getters is misleading. It involves no sense of time and undoubtedly suggests polarities which are not real. This is not to deny that at any one point in time the *quantities* may be flowing more freely from A towards B, and might indeed continue to do so if A remains affluent with minimal needs and B remains poor and needful. But for most, life will not be so totally stable. Being a taxpayer will, it seems reasonable to presume, affect attitudes to the payment of taxes and the things done with those taxes—a complex equation at the best of times and doubtless an unclear process in the mind of many citizens. But if

his or her emergence as taxpayer makes a person feel less of a dependant then, ironically, the notorious enemies of inflation and fiscal drag may have done more for "citizenship" and more for the diminution of stigma than any lecture to the poor on their right to benefits within welfare societies. As a positive social strategy this might mean rejecting the conventional wisdom that too many are now within the tax net and the concern that some are actually taxed into poverty. The point here is that if conspicuous tax payment is a positive dimension of citizenship it might be no bad thing to extend its cover to as many as possible! (There are other remedies for some of its poverty effects.) If there were to be "no taxation without representation" it may be an even more fundamental truth that no representation can exist without taxation. To be a participant full citizen, at least while of working age, it may be necessary to be a conspicuous payer of taxes. On this somewhat bizarre note the mainstream of the debate can be rejoined to see whether these images of "how welfare works" (and how it is financed) affect the interest in and promotion of particular social strategies.

Symbolic actions and concealed intentions

Some of the pressures to be conspicuously selective or universal may come from a public whose views of "fairness" are not necessarily held or shared by the policy-makers concerned, or vice-versa. Popular opinion (including that of the poor themselves) could benevolently urge the distribution of resources to the poor via income-selective schemes in generous ignorance of the track-record of means-tested benefits and their low utilisation. Or means-testing could be urged because it was believed to be punitive but in practice was known not to be so. Thus a policy could be conceived in "symbolic" terms and appear to accommodate these views. If this sounds unduly Machiavelian or an unlikely product of cynical paternalism the possibility should not be denied too hastily. Compare the public responses to demands made by the international banking community whenever economies come under pressure—for example, calls for conspicuous public expenditure cuts. The UK used to wheel out prescription charges for drugs within the NHS as its ritual lamb for slaughter on these occasions—and frequently no expenditure cut occurred in practice. It is not

the intent of this study to commend such "symbolic" practices but rather to acknowledge that the presentation of policies which seem to do things, but in fact do not, are amongst the tools of practical politics. The promise or the external manifestation is often accepted as a substitute for the substance.

These possible divergences of opinion between public and policy maker or administrator can be concealed in various ways. A public call for a hard line with the welfare beneficiary could lead to a more conspicuously selective approach with all the paraphernalia of means-tests (the outward and publicly visible signs of the tough policy). But behind this exterior could lurk a sympathetic and even generous reality—for instance, liberal eligibility levels or high benefits once the applicant had jumped the conspicuous qualifying hurdles. (The entrance hall looks revolting but beyond all is sweetness and light.) Alternatively, a positive public call to "help the poor" could lead via unsympathetic administrators to the production of a programme, superficially generous to poor people—but offered on terms so stigmatising, unattractive, or incomprehensible, that few or none receive it. (The entrance hall looks attractive but once inside they extract your eye-teeth.) These external shows and achieved realities need not be the product of cynical manipulation as has been implied in these examples. They may be the unintended consequence of honourably conceived and generous policies—perhaps offered via an agency or in a manner which proves totally unacceptable to potential clients. Thus a splendidly generous programme of benefits offered via an "unacceptable" agency may result in the hyper-selective use of the benefit in question. (If these illustrations smack of unreality it is necessary perhaps to acknowledge how little is actually *known* about the acceptability of the various social institutions to their clients—or clients sufferance of them because they have or see no alternatives.)

Independence

One belief frequently advanced in association with a conspicuously selective approach is that alternative, (particularly universal) allocative systems are positively harmful rather than merely wasteful. Through their apparent failure to discriminate between needy and

non-needy they undermine the presumed independence of the non-needy and encourage dependency. It is useful to spend a moment reviewing these independent citizens and their circumstances.

First, this view assumes a world of self-sufficiencies—a presumption of private capacities to respond to social calamity and predictive powers as to the likelihood and scale of these calamities. The capacity of the poor to live on subsistence incomes presumed that household budgets were managed by fully qualified dieticians whose totally mobile shopping was coupled with unremitting self-discipline. Here, the residual/selective model of the world seems to demand actuarially trained prophets of no small vision, sufficiently affluent in their youth to store up against the contingencies of adult working life and retirement, living in a world whose stability is presumed fixed for all time (or at least for the duration of their insurance policies). Such models have always seemed suspect even if viewed only from the perspective of the school boy historian. "Name one characteristic of human societies (other than the certainties of birth and death) which has remained constant over the last 10/20/30/40 . . . years." Answers in not more than one decade.

It is tempting to undertake a smart rattling if not refutation of some of these propositions. First, it is a world in which sequence is crucial. If a person is to cope (independently) with the accidents or misfortunes of life he needs some time to accumulate resources to see him through the rainy, unfortunate days (the number and timing presumably unknown at birth). If accident or disability arise too early he has no hope of demonstrating his independence. (It should be noted that these sequences are almost invariably described in terms of male breadwinners.) Second, the scale and duration of these experiences are of relevance. Does he anticipate one week's minor sickness during his working life or a prolonged expensive illness at a time when he has adult and child dependants? To err towards either extreme could see him over-insuring massively or under-insuring against the evil day. Third, (and by no means so placed for its relative importance) does he ever have the means to provide himself with these guarantees? Does the privately independent model seriously presuppose an equal distribution of income? Does it presume a distribution of income positively correlated with high

needs? Set as these propositions are in the context of competitive market economies this seems highly unlikely.

If these propositions are likewise set in the context of family and generational support, it must also be acknowledged that they presume much of such support systems. Increasing dependency periods both before and after the main working and taxpaying years mean increasing pressure during this middle term. Thus, the capacity—even with substantial private resources—to sustain all one's possible dependencies is severely restrained. In practice, private individuals have been acknowledging their interdependencies for a long time. Where the opportunity has arisen people have typically tried to pool the risks for some of these possibilities like sickness, unemployment—or longevity—with others. In the commercial insurance market this has been possible for some clearly defined, and predictable entities; equally typically these commercial responses have been individually risk-rated. An unskilled building worker with high seasonal unemployment risks is not invited to pool his risks with the civil servant *unless* he pays substantially more; to be invited to pool his risks with his fellow unskilled building workers is not much comfort when the same seasonality affects them all.

To some the message may come hard—independent survival in a rapidly changing world grows daily more improbable. Possibly it should be no part of this study to point to such obvious factors or consider such broad philosophical propositions, but they continue to be reasserted in policy debates. A case for pooling risks seems strong and, of course, leaves individuals free to determine the degree and form of such pooling. This does not provide an irrefutable or inevitable case for universal responses, only an indication of the shaky nature of some of the alternatives, and of this particular "independent" vindication of the selective case.

At this stage opponents of the independence thesis may argue that it is precisely because, when struck by misfortune, people can be helped back onto their feet again, that a return to and continuation of self-support is made feasible. The social-collective support is provided in order that they may retain or restore their private independence. However, to acknowledge bounds to the

ability to self-support does not demand that the concept is undervalued altogether. If collective provision does affect "independence" in a negative way the fact should be noted; but not necessarily as a cause for distress. How else do people learn about their interdependence? Such possibilities seem inevitable in any caring society. People can take advantage one of another—indeed there are aspects of daily economic behaviour which actively encourage this practice—but a variety of protective devices are also erected to inhibit such abuses. Frequently it is the inadequacy of these non-income controls (like the requirement to register as available for work) which are criticised when complaints are made, for instance, about the clash between generous cash benefits for the unemployed and low wage levels. It is not the intention of this study to respond to all these charges of abuse and disincentives but to see if any are particularly pertinent to universal or selective strategies.

At the end of the day, will society save a man from starvation, will it save him despite himself? If he has blown all his money at the races, if he has drunk the lot away, will his fellows rescue him rather than let him die. If in the last resort they will concede that he needs help, he can rest assured that society will not let him perish; in theory that could be enough to incite him to a life of drunken debauchery. But societies have long acknowledged such responsibilities *in extremis* and yet it has not been the general or even the frequent response of their citizens. Selectivity says that a person should only get benefit if he is poor; if he is not poor, he presumably must pay. Thus each time he acquires resources he excludes himself from benefits. If help is offered only to those below a certain income level then will people be more rather than less likely to opt for its dependencies? There is some evidence of this—particularly when the benefit values are great—amongst the "medically indigent" of the USA; the need to become poor in order to be entitled to help with the more expensive forms of medical care (like renal dialysis) presents us with a response to selectivity at its most absurd. In contrast, the standard benefit, the free-at-point-of-use arrangement, does not require a potential beneficiary to calculate his circumstances and if necessary readjust them in order to get help. Remember, the size of the benefit or alternative costs through

its rejection can make this a most attractive proposition. When (and again the USA provides some pertinent examples) access to adequate public housing, to social services generally and services like day care in particular are linked to income, then the pressure to stay low on the income scale, even if there is the option to rise up, must be extreme.

But the reader may be well aware that it is perhaps the prospect of "collective" alternatives (which do not conspicuously attribute or impose their full costs upon the individual victim) that may be seen as weakening the will of the individual to be self-supporting. That is, whatever the limitations of independent self-support systems, the alternatives are posed as having an insidious tendency to drag us all down to total and constant dependency. Safe in the knowledge that the universal safety net is waiting for us, we relapse into sustained lethargy. Given this logic the safety net will of course collapse and all will land on their (independent) backsides. So if the thesis has any substance it is indeed important; it inter-relates both dependency and the concept of incentives; it is a thesis about likely human reactions.

Incentives

It is difficult to know how much time to address to this latter dimension. It could involve an exploration of the whole theory of (and evidence on) economic, social and psychological determinants of human behaviour. Such behaviours, particularly with regard to work and income, are far from predictable and form a precarious foundation for assumptions about our response to incentives. But the proposition that incentives to work and earn may be affected is certainly important in discussion of the selective case and can be substantial in the universal alternative: it cannot be ignored.

That provision be public and collective begs no requirement that its form shall be a disincentive to productive effort, individual reward or whatever. Allocation made through public arrangements could still occur exclusively on the basis of work effort or one of the many other different allocative devices used in western societies. It might merely distribute or redistribute resources according to some

agreed criterion other than the market price of labour (however that may have been determined). It could "selectively" favour those with small families, good time-keeping at work, productivity on the industrial front or noble contributions to the community. But the typical model is that of a selective allocation of resources to people whose needs are not matched by their incomes; if their needs are met will their incentive to generate incomes themselves be undermined? It seems necessary to respond to the incentives issue at three levels: the benefit values themselves and their rate of change in relation to income change; the "paying for" side of the benefit equation, and cross-check each of these against an individual's capacity and/or willingness to alter any of the behaviour involved.

(a) Incentives and "poverty traps"

The usual major interest here is in the cumulative effect of means-tested benefit systems. If the benefit is to be generous, or if it is to be concentrated on a needy group at the bottom of the income range, then it must replace income on a generous gradient. The dilemma is simple enough. Whatever system is used, if there is a desire to be generous—say, replacing income loss at a rate of 100% (that is £ for £) as people slip below the poverty line, then the logic will require that those benefits are removed at the same rate (of 100%) if their incomes rise up again. The kinder is the provision for those who will slide down the slope, the tougher must it be for them as they struggle back up. It is possible, and has been so argued, to credit benefits generously on the way down (the entry rate) and withdraw them more slowly (the exit rate). But it must be obvious that if the benefits are at all substantial there will be an area of income akin to limbo, where one runs fast only to stand still. Any attempts to obtain "independence", to increase personal income, will be met by a withdrawal of benefit in cash or kind which can minimise, equal and even exceed the private gains. This poverty trap phenomenon is the other side of the coin of generosity when benefits are confined to some narrowly defined group which is designated poor. (Further aspects of this argument and possible ameliorations of this problem are discussed later when reforms are considered.) Briefly, if individual benefits are

generous or cover a wide range of benefits and services on an income-related basis then some people are likely to be locked into a state of poverty. If there is anxiety about the effect of high marginal tax rates on effort and incentives then there is none more excessive than that on the poor. There is typically that end of the job market with the smallest compensatory attractions of job satisfaction, status or fringe benefits. (Of the work-shy it has always been worth asking, from what work do they shy?)

(b) abuse and charges

The incentive problems created by this benefit side of the equation are also argued to be present in terms of universal arrangements. If universality is equated with the absence of visible prices then it is asserted that there is an incentive to abuse and misuse services which are available free on demand. Once again, it is necessary to be specific. Presumably nobody is suggesting that people go around breaking their limbs in order that they can enjoy free surgery. A person may well, however, visit a doctor to ask about something which worries him, and he may well go more readily because the visit is free. That this is seen, by some, as a problem is fascinating in itself. In short, if "problems" arise because people use services in excess of their "real" needs, what relationship do prices have to this phenomenon? If it were clearly demonstrable that it is the poor who are such hypochondriacs, perhaps charges and the odd means-test could indeed constrain their behaviour—but this is hardly what the evidence suggests. And if not, then price merely regulates the "abuse" of the poor. There is nothing to indicate that price and charging teach any lessons except to those who can least afford the lesson.

Health care systems are delivered by professionals with some pretension to scientific skills, the very substance of which is presumed to be a capacity to distinguish between the sick and the well, the living and the dead, the fraudulent and the genuine. If the distinction is greyer than here suggested a price barrier does nothing to make it more distinct. (There may be grounds for the more sophisticated argument that "charges" could "legitimate" services to some who are currently reluctant to use social services. That is, it would help provide the usually transactional relationship between purchaser and

provider. It requires a fine sense of balance to achieve such legitimating "nominal charges"—large enough to be taken seriously by those who pay them but small enough not to deter).

(c) Incentives and the finance of benefits

Perhaps, however, incentives and disincentives on the paying side of the finance/benefit equation should again be examined. Are there any obvious susceptibilities within universal as opposed to selective approaches? The revenue source of either universal or selective arrangements (i.e. where the money comes from to provide the benefits) *could* be identical. The issue is more likely to be affected by the scale of the operation. For example, a decision might be made to raise money for a few free school meals for very poor children using a progressive tax base to raise the funds. Even if such taxes were generally seen as potential disincentives to work harder/longer (where such opportunities existed) they could be sufficiently small and widespread to create no problem. If the objective were to finance an entire health system for all—a decidedly costly operation—then the taxes involved and the potential problem become more substantial. The level of taxation that might be needed (assuming, to put the argument at its strongest, that it were levied on a progressive income tax basis) could well involve high marginal rates and create the possibility of disincentives in the upper reaches of the income scale. Beyond this it is really unhelpful to anticipate any generalised response. There are those who argue, and by no means unconvincingly, that there is nothing like a high marginal tax rate to make people work harder. If a man needs to make £50 per week to live and the wage rate is £2 an hour then with a tax rate of 50% he needs to work twice as long (if not hard) than if the rate were 25%. This may grossly over-simplify the issues but the evidence is far from firm. It suggests a multitude of reasons determining *actual* working behaviour (as opposed to what people say they will do given specified tax rates) and shows some rather dubious perceptions on the part of citizens about actual tax rates. Finally, the debate tends to imply a very passive relationship between citizens, their incomes and the tax system. Payment systems have long been responding to the existence of an income tax structure. Is it not likely that levels of pay

—at least of the economically powerful—will already "include" their tax liability?

(d) Incentives, opportunity and work behaviour

A third dimension to this incentives issue was suggested, namely, the extent to which people actually would, or more relevant *could*, modify their working and earning behaviour in the face of these incentive dilemmas. The extent to which people actually adapt their behaviour to incentive/disincentive phenomena (rather than what they say they might do) is almost unexplored territory. Recent American evidence, derived from experimental income supplementation programmes, raises as many questions as it answers and certainly provides no instant exportable conclusions. Any response to incentives is obviously related to people's perceptions of the way tax or selective systems are likely to affect them or seem to be affecting them and these perceptions may have little to do with reality. (Our concern about excessive marginal tax rates of selective benefit tapers may of course be misplaced if people are ignorant of the effects). All that can cautiously be said is that given some of the "poverty traps" that have been constructed in recent years, many people might be expected to have responded negatively to their potential. This does not seem to have happened.

What remains just as fascinating is the underlying assumption that people *can* modify their working and earning behaviours (in response to disincentives/incentives) if they so wish. In fact it seems very likely that the capacity to modify earnings (up or down) is a very restricted privilege in the UK or Ireland (and one suspects in most economies) at least in the short-term. A rough guide to this, along with the possibilities for supplementary employment, would be the proportion of the population on piece-work. Their capacity to earn more or less exists within tight boundaries, determined not by their individual working capacity but by the amount of work available, shop-floor agreements (formal and informal) about the pace of work and so on. Overtime for many is not negotiable to any significant extent. Even if a person desired to reduce their earnings—to qualify for some new wondrous income-related scheme, they might be hard pressed to do so. To reduce his earnings as a piece-worker

he could end up making himself unemployed having produced too little; as a salaried worker he would have to move down a grade at least, disrupting career patterns of those below and unlikely to be welcomed by employers or colleagues. In short, the real room for manoeuvre is small. Add in the commitments such as mortgages or children or other recurrent costs and it becomes decidedly difficult even to consider modifying incomes downwards. The "victims" of most selective policies are most likely to be the most severely restricted in their economic freedoms.

Throughout any such analysis it is necessary to allow for the *introductory*, the *continuing* and the *withdrawal* effects of tax and benefit changes—each may generate a different response. And, in concentrating on the work and incentives dimensions it must be recognised that many of the incentive dilemmas may be irrelevant for beneficiary groups who are not in the work force—such as the retired pensioner.

CHAPTER THREE

UNIVERSAL AIMS AND OBJECTIVES

The main emphasis so far has been on some major aspects of selective approaches, but the equally problematic achievements and "declarations of intent" associated with universalism must not be neglected. There is some potential confusion in terminology at the outset. Is universal the same as comprehensive? Does it necessarily imply free-on-demand services? For instance, the British NHS could conventionally be described as both universal (provision not related to income) and comprehensive in the sense that it provides cover in all aspects of health needs—preventive, diagnostic, curative, general practice, hospital care, environmental health, etc. for all types of illness. There is also a presumed comprehensive cover in its geographical distribution. Further, while the term universality relates to availability it does not seek to imply that all citizens *are* using or *will* use the service in question: rather, that it is available to anybody who needs it. (For the moment any qualifications to this in terms of the *actual* equal availability of services of comparable quality within the country are left aside). It must be clear that a service can be universal (available for all) without its being comprehensive (providing all health services). For instance, it might only provide hospital care or only cater for physical illnesses. Once again, perhaps the term universal needs a qualifying prefix or suffix. Indeed even the "universe" may be quite closely defined. For example, an allowance for "children other than the first, under the age of 16, or 19 if receiving full-time education, or an approved apprenticeship with earnings not in excess of £2 per week". But if there is a distinguishing characteristic of a universal service it is traditionally the absence of a test of means at the point of benefit provision. Thus the provision of a health service for all citizens rather than one for poor citizens would be

described as universal. (The appropriate categorisation of service *provided* for all, but on a differential conspicuous payment basis, e.g., with charges for higher income groups is considered later).

What is universal provision seeking to achieve by being universal? This is perhaps more easily described in terms of what it seeks to avoid. First, the universal approach assumes that its alternatives may involve that separate provision for the poor and non-poor which will necessarily result (if not from the outset, at least over time) in the development of a second class (or worse) service for the poor. The poor will receive poor services, in quantity and quality under any such arrangement. Those who argue for a common service for all citizens, may be content to rest their case on an appeal to some fundamental right or equal entitlement amongst citizens. But a more subtle variant of this universal model sees positive virtues and attractions deriving from the "quality control" which the inclusion of the affluent and articulate citizen will bring to bear on collective standards of provision. The demanding middle-classes will so bludgeon their doctors to provide good quality care, it is argued, that standards generally will be raised to the benefit of all. Universalism thus seeks to embrace the competent consumer and use his merits in a way impossible under "separate provisions". Of course, certain assumptions must be made about this affluent/articulate consumer's inability to escape to some alternative form of care. (A separate top-layer service, for instance, in the private sector, could do much to draw off their presumed beneficial presence). Similarly, it is necessary to presume that the good consumer does not direct the health system to attend to his special health needs at the expense of others, or simply appropriate more than a fair share of its resources (obtained as a result of his critical demands), leaving the professional providers to neglect or revenge themselves on the rest of the users.

For some, on the other hand, (or to complement these aspects) the very provision of a common service for all is seen as a positive (and "good") expression of social solidarity; possibly an act which itself generates further solidarities. To turn this assertion into something meaningful (that is, of practical policy value) it would be necessary to establish whether citizens experience, approve of or demand this solidarity. If beneficiaries are always seen as *Them* and never *Us*,

as essentially parasitic, then presumably the sensation prior to the "sharing prospect" can be less than a warm glow of humanity. If sickness and unemployment are seen as stemming from the personal incompetence of their victims then tax payments towards *their* benefits will cause taxpayers to feel little but contempt or anger toward those with whom they do not wish to feel solid! (At least the sentiment is open, even if not easily, to empirical study).

Even if it is actuarially legitimate, for example, to see socially pooled insurance systems as acts of sharing, this is distinct from suggesting that citizens see and feel (or enjoy) the sharing process. (Neither of course does the citizen's current view of the universe presume that he may not come to see it in some other way in the future.) But at the very least solidarity can neither be presumed nor assuredly invoked as a desired social end. A sense of solidarity is not guaranteed as the outcome of universal programmes any more than it is currently a prerequisite for their pursuit. Much of the popular view (albeit poorly documented) of social insurance suggests that citizens believe themselves covered by some contractual relationship in which they get benefits directly deriving from what they have contributed—that *they* have earned *their* pensions. But the unreality of this belief (particularly under Pay As You Go pensions)—its neglect of inter-generational transfers and the like—is of course irrelevant to the solidarity proposition. Solidarities stem, it must be presumed, from a perception of the way the world works and not any necessary coincidence between this perception and financial or other realities.

There remain several more substantial grounds for the universal case. If universality encompasses the notion of a common scheme for large numbers of citizens, then there are sound *convenience* reasons for having institutions like social insurance, national systems of health care and the like. The economies of scale, planned development and potential, to make centralised systems responsible at least in part to popular pressures, make the public-monopoly-package an attractive proposition. And, the universal approach does avoid some of the incentive dilemmas noted earlier, at least at the point of benefit receipt.

At times it may sound as if universal responses are proposed only as second best options. For instance the inability to identify the causes and sources of the diswelfares which individuals suffer (or our

unwillingness, for a variety of reasons, to insist that individuals meet the costs of these disservices themselves) may be used to support an argument for some universal "no-fault" solution. For example, even when the cause can easily be identified, and there are sufficient resources to recompense the victim, should the costs of industrial accident or disease be borne wholly by the victims or by the factory owner? Although there are those who produce impressive theoretical grounds for the individual penalty approach, the willingness or capacity to embark on this course seems limited; perhaps there are simply too many pitfalls. So some universal interventions may exist from a positive desire to share collectively private risks and their consequences whilst at other times they exist rather because no feasible or fairer alternative can be conceived.

However, much of the universal approach is related to assumptions about the likelihood of consumers being willing to use universal services. There is considerable evidence of the high uptake of universal cash benefits. But caution should nonetheless be exercised in generalising from one utilisation pattern to another; not least from cash benefits to services. The historic antecedents of today's services may well still influence their current use. Few social services are "original" but frequently involve the public replacement or extension of services previously provided in the market or through some mixed public/private arrangement. The service may have emerged via the step-by-step removal of barriers to use, the gradual lowering of former restrictions which resulted in the current universal arrangement. As already noted, there have been times when this withdrawal of obvious price barriers has been too simply read as making services equally accessible or likely to be "equally" used (that is, citizens with common needs having equal likelihoods of using the facilities best suited to those needs). Universal availability may well need to have a more positive dimension before this is reflected in universal utilisation, a point explored in some detail later. Until such time as availability and use are more proximate there may well be an inter-regnum during which the most competent and articulate get the best of deals within a "common" service.

This phenomenon of "selective" utilisation of the universal service ought to be kept clearly in mind, particularly at the introduction of

new services or new ways of providing old ones. The extension of new facilities, even of equal opportunities to people with unequal capacities to respond, may lead to a widening of the inequalities of use, at least in the short-term. This has been noticeable within many public provisions in the last few decades where services and benefits have been extending themselves *out* and *up*—from being public service provisions for the poor to the admission of new non-poor clientele. The argument can be presented via two interpretations of the introductory impact of the British NHS. Before the NHS was introduced in 1948 it is argued that many poor families received inadequate health care; the creation of the service removed the financial barriers and thus the poor could now receive health care as good as that available to anybody else. But another version of the story reads like this. Before 1948 the poor in fact received some health care via the voluntary and municipal hospitals, the working class via the old health insurance scheme (although only workers, not their dependents), and only the better off (who were excluded from National Health Insurance by an income ceiling) used and purchased private care. Thus the removal of the cash barrier (very much as a result of pressure from the better off) merely admitted the affluent. Since little extra by way of resources went into the service (and it can be assumed that the middle-classes were good at getting their share of resources) it is probable that the poor lost out on the deal.

If this latter "pessimistic" interpretation is pursued there are those who then draw what seems an unnecessarily fatalistic conclusion, namely, that the resource-acquiring skills of the middle-classes must be recognised and steps taken to ensure that they are punished accordingly, usually by making them pay more. Patterns of utilisation become translated into arguments for differential charging, levying higher specific charges on the better off, or possibly higher rates of charge on the more active users. However, another response to such evidence simply sees this as the legitimisation of the higher income groups paying higher taxes. The point to bear in mind at this stage is that effective universal use of services cannot be presumed just because charges or means-tests have been scrapped.

CHAPTER FOUR

THE ACCEPTABILITY OF STRATEGIES?

In the development of the argument which follows, concern is focused on selective strategies, using them as a reference point for alternatives and variations. As a strategy, selectivity has typically been either overstated and glamourised or minimised and abused; there is certainly little more specific analysis of selective merits and weaknesses. As with so much of the debate, the protagonists' assertions have been universal in their sweep and have shown little selectivity in their targets. What follows is an attempt to categorise those circumstances and those dimensions, particularly of selectivity, which are likely to make strategies more or less successful in particular settings. An attempt is made to itemise those occasions on which selective responses seem both acceptable and likely to be relatively well utilised by contrast with their more widely expected under-utilisation and social stigma.

Social acceptability

There is a strong case for presuming that income-selective programmes can be successfully introduced and operated for certain "acceptable" services and benefits. These are fields which might be described as "socially approved" areas of activity. (Later a distinction is drawn between an approved *activity*, e.g. going to university, and an approved *beneficiary* group e.g. widows with young children.) An example is often drawn from the field of grants or awards in higher education. The pursuit of higher educational studies is seen as an approved activity; thus despite means-testing for fee levels or grants there is generally reckoned to be a high level of uptake of benefits in this area. There are of course complications to this apparently simple acceptability thesis.

If acceptability or approval of the activity the benefit supports is relevant (as distinct from the format, manner or style of presentation of the benefit itself, its simplicity of claim, discreetness, etc.) it is necessary to ask for whom is it acceptable, or by whom is it approved? It may well be that there are benefits or services whose acceptability is highly specific in terms of class, status, creed or income level. These cultural phenomena are likely to be critical determinants of utilisation and may limit the ability to generalise about the acceptability or likely rejection of particular social service/benefit formats. To put it bluntly, if resources are to be directed towards, and concentrated amongst, the poor then the forms in which they arrive must be socially acceptable to poor people. (The issue may of course be complicated by the applicant not being the recipient; for example, parents seeking benefits for their children).

If there is any significant sense in which "the poor" conceive of these acceptabilities differently than others then it is *their* sense of acceptance which must be used as the reference point rather than that of non-poor policy makers. It is the view of the user or potential user which is most relevant. Acceptability is of course further affected by whether or not others use the same scheme—and who the others are. Encouragement or discouragement may arise from the obvious presence of others of lower, similar, or higher social status in the queue for benefits. The positive potential of "bandwagon" effects, if for different reasons, seems operative at various social levels in many benefit systems.

But the acceptability to those seeking benefits is not sufficient. The social equation must again be acknowledged whereby others may see themselves as "payers" for benefits and require *their* own set of justifications for parting with taxes. In other words, if the society in question does see itself divided into conspicuous payers and conspicuous beneficiaries then what must be sought are optimal acceptabilities for both parties to the transfer. (If the revenue source is relatively discreet—e.g. raised through indirect taxes, then this "justification" problem may be eased).

In the final analysis the acceptability of a benefit or service to a particular individual may well be a function of its acceptability in a wider social sense. The society to which he relates, or from which he

draws his acceptabilities, may be highly parochial; a group he considers significant, defined by class, locality or prestige, but the last resort significant to him. Their social location or level *vis-à-vis* himself is unpredictable; typically they will be socially proximate rather than distant—his friends rather than his enemies. But if he (as poor peasant farmer) chooses as his values-standard the local Bishop, then, despite his social distance from him as an individual, the Bishop is nonetheless the significant reference point. What he says goes; what he denies is rejected; what he finds acceptable is accepted also. Thus there may be a need to make benefits or services acceptable to his significant others in order to make them acceptable to him. An individual's accepted truths are not randomly distributed nor easily to be assumed from his personal place in society; but they will certainly play a part in determining his willingness to claim or not to claim, to avail or not to avail himself of welfare offers, whether generously and warmly proffered or tightly and meanly held back.

Generosity of benefits

If acceptability is a general dimension worthy of consideration, then so may be generosity. If an individual has problems of access, anxiety or ignorance in relation to the general or specific availability of benefits, then all of these dimensions may be moderated by the relative generosity of the benefit in question. It would be too simple to assume that the higher the level of benefit the higher would be the level of uptake. The concept of benefit generosity must be extended to recognition of alternative costs involved in a failure to claim.

If the sums of money involved in university awards are substantial, so are the "alternative costs" of rejecting such assistance. Supporting a child through his university years from a private income is a major claim on resources even for the high income earner. Particularly so when the shock is experienced after years of "costless" primary and secondary education. Typically the child moves away from home, rents a flat, buys books, drinks beer, etc.—an expensive phase of life. These costs will be especially severe if children tend to be clustered in age so that several have to be processed at much the same time, and the minimum duration for their support is typically three years. So a high uptake may be found, not just because of the general social status of the

benefit but at least as much for the price of its neglect. Further, the UK means-test in this area is relatively generous—it certainly *extends* well into the middle-income bands, and contains many middle-income characteristics. (It makes deductible allowances for mortgage repayments but not for rent, for instance). So, benefit levels are best analysed in relation to the costs of neglect and rejection and the costs of benefit acquisition. Consider a benefit providing the remission of 10p, for example, in the charge of prescribed drugs under a health service. The costs of claiming could include 20p bus fare, plus time, plus leaving the kids with neighbours (incurring future social debts). This makes claiming illogical and certainly uneconomic. (At this stage any costs of administering the scheme are ignored). At the other extreme if a benefit of £50 per week can be obtained as a result of one annual and simple application then a high rate of claim can reasonably be presumed, other things being equal. To make a thorough test of this hypothesis, combinations of a constant degree of costs and complexity with a varying rate of benefit and then a constant rate of benefit with varying degrees of cost and complexity ought to be explored.

Again, it is difficult to anticipate any general result or response. First, the "size" of benefit may also be related to its frequency of occurrence; a claim for benefit which exempts the applicant from the (10p) charge for all service uses within the year is a different proposition from the sole claim in a lifetime. However, the likelihood of pursuing this costly claim for the low but recurrent remission will presumably be modified by any anticipation of its likely frequency during the period in question. Guesses about this likelihood are themselves part of a risk dimension that is explored later. In short, size of benefit may form a substantial incentive to claim, but needs to be considered in the light of these other variables described.

The link between generosity and uptake is further complicated by the fact that the degree of information available to the potentially eligible (assuming these to be the poor) may be related to the degree of generosity. Both formally through social service agencies and informally through the grapevines of social information, good news of £10 grants may be more available and travel faster than of 10 pence rebates and hence higher rates of claim for the former may ensue. But again caution is needed; the "outsider's" concept of good value

benefits might not be shared by applicants. Thus, the observed utilisation response might be more explicable if it was argued that applicants were most likely to apply or pursue applications for benefits whose generosity was *perceived* to be greater to, and for, them than in relation to some valuation presumed by the outside observer. The non-uptake of a benefit or service could reflect the considered rejection of that service by people who see the service as worthless or hostile to them and their needs.

But at the end of the day it seems reasonable to presume that potential clients, hampered by ignorance or the sheer practicalities of getting to the point of application, producing evidence of circumstances and so on, may well be encouraged or discouraged by the size of the prize at the end of the social welfare rainbow. A crock of gold will presumably encourage more to clamber through bog and bracken than the mere prospect of one cheap or free school meal.

Claiming for others

Further, with regard to acceptability and generosity any comments must be qualified in view of the complication of people who claim for others rather than for themselves. People may well be willing to behave differently, to put themselves out, when seeking benefits for others (for example, their children), rather than for themselves. Conversely, the prospect of their children's social embarrassment or stigma as a result of receiving benefits may well deter them from pursuing applications on their behalf. Whatever the simplicity or convenience to themselves, people may be so unnerved by the potential outcome for their offspring that they avoid the issue and bypass the service or its means-tested component.

CHAPTER FIVE

PROBLEMS OF CLAIMING SELECTIVE MEANS-TESTED BENEFITS

There is considerable evidence of the under-utilisation of many means-tested benefits, but the range of such uptake rates varies from near zero to near total. However, an attempt must be made to identify clearly whether the "problem" stems from the means-tested aspects of the exercise or something else associated with such tests. For instance, is it a stigmatised delivery system—separate tables for the free school meals recipient, a longer wait for the "public" client, the condescending smile as the "conspicuous beneficiary receives his conspicuous benefit" or the fact that father must ask his employer to certify to the welfare authority that his employee is receiving a low wage? The possible dimensions and their permutations are endless; little enough is known about them or their potentially cumulative impact. For example, a person may tolerate one "exposure" of his low social status and income but resist anything further; the straw which breaks his back may be the first, second or tenth appeal for help. Or, having been broken by the first, nothing else may pain him; he can pursue further claims regardless or indifferent to any social sense of loss or guilt. Or, with no expectations to the contrary he may blithely assume that the treatment he receives is normal and be equally undisturbed.

In the section which follows an attempt is made to itemise those detailed points at which the pursuit of claims for means-tested benefits may present difficulties. Certain general phenomena have already been identified—for example, the acceptability and generosity of benefits. The extent to which these points are problematic for potential claimants does, once again, not lend itself to easy generalisation.

To catalogue the problems in this way is the start of identifying what room for manoeuvre may exist for their correction and amelioration. At this first stage the main concern is with the problems facing the claimant, and then briefly with the problems for the administering agency. Later in the report possible solutions to these problems within an income-selective framework are examined.

Identification and the claiming process

The term identification covers two phenomena; the identification by social agencies of potential benefit recipients and the self-identification by potential beneficiaries of their eligibility. In one sense this is the over-riding problem within income-selective systems (although by no means exclusive to them) and inter-relates with most if not all of the issues which follow. Means-tested benefits exist for all or some groups of citizens, depending on their circumstances and incomes. By circumstances is meant that host of possible variables which may be taken into account or disregarded in the calculation of eligibility; size of family, certain expenses, capital assets. Usually a means test will involve answering rather more than the simple question "How much money do you have?". Typically, it will be necessary to know precisely how much cash income is received, as evidenced over some specified period of time (in previous weeks, months or years); certain kinds or amounts of income from particular sources may be disregarded.

Income and the unit to be tested

Precisely whose income is under question is also pertinent; are the means of a male breadwinner alone being investigated or that of his working wife and children, the incomes of aged dependent relatives in the household—an individual, a household or an extended family test? If there is a lodger or tenant in the household is their rental payment wholly or partially taken into account? Is capital and assets or incomes derived from it (real or notional) disregarded? The point at issue is that "income" is far from being a simple or agreed concept and is and can be variously defined for different purposes. For some benefits a household test of means may be deemed most appropriate, for others that of the claimant only. Whichever definition is used the concern

here is to demonstrate the problems for agencies in identifying their clientele and for the potential beneficiary in identifying himself as having a qualifying income.

The problem is, of course, compounded by the fact that in practice what is being tested is not "means" in some abstract sense but some mixture of means with particular (defined) circumstances. Thus the eligibility level is usually some function of income and the size and costs of the household. A four-child family would therefore be expected to have a different eligibility level than a single-person household. It is this composite of means and circumstances which it is often difficult to describe and communicate to citizens in a neat and memorable formula. If it were just means-testing, it would presumably be easy to decide and announce that the eligibility level for a rent rebate was, for instance, £30 per week; below this figure a rebate would be available, above it, nothing. Allowing for problems of deciding on the period to be measured (e.g., last week's income or the average over a period) there would be a simple formula which could be easily communicated. Ignoring for the moment the problems of people whose means include farm produce or of fishermen living off their catch, a high likelihood of public awareness from minimal publicity might be presumed. Individuals would know what their incomes were and know whether or not they were eligible; they could identify themselves as eligible. (Again the issue has been deliberately simplified by assuming that it is the income-earner who makes this identification, a matter that is discussed further below.)

The step from this simple income eligibility point to a summary phrase, qualifying the income level in relation to numbers and age of dependents, certain outgoings such as housing costs or fares to work, certain income disregards and so on, complicates the matter in two ways. First, the individual now needs much more, and more comprehensible, information to be able to identify himself as potentially eligible. This can become something of a vicious circle. He will presumably only seek out and pursue such information if he can identify himself in advance as a likely beneficiary; the complexity of eligibility formulae may be such that he cannot make the tentative primary identification.

Do the potentially eligible know their own circumstances?

One particularly problematic issue involving identification has been touched on and now needs further amplification. This is, the assumption that given a clear statement of the eligibility level the potentially eligible can be expected to establish for themselves whether or not they are entitled to benefit. However, this may be a far from simple proposition. First, can it be assumed that potential beneficiaries know what their circumstances are? Again, ignoring the real complexities of people receiving income in kind, do people know what their incomes are? It has already been noted that many current means-tests use the circumstances of the household as the relevant unit of assessment. But income and expenditures of a household may not be mutually known to all its constituent members. The simplest case is where the non-working wife—who may handle most of the household expenditure—does not know, at least with any precision, what the husband's wage is. It is similarly possible that the husband, while knowing what his wage is, is not well informed as to the level or constituent parts of household expenditure. It could well be, therefore, that any failure of communication (whether deliberate or not) between these two parties could lead to the household's being ignorant of its own circumstances.

Some of the research evidence which demonstrates a relatively high level of benefit uptake amongst one-parent families lends support to this thesis. Allowing for the fact that such families may be in greatest need and have least by way of alternatives, they are in the final analysis the only group who must know both their total income and their outgoings. There is certainly alternative evidence that wives and mothers often initiate claims for means-tested benefits which are not pursued once the detailed issue of income declaration is reached. One interpretation of this state of affairs could well be that mothers, aware of the economic difficulties of managing on the money given to them, identify themselves as likely beneficiaries under means-tested schemes. However, if the husband's income has been concealed from his wife then he may be either unwilling to declare it to the agency (presuming that the information will also be seen by his wife—or that refusal of benefit can only be interpreted by his wife as a reflection on his affluence). Or, knowing that his income does exceed the eligi-

bility limits, finds some excuse not to pursue the application. As was stated at the outset, so much hinges upon particular practices within households. If the family shares its economic relationship, in the sense of being equally aware of income and expenditure (and of course it may have several incomes just to complicate things), then any member of the family should be in an equally good position to make the preliminary assessment which sets the family on the road to a claim. To the many families where income resources are a male secret, eligibility levels are pretty meaningless. (Other implications of this degree of "role segregation" within the income and spending unit of the family will be explored later, particularly with regard to publicity).

Estimating an eligible population

Consider again the problems for an agency which provides the benefits and would like to make sure that the eligible population get their just deserts. At best the agency may know something of the general level of incomes in the community, enough to know that there are some potential beneficiaries. They may even be able to say that there are likely to be more of them living in Area A than in Area B. But rarely will the agency know what combination of income (by source), family size, expenditures and other qualifying characteristics actually co-exist. In other words, the ability to predict the size of the eligible population is seriously restricted. And even if its likely overall size can be predicted, the agency is highly unlikely (given current data) to be able to locate the eligible—not just by area but by name and place. This inability of the agency to identify reliably or in some cases even estimate, the eligible population is a severe constraint on any capacity to respond to clients' needs.

Since the typical means-tested benefit application is initiated by the potential beneficiary, it would seem logical that the person in question has to be in a position to identify himself or herself as potentially eligible. The greater the number and variety of benefits relevant to people in particular economic circumstances, the more important it becomes that this identification process occurs. From the point of view of the agency, it has been argued that calculation of an estimated eligible population contains notorious hazards; it is rarely possible to make more than "grand total" estimates: and the

Identification of individuals is difficult to say the least. The possibilities of dealing with these problems are explored in a later section.

Information and Knowledge

As already stated, the typical income-selective programme relies heavily on potential beneficiaries identifying themselves and turning up at the right places at the right times. These are some of the many issues which might be classed as information-related and which require some amplification. It has already been suggested that problems may arise because although *some* information exists—e.g. that there are certain benefits for poor people—the potential client does not have enough information of sufficient quality to pursue the matter. Or, the general context of the information deters any chance of such pursuit. Thus even to notice that there are benefits for the poor may require that a person first acknowledges himself as being one of the poor. Even if the eligibility criteria for the benefit in question provide a very precise statement of what "poor" means (just as the next benefit will contain its own poverty definition) the generality of the concept may be repugnant to the potential applicant. This generality could prevent his pursuit of further more precise information. (The argument assumes that the potential and eligible beneficiary finds the idea of being poor repugnant, and in practice is not willing to be seen or see himself as poor. If on the other hand he starts from the premise that he is poor then he may be encouraged by such a notification of the benefit's relevance to poor people).

Thus the information itself—as well as the more obvious lack of it—may prove a problem. If lack of information prevents a person from identifying his likely benefit status, so the presence of "bad" information may dispel any chance of his claiming. This phenomenon develops an additional twist in times of rapid economic change or inflation; the information that is read today—or the decision made about a claim—may be outdated tomorrow as scale rates and eligibility criteria, or the applicant's circumstances, change. In addition, if an individual's picture of the welfare system in which he lives is one of cohesion rather than diversity then he may well presume that his rejection for benefit "A" will mean his disqualification from all other such means-tested benefits.

(This may be far from the truth given the variety of scales usually in operation.)

Further, although rejected today he might have been eligible if only he had applied a week later; in that week his average income for the assessment period may have dropped to below the eligibility level, or the rules could have been changed to make his previously declared affluence more nearly poverty (or *vice-versa*). Choice of the right accounting period can be crucial, as any tax consultant knows. Thus the typical absence of any information which explains why an individual was ruled ineligible, or by what margin, can have the cumulative effect of discouragement and future confusion. Again, one suspects that such confusions and their resulting pessimism or bitterness spread around the news networks of a community with considerable speed, become generalised and may have substantial effects on the behaviour of others. People may not see means-tests as discriminating on a very individual basis but rather in favour of, or against, "people like us". Thus the rejection (or acceptance) of a neighbour's claims may be interpreted as indicating the likely fate of one's own.

Two other issues are worth mentioning with regard to information (although neither is exclusive to information about selective programmes). The first point is that the format, style, location, tone and presentation of information can be crucial to its impact. The scruffy buff form in unintelligible jargon, out-of-date and only available from agencies not renowned for their love of fellow human beings, says something about the benefit itself. Any agency seeking to achieve an improvement in the quality of a cat's diet with some of these public information handouts would probably end up persuading the owners to eat their cats. (Indeed, it is no bad test of the seriousness of the concern to really reach the poor via social programmes to compare the respective promotional budgets for feeding undernourished cats or pensioners). Further, does the publicity appear in media which the poor significantly read or watch? What level of literacy does it presume and, in a bilingual society, in which language? And does the promotional message offer encouragement or disuasion?

At the extremes does it urge an individual to apply for the generous compensation that an anxious and caring society seeks only

too happily to convey to its needy (and worthy) citizens, or is it an offer begrudgingly dropped at the feet of moral failures by a society which would happily let the poor sink without trace (but hasn't quite the nerve to do so)? The very presence of information itself provides a clue. Presumably publicity is given because the government/society thinks the benefit, and claiming it, a good thing; information is endorsement—the very use of the media is at least in part the message. But the general comments made earlier on context and perception apply. If the poor have been traditionally used to being kicked whilst down, if they are daily reminded of the inferiority of their status, then limited responses to the glowing phrases of glossy brochures must be expected. If typically the approach has been warm-hearted and has placed no blame, then even some pretty drab and uninspiring promotion may be all that is needed to elicit a positive response.

CHAPTER SIX

STIGMA, RISK AND THE WELFARE RELATIONSHIP

There are other important facets to this discussion of information, knowledge and the use of social welfare systems. Just as the need to take into account the views of the non-poor in society has been previously identified, what do the Government or social agencies tell the poor about their status, particularly *vis-à-vis* the benefits they are claiming? Traditionally, selective means-tested benefits have been non-contributory; that is, they tend to be financed from general (non-hypothecated) tax revenues. (At a local level the old Poor Rate was once an exception to this rule.) If contributory systems are supposed, amongst their several merits, to be free from images of stigma then presumably, by inference, non-contributory benefits are prone to such charges. Would it help, in informing citizens of available benefits, to encourage them to recall their role as contributors—as tax-payers? Should the earning of entitlements be stressed in a society which may be much concerned with contractual issues? In short, would the perceptions of the intending claimant be changed if offered a brief introduction to the "contributory" nature of all social policy finance? Is it appropriate to stress that far from being members of a neatly divided society—where some pay taxes and others get benefits—most people are likely to be doing both at once (or at the very least to have paid taxes in the past and be likely to do so in the future)?

The veracity and impact of this presentation for any one individual will probably depend on their own tax-paying experience. But since the benefit experience of many poor people may be short-lived (and certainly no permanence can be assumed in the membership of poor and non-poor populations) then such a "participatory" or "reciprocal" presentation of their status seems legitimate. If acceptance of this

status makes the claiming of benefits more likely than it is well worth incorporating in publicity, typically only concerned to define one's pending dependency. This message is of course equally pertinent to the (current) non-poor; it may lessen the degree to which they feel themselves to be the over-taxed worthies surrounded by a *melée* of parasites. Such a statement or reiteration of these mutual relationships could have substantial longer-term effects on the whole welfare ethic.

Stigma

In fact, lurking behind much of the selectivity debate, sometimes explicitly acknowledged by the proponents of selective strategies and frequently wheeled out by universalists as if it were the ultimate counter-argument to selectivity, is the issue of stigma. Perhaps because there is much dispute about the nature or the very existence of the beast—it tends to have been badly handled by both sides. If anything the selectivist has felt obliged to minimise its presence or to seek sub-strategies which minimise its likelihood. Meanwhile the universalist has perhaps over-stressed its presence at least in association with means-tests. He has likewise presumed or inferred that stigma is not to be found (at least in such abundance) in the universalist world. Again, this is to caricature arguments rather than to develop them and does less than justice to some proponents of both cases.

If stigma is significant can an attempt at least be made to define it more closely, consider just where and in what precise circumstances it might be manifest, and try to arrive at some conclusion about its likely impact—both in level and degree? There is a particular need for both quantitative and qualitative dimensions if sound policy conclusions are to be drawn. Establishing the existence of something called stigma is of little value unless some indication can be given of how pervasive it is, how much it affects the lives of individuals or groups, and last, but by no means least, how susceptible it is to change? Again, it is necessary to begin with some definition of terms.

It is usual to speak of people being stigmatised by an event, an experience, of feeling demeaned and made inferior by that experience; what the Oxford English Dictionary defines as an "imputation attaching to a person's reputation; stain on one's good name". Stigma involves

a perception on the part of an individual of his inferiority, often accompanied by a sense of being undeserving. It is, therefore, a *relative* sensation, a perception of what a person is, and the way he is being treated as compared with the way he knows (or presumes) others to be treated. It is about identity. The dictionary definition also implies a prior state; he must once have had a "good name".

If it is relative then it is necessary to return to the earlier mention of "significant others", to establish to whom this feeling may relate. Certainly if "all of us" in an individual's significant universe are pursuing the same course of action, the likelihood of his feeling stigmatised may be predicted as slight. On the other hand, if "significant others" are those responsible ladies and gentlemen who actually hand out welfare benefits the individual may feel much aggrieved and demeaned by the very act of claiming. The actual sensation may emanate from one particular facet of the claiming process—for example, the need to approach his employer for certification of the lowness of his income to the social agency for whom he is claiming benefit. Or the significance of the claim may be its implicit declaration by the male-breadwinner to his dependent wife and children that he is incapable of supporting them unaided.

The main concern here is whether any of these perceptions is more or less likely to be prevalent in association with any particular social policy strategy—specifically, the universal or the selective. Because selective approaches are by definition concerned with *comparing* the circumstances of one man with another—and then concentrating resources on one of them only—the issue of comparison and relativity is obviously central to selection. But this is far from saying that the process of comparison is or need be a demeaning one. To compare a man with his neighbour on grounds of hair colour is rarely a stigmatising exercise—presumably because hair for most people is value-free and as an inherited asset is not seen as reflecting any profound moral state. (Extending the argument to skin colour, however, suggests that demeaning comparisons need not only relate to some acquired status!)

Again, to compare one man's income and circumstances with those of another need produce no sense of inferiority or superiority. It is only when a rationale is grafted on—a way of *accounting for* the income

difference between them—that there is a stigma potential. If a man's high income (accounted for in a shared culture as the product of his intelligence, hard work and general good sense) is juxtaposed with another's low income (explained as the product of his stupidity, moral laxity and general fecklessness) then the comparison has meaning. Again it should be noted that it is not the lowness of a man's income *per se* that is stigmatising but the logic which is seen to explain it. If society chose to reverse the explanation, describing the high income as stemming from exploitation and indiscriminate greed and the low wage as a reflection of a man's humility and humanity in serving others for little material reward, the stigma effect can presumably be reversed. (That rich men, unable to pass through the eyes of needles, have in practice rarely sensed much stigma does not negate this general approach.)

In short, there is a need to establish the "logics" of society, its popular accounts of how poverty and its antithesis are reached, if insights are to be gained into the association of stigma with a declaration of poverty. The blameless victim of an unpredictable economic system may be untainted. Society may in fact contain a host of such explanations or there may be a strong consensus of view on the matter. But here concern is focused on those identified as benefit recipients. Do others ascribe, and most important, do the poor acknowledge a set of reasons which account for their position which is in any way demeaning?

There could also be stigmatising experiences in the way others treat them along the route to benefits. Even if within one of the "approved" beneficiary groups, the widowed mother of six children may join a common queue for benefits and may be handled in a manner normally associated with that reserved for the "undeserving" poor. On the other hand, the earlier references to information may need reiteration here. The hallmark of official approval which publicity conveys may do much to modify or counteract any possibility of applicants sensing stigma, just as, conversely, it could rub their noses in it.

However, too much credit should not be given to the notion of stigma—its presence has certainly not been proved beyond reasonable doubt. It can for instance be argued that stigma is a sense most ascribed to others. It may be used as a concept to account for what

other people do, to explain why they fail to claim benefits, whilst not actually affecting the decisions people make themselves. Or a person may feel stigmatised but not in a way or to an extent which stops him claiming benefits—a sensation which possibly annoys and upsets but hardly disables. There is little conclusive empirical evidence to ratify these various interpretations.

Recent work in which this writer has been involved suggests that the major reasons for non-uptake in the English free school meals systems were more evidently related to information than stigma. Stigmatising factors were identified extensively by survey respondents (mothers) as accounting for the lack of uptake of the benefit by "other people". It was, however, only referred to by a small minority as affecting their own decisions. Thus stigma may be a piece of folklore: part of that popular mythology which avows work ethics that are not manifest, moralities that are not observed, hostilities that are not felt—and explanations of Their behaviour but never Ours. However, such interpretations must be cautiously made. If the potential sense of stigma were as strong as some commentators have argued then the last thing to be expected is its open avowal. A man could be ashamed of his stigma, ashamed of being ashamed; it would not be an unusual social device to displace this sensation onto others. In the school meals study mentioned, the evidence suggested that people, once given information about their eligibility level, claimed this particular benefit. Was information all that they received? Perhaps the act of providing information was itself destigmatising, as suggested earlier. But as a cautious benefit-specific and culture-specific conclusion it seems reasonable at least to question the impact of stigma as an all pervasive or necessary concomitant of selective systems.

Of course, it is possible that people refer to a sense of stigma (and any associated failure to claim benefits) as a way of describing their general ignorance of benefit systems. "Stigma" may incorporate their sense of confusion when filling in forms, when dealing with officials or even their guilt at their manifest "failure" to claim. Such components must be disaggregated in order to assess their susceptibility to change. And all these arguments may be benefit-specific. Compare, for instance, responses to the discreet claiming process and benefit arrangements for a deserving group (higher education awards) with the clumsy

public hostilities towards benefits for the unloved and unwashed (the able-bodied male unemployed). And for any individual these *general* sentiments may be meaningless. A person may pass through welfare systems oblivious to their demeaning potential, his expectations such that he emerges feeling helped and cared for when his neighbour could only comment on the harsh insensitivity of it all. Or the sympathy offered may be interpreted as sinister seductions, designed to give him a false sense of security—a prelude to being dropped on from a great height!

In short, the selective case cannot be dismissed by the mere assertion of stigma's existence. Stigma seems specific—to benefits, to individuals—in its incidence; it may be possible to purge systems of its presence (particularly its historical association with household means-tests and the like). Or it may be possible to bypass its impact by discreet and private claiming systems. Its potential cannot be denied but neither can its omnipresence be assumed.

Risk

The uncertainties to which reference has been made, related but undoubtedly distinguishable from the sense of stigma, can be summarised in the notion of risk. The risk of being refused, the risk of saying or doing the wrong thing, asking "foolish" questions; of finding that one's innocent questions have let loose a whole host of responses unlooked for and certainly unsought. The issue is not confined to the pursuit of selective benefits. There is the risk that a muted plea for advice and help with a "difficult" child may lead to the agency "impounding" him or her; the risk that turning up at the clinic for a cervical smear will lead on to a diagnosis of cancer; the risk that exposing oneself as poor, revealing one's circumstances to others, may end in rebuff. The latter issue is most closely related to the problems of adequate information that were identified earlier. Good quality, comprehensible information, means that a person can sit at home, make his own assessment of eligibility—his chances of being entitled to any particular income-related benefit—and set off to claim having minimised the risk of rejection. There are serious grounds for believing that it is the reduction of these risks and doubts which will go a long

way towards reducing people's unwillingness to approach and use some social service systems.

A similar case could be made for those services which involve variable but unknown charges. Thus, if it is decided to make some user charge, it seems most preferable to do so at a standard rate. Knowing that the range of costs for dental treatment might involve anything from £1 to £20 leaves considerable margin for financial embarrassment and treatment may well be avoided or delayed to minimise this risk (the concern here is not to comment on the logic of such responses, any more than the avoidance of diagnostic tests which might come up with "bad" answers). But to know that the standard charge for dental care is £5—regardless of its duration, complexity, etc.—whilst undoubtedly offering the prospect of excluding the poor, at least is clear and removes the risk element. Other things being equal, the provision of information which allows the safe anticipation of the outcome of any claim for benefit or service will go a long way to increase the likelihood of its use. A man may reveal himself and his circumstances to others if there is some certainty of reward, but without this certainty his risk-taking faculties may be severely restricted. Risk is an important link in the chain of knowledge, identification and stigma leading to the use or neglect of services and benefits alike.

CHAPTER SEVEN

INCIDENCE, EVALUATION AND VULNERABILITY

To the faint-hearted the ramifications of selective or universal strategy decisions may seem endless. This is true in the sense that all strategies and policies have consequences reaching beyond their primary aims. It has been stressed from the outset of this study that it is not sufficient just to identify the intended targets of social policy or the strength of the desire to hit them, but to be able to determine whether or not any hits are actually scored. And how many arrows were necessary to achieve a required pattern on the target face? Only in the combined knowledge of revenue sources for the social services and the patterns and duration of use of those services can a start be made in classifying successes and failures. And on both the input and outcome sides of these assessments there are real problems of measuring precisely what is happening. Primarily these are problems of incidence.

The incidence of revenue sources

The sources of finance for social services in Ireland are various. Apart from any initial distinction between central and local government funds, there is the complication that central government gives money to local authorities to spend on local services. So the consumer of a service may be benefiting from the financial inputs of local and national taxpayers, including of course himself. These taxes have been paid on incomes and on items of expenditure, derived from the taxation of property or investment incomes, the taxation of business and corporations and customs and excise duties amongst others. (There will now be the added dimension of funds via the EEC—to which Irish citizens have of course contributed). Take by way of

school; who paid for the schooling he received last week? As meticulous social accountants, it would be necessary to itemise and quantify the component parts of that educational experience (for the moment no attempt is made at any estimate of its "value" to the recipient). The cost of school buildings, their heating, lighting and maintenance (the pupil's share of these), paper, books and other software, teachers' salaries and so on. There would obviously also be private costs during the week in question; the child was fed, clothed and otherwise maintained by his family out of their personal resources—an income possibly supplemented by the state just to complicate matters.

However, to concentrate on the public arrangements, it would be necessary next to consider the source of funds for the school buildings, teachers' salaries, etc. For convenience, assume that some of these funds come from central government and some from the locality. Where did these "governments" get their money? Primarily from their citizens in the form of the various taxes mentioned earlier. So who paid these particular taxes and in what amount? Problem number one: the government collected these taxes as part of its general revenue raising powers and did not designate a specific education tax. Thus it is not possible to identify any one of these tax sources as making proportionately any lesser or greater contribution to the finance of education than any other. At best all that can be done is to adopt some convention, (make an assumption—and it cannot be more) that the various tax sources contribute to education in the same proportion as they do to their share of the total tax revenue. Thus, if for instance, 50% of all taxation came from taxes on income then we presume that 50% of public expenditure on education is met from income taxes. From another perspective, if total public expenditure on secondary schools amounts to 1% of all tax revenues, then it can be assumed that this is made up of 1% of income taxes, 1% of expenditure, 1% of business taxes and so on.

How much clearer does this make the picture of who pays? At first sight, it may seem that the conspicuous contributing parties have been identified, but what about the internal dimensions of these categories? Income taxes have not been evenly derived from the whole population; rates of tax vary with income level and the circumstances

of the individual through tax allowances and the like. Income taxes will have been paid only by the income earning part of the population. Neither will expenditure taxes have been borne evenly. How many people (and from what income level) have bought how many of those goods and services which bore tax? And so on.

A dimension of time must then be added. In discussions of who pays and how much, what accounting period is being used? is the interest only in who paid and how much *before* the week of educational cost that is being measured—or, during the week in question, or subsequently? Is the recipient (the child) being ignored whilst his father/mother/or household's taxes are being assessed, or are guesses made about *his* future taxpaying life? Typically in such studies the main concern is with the current adult (parental) taxpayers but it could be equally legitimate to consider the pupil's past, present and future tax status. Through all this complexity or confusion one thing may be clear: the sources of funds for the week's education are diverse and exceedingly difficult to attribute to any particular party.

But who pays taxes?

This becomes even more problematic when it is recognised that the incidence of these taxes may not be on those who first pay them. A tax placed on a manufactured product is likely to be passed on to the consumer or purchaser of that product; to whom should the tax payment be debited? The national accounts may reveal that companies paid £n million in taxes in any given tax year; but reading national household expenditure studies it can be seen that families paid £n millions of taxes on the goods they purchased; were these the same taxes? When the question is asked: whose taxes contributed to the week's schooling should the answer in this case be corporation taxes or expenditure taxes?

It should be possible to press beyond this elementary picture of where the burden of particular taxes ultimately falls. Who pays an individual's income tax? It is far from being an absurd question. Rent a person a room in a house and he pays his landlord rent; the rent is a part of the landlord's income, on which he pays tax. According to the tax records the landlord is the tax payer. But the landlord did not

set the rent for the room without reference to the fact that the tax system exists, and that he would have to pay tax on the rental income. If he was aware, he presumably made some attempt to *anticipate* this fact, and incorporated a "tax-to-be-paid" component in the rental figure. If he wished to realise £10 clear, then he may have been able to push all or part of this tax liability forward to the tenant. At the end of the day who paid the tax?

Where is the trade union negotiator who now fails to anticipate (or at least seeks to anticipate) the tax effect on the wage rise for his members? Such "anticipations" can have a significant effect on the "true" incidence of taxation. Who pays these anticipated taxes? If the employer raises his product prices to pay their higher wage (including tax) increase, who pays the new prices and thus who pays the taxes?

All of this argument, reduced to these rudimentary terms, is solely intended to demonstrate that "Who pays?" is a complex question. This study argues that the answer to this "input" question is highly significant in determining and describing the overall incidence of strategies, whether universal or selective. Such possibilities as universal benefits financed in selective ways (progressive or regressive taxation) or of being rendered selective by post-receipt taxation (progressively or regressively) were mentioned earlier. Add the dimension of time, the true pattern of tax incidence, and it must be obvious that the primary benefit intentions of any policy can be completely neutralised, reversed or emphasised. The highly selective benefit, paying resources to the most needy may have been financed from the very pockets it now reaches or from the richest in the land. In short, and the message bears repetition, incidence is of the essence.

Utilisation and the incidence of benefits and services

Having considered what goes *in*, the equation can only be completed by consideration of what comes out, and who uses whatever emerges. Recent research on the UK school meals service (in which the writer has been involved) offers some rich source material for an examination of the effects of utilisation on the universal or selective incidence of social programmes. Briefly, the service provides a cooked mid-day meal and is available on each school day for all children who

wish to avail themselves of the service. Meals are provided at a standard price with a total remission of this charge for children from low-income families; a nationally defined eligibility scale is administered through the local education authorities. Even at the outset caution is appropriate in categorising this service as universal or selective; certainly, it has a means-test but within the context of a service notionally available for all. Currently some 70% of school children use the service, and some 10% of these children get their meals free. Here within the general programme is the conspicuously selective component; poor children get free school meals, non-poor children pay the standard charge. To describe the overall impact of the total subsidy to the service (which subsidises the standard charge of 75p. per week and all free meals) it is necessary to know whence the subsidy came and to whom it flows. Here the main concern is with the beneficiaries.

As noted above, not all children in schools use the service. What started as a provision much concerned with child nutrition, and particularly the nutritional needs of the poor, has proved most popular and widely used amongst the non-poor. Generally, the more affluent the area the higher the overall utilisation of the service. Certainly if those who do not use the service at all are considered (nationally, some 30% of all children) this would appear to include many of the country's poorest families. Whatever their reasons for non-utilisation they certainly enjoy no visible benefit from the service and its substantial subsidy. Second, for those who do use the service the major subsidy accrues to those (by definition, poor) who get free meals rather than those who pay at least some part of the full economic price.

But here again reality confuses expectations. The evidence suggests that there are substantial differences in the school (and meal) attendance patterns of paying and free meal receivers. The payers typically attended school on most days of term whereas the "free" child might attend on perhaps 75% or less of those possible. In the process the latter was only around to enjoy 75% of his potential subsidy. (Just to complicate life further the poor child seemed to attend for more half-days, often missing lunch in the process.) These attendance patterns obviously have a dramatic effect on the actual incidence of the subsidy and further selectivise the service far beyond its means-

tested component. (It is no immediate concern here if this secondary selection process can be ascribed to the "fault" of the poor child, the result of his non-attendance.) It would be possible to continue by asking whether children eat or waste the meals they actually sit down to eat? If, for example, a differential willingness to eat the nutritious goodies was found, then there would have been yet a further form of selection.

Therefore the means-test (the apparent regulator of the selective process) is but one part, the conspicuous part, of a complex set of selectivities. If the poor families amongst the non-takers (who do not use the service at all) are there because of their reluctance to go through the means-tested procedure and did not feel able to pay the alternative full price, then the means-test generates a double layer of selection—namely, the poor whom it frightens away and then the poor who are allowed through to the benefit of free meals. The other selectivising components noted are part of a wider cultural and social pattern which determines school attendance and eating habits generally; they happen, in this instance, to favour the better off.

Another example of these layers of selectivity may press the point home. In the UK a "universally" available health service is provided. It is used by those conscious of their ill health and aware that services are available (self-selective, stage one). The professional providers may then commit "acts of selection" amongst this group—favouring the articulate, those who are most proximate to them in social status, or those most obedient and prepared to be "good" patients (provider-selective, stage two). The patient is prescribed care or treatment; he now regains control of the situation—that is, the doctor prescribes drugs, it is up to the patient to take them. But the patient has a mind of his own and (at the average level from well-documented studies) will only comply with the doctor's prescription in about 70% of cases (self-selective, stage three). If in this case it is further assumed that the drugs would actually have had a positive beneficial effect on the patient, non-compliance means that some 30% of patients remain sick. All these effects can occur within a non-income selective arrangement, where processes of selection, filtering-out, participation or non-compliance (for a whole host of reasons) take place via the people involved—as consumers and as providers.

Some examples from the universal cash benefit field are even more informative about these utilisation effects, not least because they add a dimension of time which, as argued earlier, ought to be present in this analysis. For instance, universal family allowances (now child benefits) in the UK are payable up to the age of 16 years, or 19 years if the child stays on in full-time education or an approved course of apprenticeship. These two extending conditions do much to modify the distributive impact and incidence of family allowances. As the reader might anticipate, staying on at school still has a prominent class dimension as does the pursuit of a full technical apprenticeship. Thus it is typically the children of the skilled working-class and of the middle classes who have enjoyed receipt of family allowances for up to three years longer than the majority who still leave school at the age of 16 (a four year bonus until the school leaving age was raised from 15). This might again be designated as *de facto* or "institutional" selectivity; not intended to discriminate against any group but because of traditional patterns of use of the educational system, in practice benefiting the better off for the longest period. A similar, if even more dramatic pattern operated until recently in the area of child tax allowances in the UK, where the allowance continued in payment without age limit until the "child" finally quit full-time education (e.g. a post-graduate medical student). Thus there was the complementary tax subsidisation of families and children, not exclusively but heavily weighted in favour of the upper income groups, topping up their totally or partially subsidised voyage through higher education.

The forces which determine the direction of transfers need not involve dimensions of class or income and one further example should make this point. In all the Western countries women live longer than men; in most they are allowed to retire earlier. Under universal (flat-rate or earnings-related) pension systems—as with any system—returns, compared to contributions, are greater the longer the person lives. In the UK at present the retiring single male could receive (if pensions remained unchanged until his death at the average age for males) a total of almost £10,000; a single female retiring at age 65 would get nearly £13,000 and just over £16,000 if she retired at 60 as she is entitled to do. These are the "selectivities" occasioned by the status, age, and, in this example, the sex, of the users of service and benefit systems.

This may be a useful point at which to recall that generalisations can rarely be made about the likely beneficiaries of universal systems any more than it can be assumed that the poor will prosper under selectivity. Each area of provision is likely to have its own peculiar pattern of consumer behaviour: "universalising" services (like education) which have typically been more actively used by one social group than another may well result in that group advancing their position further. In the UK middle and upper income groups fought hard to be admitted from the exclusion of their private wilderness into the public arena in both education and health care; they have proved duly competent consumers on admission. Not only have they filled more than their share of places in the higher echelons—and higher cost sectors—of the educational systems but they have also tended to occupy those places for longer periods. It must be said again, the pattern of use is a major determinant of the incidence of benefits.

Evaluations

This leads on to another, politically sensitive, dimension of these attempts to assess the incidence and impact of social strategies. The need for evaluation is not just a plea for research employment of the under-employed academic. Policies are proposed to meet or sometimes are designed not to meet, ends. The more problematic the process of evaluation the more attractive for some, or the more vulnerable, such programmes may be or become. To argue this point it is not necessary to presume cynicism, malice or malpractice on the part of policy maker or administrator but to acknowledge the inherent opportunities. For example, in any debate on the use of selective benefits, (particularly with regard to the uptake of means-tested benefits) the ground is particularly vulnerable. Can the size of the eligible populations be defined with any accuracy? (The problems were mentioned earlier.) If not then how are the merits of the programme to be assessed?

Certain aspects of the problem exist whether the strategy is universal or selective. Can the size of the target population be defined in advance? It is typically more difficult to know about combinations of characteristics (e.g., how many families there are with incomes less than X whose expenditures are Y and who have Z children), than it is to establish how many people have children under 16 years of age.

But this is in part purely a function of the sophistication of national data systems. Perhaps a fairer comparison would point to the complexity of predicting the numbers of potential claimants for a universal benefit for the disabled. With such a nebulous concept as disability, and again given the state of data, a considerable margin for error in any estimate of numbers in this category might be anticipated. This is not to say that either the numbers of poor or the numbers of the disabled are impossible to determine; but they may be hard to come by, particularly on an up-to-date basis. Field surveys and the like may give, from a sample, the numbers and even the location of these target populations at any point in time. But it requires considerable effort to be able to derive from such data a reliable answer to the question: is the benefit successful (or rather was it successful on the day the study was made)?

It is not difficult to see that given this lack of information, the proponents of a policy can argue it to be a success and its opponents can argue it as a failure. Each can base their assertions on "guesstimates" of the eligible population and the contrast between this figure and numbers known to be claiming the service (not that the latter figure is always so easy to determine). Given that being poor in western societies is rarely applauded it can reasonably be presumed that at least some of the poor will keep their heads well down when the call for a show of hands (if not wage packets) is made.

Vulnerability

If evaluation is difficult then programmes become particularly vulnerable to political attack. Stated in its cynical variant, an income-tested programme "to help the poor" can be created and everyone can settle back into complacent relief that it is very unlikely it can be proven other than helpful. The poor themselves, feeling no such benefits, can rarely so organise or marshal resources for the major research study that would prove their neglect.

Indeed, some would argue that more data on (or more noise from) the poor may only "attract the attention" of the enemies of the poor; smug in their belief that the poor are doing very nicely beneath the complexities of the welfare state, they may, once awakened, exer-

cise their political power and cut back or abolish the whole operation. (This fear of backlash has been suggested as explaining the demise or inadequacy of various social service benefits, not least in the USA, but it makes a poor argument out of context. Certainly, the adoption of a "low profile" either by the poor or their champions seems to have brought singularly few rewards.)

The conspicuous or the concealed: which is most vulnerable?

Vulnerability is more usually argued in relation to universal benefits. Whatever the true resource costs involved (and the incidence of these costs) a universal benefit is typically conspicuous, and covers a sizeable number of people. An increase in value of even a small benefit covering 5 million people adds up to a dramatic figure. (Of course "dramatic" is a relative term: it might be tiny compared to other social or private expenditures on drink, petrol or private pensions.) Its very size, it is argued, makes it vulnerable. Some have seen the low level of universal benefits such as children's allowances in Ireland as evidence of this effect; the conspicuous benefit, well to the fore in visible public expenditures. (The fascinating survival of "invisible" child tax allowances is explored at a later stage.)

However, the benefit may not be vulnerable because it is conspicuous but rather because its distribution is believed to be wasteful. In the field of cash benefits it may seem patently absurd to drop equal portions on everybody's plate when some are starving and when others have an obesity problem. But this as ever, ignores the question: where do the portions come from? If they come from the poor then the "universal" portion has merely taken from those who have not and accentuated their poverty: if from the rich the whole exercise may have considerable attractions. In other words, a more detailed analysis might reveal considerable selectivisation around the visible universality: and making this known could presumably alter the sense of waste. In such circumstances it becomes a major responsibility of social policy strategy to make this knowledge part of conventional and popular wisdom.

However, an alternative interpretation is possible. If benefits are brought "out into the open" and the political environment is sympa-

thetic, then they become much more defensible. For example, the erosion of benefit values by inflation is then evident to all observers of the public scene. Rather than the neglect of the concealed, governments and their opponents must now settle the issue in open court. Probably more than anything else, inflation has added substance to this argument. The insidious devaluation of income eligibility levels within means-tested programmes is particularly prevalent. Just as shifts in the tax threshold creates greater or smaller numbers of taxpayers so moving income eligibility levels makes greater or smaller numbers of poor. At a time of rapid inflation the poor can be abolished by leaving these income limits themselves unchanged: leaving the poverty line at the same level as in 1970 would presumably mean that there would be no (living) poor in Ireland in 1977. (Similarly, governments have to acknowledge that each time they raise the eligibility levels they increase the numbers to be counted as poor—not a widely popular move at the best of times.)

Much would seem to hinge on the degree of "political sympathy" or "approval" for the group in question. The conspicuous benefit may be best defended against predators but if the beneficiaries are not a loved group then being conspicuous may work against them, at least in the short-run. Yet the alternative, putting our faith in discreet benefit systems, guarded by benevolent paternalists, is of precarious merit, certainly in the longer run. Knowledge of the true incidence of social policies must form the core of any evaluative exercise. Without such evaluative data any policy becomes increasingly vulnerable to whimsical rather than considered review.

CHAPTER EIGHT

NON-MEANS-TESTED SELECTIVITIES

If the search is genuinely on, to concentrate resources on the most needy, then it ought to be realised that there is no necessary equation between income, the lack of it, and need. However nebulous the concept of need, it is firm enough to declare that needs for services, needs for help, for health care, for education, may be positively, negatively or neutrally related to money. In other words, an efficient resource concentration philosophy not only can but must require channels other than the cash nexus and income selectivities.

Positive discrimination

Presumably it is intended that health services (unless they be preventive) should be sought and consumed by the sick and not the healthy. To ensure that the poor as well as the rich sick (and both experience ill health) can and will approach health services when needed will of course require moderating the potential restraints of low incomes. But much more than the passive moderation of restraints may be needed. In all probability a dimension of positive selectivity or positive discrimination will have to be invoked. Perhaps a service that goes out looking for trouble would be required.

Compare two situations. The first, a world of relatively healthy rich people, well-versed in the consumer arts and sciences and persistent callers on doctors' time and resources. In contrast, a poor relatively sick population, lacking in consumer skills and with low health consciousness. Achieving a "proper" consumption of health care (and the concept begs lots of questions) might involve active educational and promotional work amongst the sick poor and perhaps a comparable attempt to dampen the hypochondria of the affluent. It is

difficult to classify such positively discriminating policies under (increasingly unhelpful?) universal or selective headings.

The mere removal of cash barriers to access to medical care in the UK proved insufficient to ensure "correct" demands for its use. In opening the door to care for all it was forgotten that people had very varying capacities to walk through open doors. In health care, the positive identification being sought is of the sick as opposed to the healthy; a relationship with income might be non-existent or move in different directions for different illnesses—disease-specific distributions. A means-test, presumably in association with charges, might prove a singularly clumsy diagnostic tool under these circumstances.

Negative discrimination

If the goal is to achieve a "proper" use of the service (where health resources are used by those who need them and not by those who don't) there are other implications arising from this argument. First, with an even distribution of ill health and a limited supply of health resources, their appropriation by the affluent (who could use their incomes to buy resources away from the poor) is inefficient in terms of health care. Some "negative" intervention might be needed here to delimit these selective appropriations. Such constraining policies are rarely cited as representing tools of selective strategy. But if efficiency and the avoidance of waste are the order of the day, then constraints on the capacity of one group to appropriate limited resources from others would seem essential. The failure of the sick to obtain care is inefficient, its consumption by the healthy likewise.

Tax allowances and regressive selectivity

The restriction of the term selectivity to the world of means-tests and the poor has conveniently allowed some of the grosser selectivities of the world to go unremarked—or at least not discussed in the same breath. The finer discriminations of the tax system are amongst these neglected forms. Remitting charges for prescriptions to

the poor pales into insignificance beside many of the concessions conferred via tax relief and allowance systems. It is important to juxtapose these elements to further the debate.

Tax allowances "discriminate" in three major ways. First, if given as allowances against tax liability, then they are worth most to those whose tax liabilities are highest. Relieving the taxpayer of the requirement to pay tax on £100 of his income is worth nothing to the man below the tax threshold, £50 to the man with a marginal rate of 50%, and would be £100 if his rate rose to 100%. Second, their value is determined by the size of the item for which relief is available (e.g. a mortgage). Where these allowances exist without any ceiling, the larger the mortgage the larger the tax relief potential; thus A's mortgage of £10,000 brings greater relief than B's of £5,000—and if A's tax rate is higher than B's his relief will also be worth more to him pound-for-pound. Third, the decision to ease tax liabilities is a "selective" decision in its own right; it deliberately discriminates between certain types of incomes and expenditures and certain types of benefits and assets.

As a way of "easing burdens" these fiscal selectivities are at their most generous the more affluent one becomes. Whether these are basic allowances for dependent children or for contributions to private pension schemes, the general impact is the same; and ironically, the more progressive the effective rates of tax the greater the value of these concessions. (Of course this could be avoided: tax reliefs could be given on an abatement basis—i.e., the deduction of a fixed money sum from the tax bill which effectively stops them being of escalating value as income and liability rises: these still require a tax bill sufficiently high against which they can be offset. Alternatively, a ceiling can be placed on the amounts eligible for tax relief, e.g., in pension contributions or size of mortgage.)

What remains conspicuously true is that private pensions, home ownership and other items benefited by tax concessions are not evenly distributed within most societies. Identifying the possessors of these assets (not the responsibility of this study) will reveal who are the beneficiaries of this particular form of fiscal selectivity. Meanwhile, it is sufficient if the reader keeps in mind that these tax selective effects are of substantial value to their holders.

As ever, it is far from simple to resolve the true costs of fiscal concessions. In one sense they are argued to be costless. Somebody is merely relieved of an obligation to pay some tax, the government does not have to find money to give away; no entry (debit or credit) will appear in the national accounts. As some observers have commented, it may be this inconspicuous dimension of tax allowances which has allowed them to advance their value so surely and steadily over the years in contrast with more conspicuous cash benefits. But it is difficult to believe that the "concession" made when government foregoes revenue from one source is not compensated elsewhere. If Government does choose not to collect £100 from one taxpayer it seems possible that it may well go elsewhere to make the collection. If this happens, then the true incidence effect of tax allowances has to incorporate these alternative/compensatory tax sources; are higher tax rates paid overall so that some may receive allowances? Perhaps no more can be said than to presume that these new "replacement" taxes are more broadly spread than the beneficiaries of the tax reliefs. Tax allowances have to be "paid for"; only the complex juxtaposition of these payers and payees, the "extra" payer and the "relieved" payer will describe for us the ultimate selectivity of their incidence.

While the rest of this study has concerned itself with the more conventional selectivities of the means-test, it is hoped that the reader will not ignore these selectivities in the tax framework. As was argued earlier the increase in numbers entering the income tax system means that tax reliefs and allowances are now of interest to more people (and likely to cost more) than in the past. As taxes extend down and means-tests extend up, a new zone is growing, an increasingly complex and cumulative Middle Earth.

Area selectivities

To listen to some commentators it sounds as if the welfare state is exclusively concerned to spread thin layers of jam on everybody's face. However, in the distribution of social service resources there are few, if any, "uniform" distributions. In fact, there are many discriminating, selective criteria used by which resources are consciously allocated between various claimants. The development of

increasingly sophisticated formulae for these purposes—even if they do get ditched from time-to-time when politically inconvenient—has become a major concern of the public sector. The identification of areas whose needs outstrip their resources and the supplementation of these resources by central government funds is probably the oldest, and probably still the most substantial, way in which government seeks to smooth, if not recompense, some of the resource imbalances in society. Thus where the individual means-test seeks to identify the poor person, government seeks to apply area or service based tests of means and needs. So, territorial justice and the claims of one area over another are the daily bread of central government resource allocative decisions. They seek to enable the area, poor in school or hospital facilities, to improve its standards in line with local needs (even if these are difficult to identify). Sometimes these area or regional policies are more concerned with general economic growth and activity but they obviously have powerful social policy implications.

These area or service based distributions are one of the major tools in the armoury of non-income selectivities. They are a part of general social planning initiatives which affect the life chances of individual citizens. They also incorporate—or can do so—many of the "personal need" characteristics of their residents within definitions of the needy area. Thus there are two levels at which the transfer may occur. First, a distinction in favour of areas with poor citizens, poor facilities and high needs; then, a further concentration of resources on poor individuals within the area.

As with the earlier concern to diagnose the precise impact of policies, information is needed on both sides of the distributive equation to establish the incidence of these area transfers. What are the sources of the funds which central government passes to the needy territory? (Deriving them from national progressive taxes or from a tax levy on all small farmers would obviously have different redistributive outcomes.) Similarly, what is the incidence of the benefits or services so delivered within the "poor" area? No area is unremittingly poor and typically even where there are concentrations of need there will be non-needy present. Thus if such transfers brought better schools to an area, all school children *could* benefit, but unless "negatively" countered the extra resources could merely

be appropriated by the most socially competent. (Mobile bands of alert middle-class parents have been known to "raid" areas and commandeer their best resources.) Again, generalisations about impact are dangerous—the arguments need to be service and area specific. But since such area policies can generally avoid many of the individual risks of discrimination (although area stigma is not unheard of) they may be socially much more acceptable. And if the area boundary is carefully drawn resources can be concentrated with minimum spillage over into non-needy groups. In combination with other policies, area selectivity has much to offer and is still under-developed as a strategy. (There remain "incentive" problems even on an area basis: does the area which most neglects its residents' needs get most aid from central government?)

CHAPTER NINE

POLICY OPTIONS WITHIN AN INCOME-SELECTIVE FRAMEWORK

If it is decided that social policies *must* comprise or include income-selective provisions and strategies, then a totally serious approach must be taken to their implementation. To make a "passive" commitment to selectivity—given all the evidence on low utilisation—is to express little more than contempt for the needy. Getting resources to those who need them is not achieved by the mere creation of services; it will undoubtedly require the active location and pursuit of target populations. It may well be that many members of these populations are ignorant of, misinformed about, bemused by, or explicitly hostile to, particular policies and strategies. If the significant ethic in society (which may well be shared and even emphasised by the poor) is one of self-help, of independence, of steering clear of *Their* services, then anything which smacks of differentiation may well be doomed to failure. But, given *sufficient* concern, active promotion and use of imaginative techniques, it would be foolish to deny the possibility of some break through in improving take up. For some this will involve minimal effort on the part of the salesman; at the other extreme it could amount to little short of brainwashing or force-feeding! In other words, there is a reasonable chance of effectively implementing *some* kinds of selective policies, particularly those which are socially approved and sufficiently generous, under certain circumstances. Positive promotional action will be involved in them all.

In particular, considerable thought and enquiry will be needed to determine who is the best person to whom promotions should be directed. For example, is it useful to inform husbands, if wives are

the ones who initiate and pursue service claim decisions? Or vice-versa? Does the whole exercise founder on the fact that for many households their precise economic status is less than clear—wages, expenses, may be private, secret and separate items of knowledge? Can a promotional scheme also bring these secrets out onto the family table?

Again, depositing services on the poor man's horizon and declaring to the rest of the community that the needs of the poor have now been dealt with, presupposes either our naivety or our malice; typically an example of tokenism at its worst. The procedure must be in measured terms; seriously calculating the size of eligible populations, going to the expense of research-testing the promotional techniques, their costs and consequences. Such demands may seem excessive if the issue at stake is to charge or not to charge 5p for deck-chairs on St. Stephen's Green. But the benefit in question could be rather more significant: for example, health care, education or housing.

How central or how marginal is the service or benefit in question? The lives of those likely to be affected is our point of focus, not its importance for policy makers; deck-chairs on St. Stephen's Green may be viewed as crucial. Is it seen as important to the poor? Will serious attempts be made to assess needs rather than income alone? Will needs be sought out, initiatives be seized, or will the office door merely remain open for the poor (not after 4 p.m. and not at weekends)? Will the rules of the game and the conditions by which the prizes may be gained be accurately and frequently publicised—to people who may not even know that there is a game in progress? If people fail to qualify, will they receive an explanation of why and by how much? What marginal cost will be acceptable to bring the non-users into the scheme? As any shepherd will reveal, the marginal effort of bringing in each of the last few strays can be enormous. With these thoughts in mind a few of the major selective responses that seem to hold promise can be reviewed. These fall under two major heads. First, the restructuring, reform or simplification of current means-testing practices. Second, some brief thoughts on the "negative income tax alternative".

Passports and common claims

Increasing favour has been found for the use of "passport" systems in seeking to improve the uptake of means-tested benefits. Briefly, entitlement to one benefit is used to admit the beneficiary to other benefit systems which would otherwise require a separate means-test. This is sometimes described as automatic entitlement, but entitlement should of course be distinguished from the process of actual claim and receipt. If having proved a person's eligibility for benefit A this also gives him "automatic" entitlement to benefits B and C, it is still necessary for him to know (i) that B and C exist, (ii) that they are relevant to his needs and (iii) how to go about claiming them (since rarely will they appear "automatically" on his doorstep). In the first instance, it would appear that passport approaches can simplify the world for the applicant, but they are less effective than they would be if they were rendered more active in their style. That is, having identified the eligible candidate, it is necessary to positively advise him or her of the availability of other benefits, and advise on the procedures required to obtain these others—possibly offering positive support in their pursuit.

Two "structural" problems arise from this approach although both are amenable to at least partial solution. First, the more packages that are linked together, the more crucial it is to identify those eligible, or that they identify themselves. An all-or-nothing game is being created; the applicant found eligible has much to gain; if ineligible, then there is nothing. If the potential beneficiary does not know or does not apply he must similarly go without. However, from one view this may be an important asset to the passport approach. If people could be adequately informed of the existence of the benefit package available—and that its rewards can be substantial—then this of itself may provide sufficient attractions to apply. It does mean that the choice of benefit to act as "leader" or "front-runner" can be crucial. Thus, relating it to an earlier argument about generosity, if the prizes seem worthwhile more people may overcome their reluctance to apply (since costs of foregoing the award will also be higher), news of the package should spread more quickly and costs of application (for applicant and administration) will be lower relative

to the value of the award. Thus rather than picking up pieces here and there the aim is for one (potentially large) bundle.

But a second problem exists *vis-a-vis* this combination of entitlement; all our eggs are now in the same basket; all is lost or gained once one tightly defined margin is crossed. In fact much depends here on the rate of taper of the benefits involved (i.e., the rate at which they increase/decrease as income changes). Passport systems to date have typically aimed at simplicity, involving a standard rate of benefit gain or loss (and a standard time period for award). To create a more gentle gradient of benefit loss as income rises notionally involves the sacrifice of a more generous rate of benefit gain as income falls. (Varying the period of benefit award can moderate the immediacy of this effect: the award of benefit for a year regardless of intermittent fluctuations in earnings would be such an example.) But normally, to lower the "marginal tax rate" the taper and income range covered are extended. Whether or not there is a will to do this is presumably governed by the (greater) numbers now required to be means-tested and the intensity of the desire to concentrate resources. To taper the rate the range is extended; more become eligible (if only for a little), administrative costs rise, and of course resources are being spread over a wider income range.

These problems of dove-tailing the taper rates for various systems should not be exaggerated nor minimised. It is first necessary to identify the probabilities of any two benefits being "in claim" at the same time. Thus it is probably acceptable to neglect the potential cumulative tax rate arising from joint eligibility for aid with university awards and remission of charges for day nurseries—except for university students with their own children! But many schemes are likely to affect individuals or families at any one time, such as those for housing costs, health and educational services. Help with rents may be a long term need, whereas those with health needs may be more ephemeral (although the long-term sick will create special problems); help with the costs incurred during primary and secondary schooling may need to span several years. So in these cases there are real prospects of overlap. It is necessary therefore to distinguish between these benefits which can be simultaneous and persistent, as opposed to those whose receipt is

more likely to be occasional and brief. The cumulative "poverty trap" effects of the former require serious attention; less attention needs to be paid to the latter (except of course when they arise at the same time as the longer term benefits!).

The passport packages to date may be convenient for clusters of benefits operating at the same income level but are not so helpful where the income range is broad. What seems much more promising, at least in terms of achieving uptake, is to go for common-claim packages where eligibility for a whole cluster of means-tested benefits is "automatically" considered—that is, where there is minimal dependence on the individual applicant's detailed initiatives. This involves recognition of the following factors:—

- (a) that there is a complexity and diversity of benefits, in various states of change, revision, withdrawal and introduction at any point in time.
- (b) that no citizen has the time, energy or detective skills to keep track of all these variables nor to be alert to their potential relevance for themselves.
- (c) that it is therefore foolish (or malicious) to rely on the citizen's ability to self-identify his eligibility.
- (d) that a response can be made by offering a "non-directed" assessment which can commence from any one—or none in particular—of these benefits.

In other words, the need for initiatives on the part of the potential beneficiary is bypassed or at least minimised. There are two variants to this approach. In the first, the citizen identifies a benefit or service for which they think themselves to be eligible. The declaration of circumstances made by the applicant is matched with the eligibility requirements of the service in question. This reveals his eligibility for that particular service. The initiative can now be seized and these "circumstances" are matched with the much wider range of benefits and services for which this citizen might be eligible. With computer hardware this is a micro-second process; with manual labour it is still manageable within a matter of minutes (particularly

if some consolidation of eligibility criteria is made between schemes). The process reveals eligibility for any number of benefits. The citizen can be informed of these findings along with the answer to his initial specific enquiry, or more actively—and obviously with his consent—the wheels are actually set in motion to deliver those benefits which he wants and to which he is entitled.

A General Eligibility Test (GET)?

In a stronger variant of this model the citizen does not need to identify any specific benefit in advance (although obviously this would not be prohibited); people are invited to apply for what might be christened a General Eligibility Test. This has two attractions. First, presuming that the entire range of benefits available includes some "approved" varieties, then the general request does not identify the applicant with any particular benefit (for instance one which normally attracted considerable animosity for its applicants). Second, there is the attraction of standing to lose very little, of minimising risks, particularly if the answers can be received through the privacy of the postal services. But with the potential of real gains then this prospect could go a long way to encourage application.

If this "bribing the poor out of their lairs" strategy seems complex, remember what it replaces. The complexities of the "common-claim" approach, such as they are, are administrative; for the citizen there should be no greater problem than previous. And if the answers to the assessment can also indicate the margin of eligibility (how far above or below the line) then re-application can be encouraged in the future.

The success of such a positive approach with regard to claims and utilisation could have built in de-stigmatising effects on the benefits themselves; but it will highlight all the other problems. It is not a cure-all and leaves many problems untouched; it seems that it goes as far as is feasible down the traditional means-tested route. But it will emphasise all the problems, of disincentives, poverty traps and so on which have been noted throughout.

The more benefits that are to be allocated on an income-selective basis, the more significant the poverty trap becomes; and if the aim

is to allow people to climb up and out of its depths then the slope of the sides must be more gentle than the current cliffs. Passports and common-claims can simply help to ensure that people get into one major trap rather than a string of smaller ones: it must remain debatable which is least disabling for those who fall or are pushed into them. This is especially true if the newly liberated poor stagger up over the cliff-edge only to be hit by the full might of positive taxes and priced social amenities. Further, under this more open approach, applicants will probably become more aware—as they begin to see the combined mechanics of these systems—of what happens when their incomes rise or fall. People have largely had to deduce these phenomena with no assistance from the authorities; quite why one's benefit appeared or disappeared had little apparent logic. Hence many of the disincentive effects anticipated may have gone quietly unnoticed to date; nobody noted the link between last month's income rise and next month's withdrawal of benefit (especially when inter-related with revisions in benefit rates, changes in eligibility criteria and so on). By making the means-tested world a bit clearer it should be recognised that the citizen is then presented with the prospect of rational decision making, of becoming if he so wishes, economically selective man.

Negative income taxes: the discreet means-test?

In recent years much attention has been paid to the attractions of a negative income tax to solve a wide variety of income maintenance (and other) problems. Not least amongst these motivating interests has been the search to find an acceptable means-test. At its simplest, a negative income tax system would pay benefits to individuals at an agreed rate as their incomes fell below the tax threshold. In ways comparable to the Universal v. Selective debate, the advocates and opponents of NIT have formed up behind their slogans. In the UK the debate seemed to emerge from the economists of the political right; in the US it emerged from both right and left. Thus, in the USA each side saw the attraction of a new cash supplementation system for the poor. For the right, the poor could then emerge to shop in the private market-place with everybody else; the left saw negative income taxes as a way for the poor to break from the peculiarity

demeaning dependencies of their public welfare system—particularly one which had linked the provision of social services to their cash status.

Whatever the potential attractions of permitting the poor greater participation in the grand game of economic barter, the realities of the argument need resolution in more mundane and quantitative terms. How much and to whom and for how long were these new "solutions" offering succour? What were they seeking to replace? How much did they hinge on a (possibly valid) desire to simplify the complex world of social provisions? In practice, there can be no useful general answer to the question, "Are you in favour of a negative income tax?"—any more than a legitimate simple answer can be given to the question, "Which do you favour, selective or universal social strategies?". The question with regard to NIT is meaningless without identifying the specifics mentioned—instead of what? how much? at what rate? for whom? for how long? Again, in order to move forward, it seems necessary positively to reject many of the assertions of this recent debate; to acknowledge that the terms have accumulated such layers of association, have been identified with so many other causes, that the arguments had best be restated.

Briefly, if a discreet means of income assessment and benefit delivery are sought then the use of the tax system is not without attraction. Much, of course, will depend on how many people are incorporated and assessed within that system (particularly relevant to countries like Ireland with many self-employed and non-taxpaying earners) and with what degree of sophistication it documents and records not just incomes but circumstances, and its speed of response to change. This is no more than to say that obviously within certain definable possibilities, our income tax systems can be used to pay out social benefits. But to argue for the use of this tax based system to replace existing complexes of taxes, benefits and particularly means-tested ones, it is necessary to become much more specific.

The generosity with which it delivers benefits determines whether or not it can effectively replace some other existing system—e.g., for rent allowances. Of course, the more generous this single system becomes the more concern there will be with disincentives and the like. Certainly, in none of the systems proposed to date (in the USA or

the UK) have the specifics matched up to the general promise. They could not accommodate the full range of benefits currently payable, nor the extremes to which such payments may sometimes need to go. (The issue has been confused by the fact that NIT proposals have emerged from one promoter as an alternative to rent allowances, from another, to replace child and children's allowances, from another, to meet charges in private health services, and so on. It is possible to devise a system which might replace any one of these, the problem comes when we seek to stockpile them; their cumulative effect becomes absurd and is far from being the public expenditure savings-device so frequently identified with this approach). Thus, the prospects for negative income taxes can only be reviewed via some specific proposals and further pursuit of their general merits is of little help. Their capacity to easily collect income information in a non-stigmatising way is entirely dependent on whether the people we wish to benefit are easily accessible to the system.

Two further points are worth noting, one minor, the other more significant. First, proposals to date have relied on employers to calculate and pay the tax benefits in the first instance, thus shifting some "welfare" administrative costs on to employers. Second, it is important to recall that tax systems are asked to bear all sorts of responsibilities in developed economies, not least that of economic regulator. To link benefit packages too closely to a system which may need to be moderated and adjusted for reasons other than the immediate cash benefit needs of citizens, creates a new set of "vulnerabilities".

The poverty boundary

The numbers of poor in our society may be crucial to many of these arguments. Most of the selectively orientated policy proposals to date have presumed the poor to be few in number, easily identifiable, and a clearly distinct group from the non-poor. In other words, the world is without grey areas or any gradient on a spectrum from poverty to riches. But just as the "relative" nature of poverty may be asserted in an age which is not willing to accept starving/not starving as a boundary line for the poor, so "poverty" is relative to the service in question or even to a specific instance in the use of that service. Most people will be non-poor if merely faced with one pre-

scription charge; most would groan their way to the bankruptcy courts if faced with the costs of permanent disablement. At best it may be possible to identify some strategies which are so "attractive" and involve so little risk for the applicant that a good turnout can be assured: there would be over- rather than under-response. This itself may have the merit that it is probably easier to prune back the "excess" claimant than it is to winkle out the concealed needy; but the limits are real. Thus, to accept that there is room for selectivity must mean both an acknowledgement of the boundaries of this space (such systems cannot be infinitely piled one on another, either for the inclusions of the poor or for the recurrent exclusions of the non-poor), and recognition that "selective" cover might need to range very far indeed up the income scale: and the boundary of poverty becomes increasingly vague.

CHAPTER TEN

UNIVERSAL AND SELECTIVE: SOME POLICY CONCLUSIONS

Much of this report has been concerned to qualify and perhaps soften the edges of an argument about the apparently disparate. The qualifications have not, however, been designed to induce a sense of confused inaction. Rather it is hoped that they go some way to suggest the possibilities and the difficulties associated with different styles and strategies in the pursuit of specified policy objectives. It was not the mandate of this study to suggest what these broad objectives ought to be.

It has been argued that there are few reliable generalisations that can be made about the attractions of either strategy, particularly when viewed as *ad hoc* responses. Attractions or disadvantages can only be discussed in the knowledge of specific policies at specific times and in specific contexts; and what happens or is feasible in one instance cannot necessarily survive either in the aggregate or on more than one occasion.

Perhaps monotonously, it has been necessary to point out that any useful discussion of universal or selective strategies can only take place if this includes the summary effects of their finance (its sources and forms), utilisation (how much and by whom), and added to both these dimensions, a sense of time; how long are services to be paid for and for how long are benefits to be received? These are exceptionally difficult equations to complete, not least if some of the questions on "true incidence" are also raised. They are the old problems of evaluating the impact of policy, measuring the outcome of policy choices and avoiding the presumption that events subsequent to a policy act are necessarily its consequence. Acknowledgement has also been given to the fact that the range of

unsought consequences (for good or ill) from any action usually exceeds in number those which were first intended.

Perhaps it is because of these elusive dimensions that a sense of powerlessness if not doom may grip the reader. Some reassurance may however be derived from the fact that without active policy interventions, "policies" will yet be made (or happen) and will have an equally wide range of effects. These may be the policies of the market place or the bureaucracy, the powerful or the cunning; or the policies of inertia. (Such statements necessarily beg many assumptions about the policy process, about how policy issues get on to the political agenda and then about their resolution).

But, if policy objectives are to be stated and then pursued the following sequence might at least commend itself:—

First, some enunciation of broad goals—for instance, the re-distribution of resources as between rich and poor, the "equal" availability of certain resources such as schooling or health care; an outline of the instances when "help" will be offered.

Second, a description of the social and economic framework within which such arrangements will be expected to operate; e.g., they may have to be compatible with a wage market, demonstrating competitive wage differentiation for merit/skill etc.; maximising self-support or strongly favouring the collective response.

Third, the reconciliation of the two previous dimensions—the goal and the context; this is central to the discussion even if more evident at a theoretical/ideological level rather than in the observed realities of social service finance and utilisation.

With regard to the central and recurrent dimension of this debate—work, welfare and incentives—it must be acknowledged that grotesquely little is known about the reasons for "choices" in this field. Why are particular jobs chosen, and under what terms will they be pursued? How far do elasticities exist in responding to change in any one of a complex set of variables? Thus there is considerable ignorance of the relative importance for any one individual of wage levels, work

environment, location, schools for the children, working opportunities for a spouse, children, ageing relatives, loyalty to a workplace, neighbourhood, church or political organisation, or friendships; especially when juxtaposed with "non-work" alternatives. Certainly the capacity to use these variables in any predictive way is heavily hedged. Predictions prefaced with the phrase "all other things being equal" may have no meaning where the list of "other things" is long and where society and its citizens are heterogeneous (even if superficially alike in some behaviours).

There are, anyway, citizens who assert that governments have already gone too far or seem near a critical point on the taxation/welfare spectrum; at a point when earners or more specifically tax payers may buckle under the "welfare burden" and may abandon all "welfare" in protest. It is necessary to consider two of many possible responses to this assertion. First, is this indeed the state of popular sentiment? More specifically, (since some diversity of sentiment amongst the populace can be presumed) who, if anybody, has this feeling? Is the assumption based on a "divided-world" view, of policy makers/taxpayers v. clients/recipients? Second, is this "feeling" strong; and is it either immutable or significant? (There are many things which people believe whose consequences for themselves and others are minimal.)

Opinions and policy choices

Typically scant regard has been paid to public opinions on policy issues. The finding of a sensitive tool of measurement has been neglected—at great cost to the development of all social policies. This has meant that by default "the market place" has frequently been characterised as the ultimate form of sensitivity to human needs; particularly when contrasted with some caricature lumbering welfare bureaucracy. Opinion has sometimes been neglected because of a fundamental contempt for the "people", or from a sad benevolence which says that whilst it would be nice to ask, respondents are not yet at a stage of human development where they can sensibly answer such complex questions. Otherwise, it is the bleak if concerned conclusion of those who see the weakness of their exploratory social

science tools, who shrink in despair from ever trying substantial "opinion polling" because of the methodological problems.

Those pure marketeers who said "Give men choices, and let them learn by their mistakes" may have been on the right lines (even if they were forgetful in not enabling large segments of the community to have any chance of choice). But much more so, in public or private markets, choices tend to be locked into a past consciousness of need and possibility. The consumer will typically ask for what he has had before, or knows to be on the menu. Serious attempts to unscramble the choices before us, and their costs and consequences (in so far as we can identify them) may not seem viable and undoubtedly the niceties of tax incidence and utilisation patterns may appear as poor copy for the mass media. But they are the facts of citizenship. It is precisely these statements of the imprecise which seem so urgent for the long term survival and development of welfare societies. The vulnerable, if currently benevolent, whims of governments are no foundation for social policy development—whatever strategic tool it is planned to use. If governments are frequently "ahead" of popular thinking on social welfare it would be decidedly more healthy if government and people were in step.

Finally, to seek the opinions of one another is not to imply passive consent to those opinions. To know what people feel about the provisions and generousities or meanness of social services means that it begins to be possible to ask why they hold those feelings. What picture of a fair/just/proper world is held (or how many pictures on how many different days) and how many heads hold how many different pictures? It really is absurd for governments to plod on in deliberate ignorance of public opinion. Perhaps the hope is that if they move with due agility that neither their critics nor their electorates will ever catch up with them—or at least be in no position to question or respond to any *one* policy (lost in the general package that is offered once every five years).

Civic understanding

All these apparently tangential arguments have much to do with the pursuit of social strategies. They are concerned with civic

understanding or civic literacy. Their importance is twofold. First, in the short or longer run the combined efforts (and taxes) of all citizens will be needed to master the issue on which concern has been focused. In this the role of the citizen as taxpayer must be acknowledged. Second, there is the need to understand just what happens to people in their roles as recipients (whether conspicuous or discreet). Is there a general sense of inclusion or exclusion as citizens (at different times or simultaneously) while in this receiving role, which may affect their immediate responses to specific benefits or services? And are these perceptions able to be reshaped and by what process?

Popular opinion can be taken as the strait-jacket within which policies must be framed or as the base-line for a "re-educative" response; policies which seek to change old ideas offering or reinforcing new social relations. There are no inevitabilities here; to know at last what my neighbour thinks still leaves me with options as to how I should respond; to move with his position (adaptation) or to react in ways which seek to change his view. Coherent rationales to support social beliefs are frequently lacking: offering "meaningful" explanations might once more be noted as a responsible social policy task.

Joint approaches

"The challenge that faces us is not the choice between universalist and selectivist services. The real challenge resides in the question: what particular infrastructure of universalist services is needed in order to provide a framework of values and opportunity basis within and around which can be developed acceptable selective services provided, as social rights, on criteria of the *needs* of specific categories, groups and territorial areas and not dependent on *individual tests of means*?"

(R. M. Titmuss *Commitment to Welfare*, p. 122)

It was perhaps inevitable that at some stage in this discussion Titmuss' assertion of the need for joint approaches should be considered. His selectivities are defined as the direction of resources to

the most needy, but a needy identified by category and geography and not by income. The policy arrangement envisaged sees a universal environment within which selective allocations and interventions will be made; meanwhile the universal framework will defuse or simply obscure the "positive discriminations" made internally through selective processes. Thus a universal education system is provided, but internally it concentrates resources on areas of high educational deprivation, or gives additional resources to certain schools, or extra help to the individual pupil with highest need—but all within the common schooling system. In the field of incomes it is most likely to entail the identification of a high need category such as the disabled or the chronic sick. The approach is hostile to any separation of the needy from the mainstream of provision; services themselves are seen as statements of social *integration* rather than *segregation*.

This may be a useful stage to issue a reminder that the "universal" provision of a service does not imply uniformity of level or quantity for each citizen; quantiles can be separately determined by reference to the needs of the citizen. For any one service or for many together, these needs may bear a positive, negative or neutral relationship to his means. If needs can exist where there is no shortage of means it would nonetheless be disingenuous to pretend that *some* needs are closely unrelated to private means. When it is the lack of means that creates the need then it is to the lack of means that we may wish to respond. To do so surely a test of means will be required (even if it follows a test of need). Just as the area or territorial approach means that some resources go to the non-needy, the same holds true for "categoric" selectivities. Not all the disabled are in need, and not all of them are poor. And there are many poor whose only "category" is that of being poor. So whilst eschewing an approach which makes eligibility for services *dependent* on individual tests of means this ought not to exclude the possibility of some "complementary" resource allocation based on such tests.

Identification via universal benefits

The "universal framework" provides some further options. If the universal dimension does make the service acceptable and non-stigmatised then it can be expected (not without effort, as has

previously been argued) that people will come forward and demonstrate their needs. Universal provisions can therefore be used as ways of identifying target groups. A non-means-tested cash benefit for one-parent families would be likely to have a high rate of uptake. In the process such families could be identified. If government were concerned to direct more resources to them at least now the clientele would be known. The prospect of a well directed selective campaign (now selective on needs and/or income grounds) to "top up" this universal "identifier" now becomes much simpler (not infallible; just simpler): it becomes possible to communicate with people, the categoric target is known.

Indeed, the possibility of using a universal "bait" with selective supplementation (even with the subsequent withdrawal of the universal element) cannot be ignored; there could be instances where this might work. For example, (although not conceived in this way) as part of the concern to increase the uptake of free school meals in the UK in the late 60s, a scheme was introduced for granting free meals to all families with 4 or more children (regardless of income). Many families joined the scheme on these terms—not least the large-familied middle-classes. Thus, given the distribution of four plus child families in the UK, rich and poor were drawn in. The scheme was then withdrawn (it was argued to be "wasteful"). The experience was that many of the poor families, now regular meals users, continued to use the service; many now jumped through the means-test hoop and remained as free receivers on that basis. The prospect for short term "attraction" schemes (perhaps the welfare state's equivalent of the supermarket "loss-leader") has been untapped for too long. It may well be a useful device to break old habits, and old persuasions. If it sounds pernicious it may simply be the contrast with our more usual coy complicity in keeping the poor confused.

The "expense" of universality

If universal provisions may have attractions in terms of quality control, administrative simplicity or social equity, perhaps an overriding fear remains: that, however nice, convenient or "human" it would be, to go universal would inevitably incur enormous costs. In

other words, that universality is avoided for no subtler reason than the "expense" of providing for all. The proposition ought to be considered very closely.

The expense argument presumes, for instance, that more resources would be devoted to a universal rather than a selective health service. This could obviously be the case, particularly if selective benefits were confined only to the very poor and then only in small amounts. But if the argument relates to the total sum of resources (public and private) devoted to medical care (and the amount of such care actually bought per pound spent) then provision for all may be highly efficient, and cheaper. There is considerable evidence for such cost efficiencies when compared with alternatives such as private insurance arrangements for the majority and means-tested benefits for the poor. Ironically, the higher per capita spending on health care seen in many conspicuously private market health systems is frequently interpreted as demonstrating the private individual's willingness to pay more for his own health care than he will as taxpayer. If we ignore the blatant neglect of those who lack the capacity to "pay more and buy better", such statements make the unqualified juxtaposition of "more money" with "better care". In practice, such systems, when compared with most universal approaches show a smaller proportion of each pound or dollar actually directed to the *practice* of medicine; the administrative costs of medical care delivery are dramatically higher in most private systems.

Thus in fact concern is usually being expressed about the share of conspicuous public resources which will go to the support of public health services, rather than what share of total national (public and private) resources will go to health care. If the concern is rather to achieve the most efficient allocation for the greatest number then there is much to suggest that public deals, (with all their current faults and weaknesses) may be better and more responsible than some of the "choices" offered by private alternatives. (Of course in the real world the public/private distinctions are far from clear. That presumed bastion of private medical care, the USA, in fact draws more than half its medical care expenditures from direct or indirect public funds—either through the public finance of certain categories of patient—the old in Medicare, the poor in

Medicaid—or the more substantial tax relief to the whole health insurance sector).

The apparent cheapness of some private health schemes is primarily a function of their selective choice of clients. By successfully dumping the chronic sick and the mentally ill on the public doormat, the private sector can enjoy a sheltered prosperity beyond anything it deserves. (Why indeed should the devil have all the best tunes or the health care responsibility merely for the healthy affluent?)

Cost

The *apparent* costs of policies are rarely the whole picture. It is necessary to determine not only the true incidence of such costs as are visible, but the broader issue of true resource costs, over and beyond those conspicuous in public finance accounting. The "cost" of any cash benefit is more than the sums actually proffered to its recipients. It may cost them time and money to claim, it will certainly cost the administration time and money to deliver. In collecting the revenues to pay the benefits costs are incurred. Taxes may be foregone or taxes may claw-back "refunds" with regard to the benefit in question. These administrative and compliance costs must not be ignored in assessing the relative merits of different strategies.

Further, the administrative costs may occur inconspicuously. Asking employers to levy taxes, or to be the intermediary for the payment of benefits, is not a "costless" operation. (Indeed its "selective" marginal impact on employers of 5, 50 or 500 employees is very different.) The employers who send ratification of their employees' earnings when they apply for means-tested benefits come into the same category. How far does this affect the "welfare applicant" in his employment prospects, particularly if—as with the Irish medical card scheme—the employer incurs additional liabilities towards the "poor" employee?

If policies are being taken seriously then a real goal of 100% take-up is to be sought. In the case of both universal and selective benefits this will entail going out looking for the client and meeting the expense of bringing him in. Little reliable evidence exists by way of

estimates of these costs; they are likely to be highly variable as between different benefit systems; certainly, acquiring that last client may be exceedingly expensive.

On the other hand, it is too simplistic to presume that benefits with low administrative costs have some innate merit over those where implementation costs are high. Costs may not arise from the search for the "final client" but be a function of the flexibility, sensitivity and individuality of the scheme in question. Thus it might be expected that selective benefit administrative costs would be higher per recipient than universal benefits. But if high "identification" costs were involved, (such as a thorough medical assessment to determine eligibility for a universal disability benefit) then the reverse could be true. A universal benefit for single mothers could well incorporate a procedure of verification as to the status of the applicant, which could prove expensive (if not a deterrent in its own right). Identification procedures are not always concerned with income and are by no means exclusive to selectivity.

Attempts to merge the identification process for several benefit systems—the passport or common claim approaches—may go some way to reduce these costs. But at the end of the day it has to be acknowledged that the picture to date in Ireland is one of going for the cheap, passive presentation of benefits (universal and selective). The costs of attaining "good" consumption patterns are likely to prove significant if pursued more actively, that is, if there is more concern to be efficient in delivering benefits to those said to need them. Recent attempts to estimate the "savings" made to government by the *non-use* of selective benefit systems in the UK have produced figures (covering only five major benefits) of between £367 and £645 millions per annum. If other benefits were added in, it is difficult to estimate by how much these figures would increase, but increase they obviously would. And this is before any consideration of the savings which arise from the under-utilisation of "universal" systems. Is it so unreal to classify as a saving the departure from the school system of most working class children at the minimum school leaving age? Admittedly there is a need to offset "savings" with the additional costs incurred by over-users and unnecessary users of services. (But it was previously acknowledged that this seems not to be the distinctive prerogative of

either rich or poor.) By any name these "savings" are part of the costs of being poor. Prospective expenditure on effective promotion dwindles in comparison with these figures.

Pre-couping and recouping

The use of the tax system, particularly by way of income taxes, to selectivise universal programmes has already been noted. Here, in conclusion, some of these possibilities can be reviewed. Since the selectivisation of programmes can occur through their finance it is obvious that the collection of progressive income taxes from all or of additional taxes from non-users of a programme can provide such selectivity. Thus, even if the benefit is delivered at the same rate to all it can have been selectivised prior to payment; this is what is meant by the process of pre-couping or pre-selection. At the other end of the scale, the benefit can be made liable to taxes, and if taxed progressively, could bring important selectivities to the universal benefit system, re-couping some part of the benefit paid equally to all. A means-tested benefit financed by a progressive tax would be an example of this, or alternatively, universal benefits financed by progressive taxation which were taxed after receipt; even the progressive financed means-tested benefit which—because it brought the recipient above the tax threshold—could be taxed back again! There could be "special" tax rates for benefits, or arrangements (like the former UK use of claw-back on Family Allowances) where all of the benefit is recouped from individuals above a certain tax threshold. The possible permutations are considerable.

If such exercises may sometimes appear rather tortuous (or smack of that new social terror the "circular transfer") they ought nonetheless to be considered for their merits and weaknesses. They may—assuming the social acceptability of the benefit itself—enable the achievement of high benefit take-up and yet keep the actual resource costs relatively low. Paying benefit to all and re-couping it from some, avoids many of the identification problems discussed earlier; it may be easier to spot the non-poor than the poor. Administrative costs, compliance costs, relative to the costs of the benefit programme will all depend on the specifics of the delivery system. If existing tax systems can be used then the additional administrative

burden may be minimal, but obviously caution is again necessary in turning this into a general conclusion.

The limits to the approach are two-fold. First, with regard to re-couping, there are some obvious points to be made. The device can only be used if the benefit recipient is a taxpayer. In declaring the benefit taxable the conspicuous tax burden is increased; this taxation may be drawn from the wage-earners pay packet whereas the benefit accrues to the household—a cash benefit payable to the wife, a rent rebate with respect to the house. There is no reason why this should be assumed to be problematic but neither should it be assumed that it will pass unnoticed (by the wage-earner). It would be necessary to distinguish between the likely impact of this effect on first introduction, compared with responses when it had been in operation for some time (as with any tax or benefit formulation). Further, the recouping process is only really feasible for cash benefits, unless it is wished to postulate cash equivalent values for benefits in kind—like health care or schooling—and levy tax on these values (rather akin to the earlier UK taxation of notional rent incomes arising from the ownership of housing). It is, of course, the ultimate in double taxation; deriving taxes to enable cash to be paid which is then taxed; again, there can be no presumption that this is problematic but if too extensive or conspicuous it may sap the nerve of the average taxpayer!

Similarly, the pre-couping approach to selectivity can only be used to "pre-coup" from taxpayers. If people are not in the tax framework (particularly the income tax system), then there may be limitations. In particular, the prospects of finding indirect tax systems (on expenditures) which will not prove ultimately regressive is much harder but not impossible. The number of goods and services which are exclusively consumed by rich or poor (and between which tax rates could discriminate) must be minimal. Greater quantities of taxes can obviously be derived from rich people if they consume larger quantities than the poor, but finding a progressive rate indirect tax system has proved somewhat elusive.

Before despairing of raising more taxes on incomes it is as well to remember the argument raised earlier. In excluding the non-poor from selective benefits they must frequently buy their benefits in a

more expensive market place. Does that prospect modify their presumed antipathy to higher direct taxation if the public alternative were cheaper?

More to the point the search should be on for appropriate financial sources to match known patterns of service utilisation (and since these may well change over time the relationships will need regular review). In brief, a process of identifying or estimating the likely market for a given benefit involves discovering who will use it and for how long. Then follows the policy question—who should pay for it? There may be a wish to impose all the costs on the users, or a part, or none: most typically there will be some sharing. But since the answer could be legitimately different for each service considered it would be foolish to presume that the only good tax base is progressive on income. It is very likely that the overall incidence of taxes sought will be progressive, but each constituent component of the tax base might be more precisely tailored to the requirements of a particular benefit or service.

Finale

After all the qualifications, it still seems valid to draw some conclusions. And having acknowledged the limited hard research in this area some assertions still carry more weight than others. Namely, that the poor isolated seem more vulnerable than the poor integrated; that services provided for all (but selectively financed) show greater promise of a fair (and efficient) allocation of resources than selectively distributed alternatives, not least because it is easier to identify the scale and direction of the total allocation.

It is also true that the allocation of resources according to income need is an uphill struggle in co-existence with the competitive market. When need is great, the generous response cannot avoid "compromising" the wage-reward economy; this selective generosity will be in inverse relation to market rewards. It is still a matter for observation rather than assumption whether that prospect does anything to affect economic behaviour.

And one final dimension; what of the equity of treatment as between the poor and those who have so managed their lives or have

had the good fortune, that they currently hold resources sufficient to be excluded from benefit? Too much emphasis on an income-related approach to welfare presents us with the recurrent dilemma of "starting points" and the moralities of equity. Should financial need be assessed as of this moment? Should the reasons for poverty form any part of this assessment? These issues (perhaps a reappearance of "deserving" or "non-deserving") are not necessarily exclusive to the selective/universal debate, but they do seem highlighted within the selective approach. If benefit is to be related to income, is it proper to discriminate against those whose income lack can be ascribed to their own "fault". The applicant for benefit and his neighbour may each have received £50 in wages on Friday; one lost it on the horses, the other was more prudent; is there to be a discriminating sub-set of rules which regulate our response to each? There are endless possibilities ranging from "genuine" income loss to "income rigging" (including collusion with employers). The point is that if income is to be the key it inevitably will involve our assessing not merely the quantities but also the "moralities" of those incomes or their absence.

Such an emphasis on income-as-access constantly confronts the applicant with the temptation: to conceal resources in the same way that others have acted to evade their taxes. (This presumes some limited knowledge on the part of individuals of the way "the system" works. Is he encouraged to seek non-taxable or non-declarable earnings so that benefits can continue to be enjoyed or taxes avoided. To recurrently face citizens with this dilemma—in the certain knowledge that some will succumb—adds continuous fuel to the forces of social division: the welfare scrounger returns as the scape-goat outcast, the tax evader continues as folk-hero. The prospects for a more equitable distribution of society's resources recede that much further from realisation while such digressions take place; such possibilities are readily exploited in any setting where a dichotomy between "givers" and "getters" can be posed. And the income-related centrality of this response remains as a continuing reinforcement of the notion that income—the level of wage or salary—is a *personal* responsibility; that its excess or inadequacy is in our hands to decide. In short, it continues to characterise affluence as a measure of our personal success and low income as a measure of our personal failure.

"In a community regulated only by laws of demand and supply, but protected from open violence, the persons who become rich are, generally speaking, industrious, resolute, proud, covetous, prompt, methodical, sensible, unimaginative, insensitive and ignorant. The persons who remain poor are the entirely foolish, the entirely wise, the idle, the reckless, the humble, the thoughtful, the dull, the imaginative, the sensitive, the well-informed, the improvident, the irregularly and impulsively wicked, the clumsy knave, the open thief and the entirely merciful, just and godly person."

(John Ruskin, *Unto this last*, IV.)

The award or review of social service entitlements, centred on these notions of blame, fault, failure, inadequacy or their opposites, seems unlikely to be a unifying notion in a society with no shortage of divisions. The recurrent question might best be—"Why not for all?"—rather than to start from the premise that the communal response is some bizarre and untoward mode of action. Thus the desire to exclude poor and needy people from commonly approved opportunities, like schooling and decent housing and health care, would have to be proposed and justified rather than the more usual reverse, when, apologetic attempts are made to justify letting the poor have even a slice of the national cake. It may still be necessary to identify the lowness of people's incomes to ensure that those who lack income can be given income to buy what income can buy. But where the move has already been made, through public provision or subsidy, to supplant or at least displace the dominance of the market place—as in education, health care and the like—then the significance of income will have been diminished. Its presence or absence, will then be that much less relevant as the entry ticket to life and opportunity.

At the end of the day, the concepts of universal or selective can only usefully be used in multi-dimensional ways, acknowledging their financial base, their utilisation and duration as the combining determinants of their redistributive effects. Used as glib pieces of shorthand to describe lavish waste or tight-fisted trickery they merely pre-empt if not pervert the course of any creative policy debate. The outright rejection of either strategy seems tantamount to a decision to fight with one hand tied behind the back. The scale and complexity of human needs would seem to require two at the very least.

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The titles which are listed below are those which the author has found useful and illuminating in varying degrees. They represent but a fraction of the range of general writings in this field and barely touch on the more substantial sociological, psychological and economic analyses of human behaviour so relevant to much of the preceding analysis. The sequence of titles broadly follows that of the chapters and sections of the report although several titles are relevant to many issues.

Definitions and the context of the debate (Chapters 1-3)

The following titles deal with various aspects of the universal/selective argument with varying degrees of "partisanship":—

P. Townsend, (Ed.) *Social Services for All? Fabian Essays*, London, 1968.

H. Grey and A. Seldon, *Universal or Selective Social Benefits?* Institute of Economic Affairs, London, 1969.

R. M. Titmuss, *Commitment to Welfare*. Allen and Unwin, London, 1968.

R. M. Titmuss, *Social Policy: An introduction*. Allen and Unwin, London, 1974.

B. Crick and W. Robson, (Eds.), *The Future of the Social Services*. Penguin, 1970.

D. Bull, (Ed.) *Family Poverty*. Duckworth, London, 1971 (particularly chapters by Lynes and Collard respectively).

The acceptability of strategies

A wider debate than that contained in this report with regard to the general issue of acceptability of institutions and policies is to be found throughout Richard Titmuss' writings. Further valuable and more pointed discussion of these issues, from varied perspectives, is to be found in:—

R. Pinker, *Social Theory and Social Policy*. Heinemann, London, 1971.

R. Pruger, "Social Policy: Unilateral Transfer or Reciprocal Exchange" in *Journal of Social Policy*, Volume 2, Part 4, October 1973.

A. A. Alchian et. al., *The Economics of Charity*. Institute of Economic Affairs, London, 1973.

J. Parker, *Social Policy and Citizenship*. Macmillan, 1976.

Problems of claiming means-tested benefits

There now exists a large number of primarily local studies seeking to identify levels of uptake of various means-tested benefits. A smaller proportion of these, with varying degrees of success, makes some attempt to identify the causes of these uptake levels. Few of the studies resist the temptation to move from a study of a specific benefit to statements concerning selective policies in general: on these grounds all should be treated with caution; their authors are variously alert to these problems. The best current review of these issues (and quantitative estimates) is to be found in:—

National Consumer Council, *Means-Tested Benefits: A Discussion Paper*. NCC, London, 1976.

Other arguments and more detailed references are to be found in:—

P. Townsend, *The Scope and Limitations of Means-Tested Social Services in Britain*. Manchester Statistical Society, 1972.

R. Lister, *Take-up of Means-Tested Benefits*, Child Poverty Action Group, London, 1974.

M. Meacher, *Rate Rebates: A Study of the Effectiveness of Means-Tests*. CPAG, London, 1972.

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Stigma, risk and the welfare relationship

Given the inter-relationships argued to be present between stigma and other variables it is particularly difficult to identify literature which spans this range. Titles listed in the "acceptability" section are again relevant with the addition of:—

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J. D. Clifford, "The Public, the Client and the Social Services" in *Social Studies: Irish Journal of Sociology*, November-December, 1974 (Volume 3, Numbers 5-6).

M. Sheehan, *The Meaning of Poverty*. The Council of Social Welfare, Dublin, 1974 (but beware the very restricted sample, mode of interview and ambiguities in interpretation).

W. G. Runciman, *Relative Deprivation and Social Justice*. Penguin, Harmondsworth, 1965.

The most recent survey of both attitudes to poverty, and more significant, perceptions of its causes, is to be found in the EEC comparative survey :—

EEC Commission : *Perceptions of Poverty*. Brussels, 1977.

Incidence, Evaluation and Vulnerability

These issues are handled independently in a variety of writings from the predominantly economic to political science. The issues of tax incidence and their policy effects are reviewed in :—

A. Webb and J. Siere, *Income Redistribution and the Welfare State*. Bell, London, 1971.

J. A. Pechman and B. A. Okner, *Who bears the tax burden?* Brookings, 1974, and the "incidence of outputs/utilisation" in B. P. Davies *op. cit.* and by the same author in H. Heisler (Ed.) *Foundations of Social Administration*, Macmillan, 1977.

More of the technical and "value" problems associated with evaluation are explored in :—

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K. Boulding, "The grants economy" in *Collected Papers* (Volume 11) Colorado, 1971.

Non-means-tested selectivities

Some of the constraints and opportunities via approaches such as positive discrimination and territorial justice are developed and amply reviewed in :—

B. P. Davies, *Social Needs and Resources in Local Services*. Joseph, London, 1968.

H. Glennerster and S. Hatch (Eds.), *Positive Discrimination and Inequality*, Fabian Research Series 314, 1974.

P. Townsend, *The Difficulties of Policies Based on the Concepts of Area Deprivation*, Barnett Shine Foundation Lecture, Queen Mary College, London, 1976.

Policy options within an income-selective framework

The UK National Consumer Council study already cited contains a helpful resumé of many issues. Two specific studies are of interest; the latter, in my opinion, still the most promising towards an improvement of take-up, namely :—

P. Taylor-Goobey, "More Welfare for Less Cost: The Logic of Combined Assessment" in *Poverty* No. 34, Summer, 1976 (Child Poverty Action Group).

M. Adler and D. du Feu, *A Computer Based Welfare Benefits Information System: The Inverclyde Project*. IBM, December, 1975.

Approaches via negative (and positive) income taxes and the like are reviewed in :—

C. Green, *Negative Taxes and the Poverty Problem*. Brookings, Washington, 1967.

D. Piachaud, "Poverty and Taxation" in W. Robson and B. Crick (Eds.) *Taxation Policy*, Penguin, 1972.

UK Department of Health and Social Security : *Report of the Select Committee on Tax Credits*, HMSO, 1973.

Conclusions

Since few if any of the issues raised in the concluding section have not been dealt with earlier in the study the references here are necessarily a few key works, reminding the reader of general issues or their context. Further, since the policy options for Ireland have been left for identification by the reader (well-informed of that specific context) the most useful reading will be of material describing the policies, the tax base, the incidence and utilisation of current Irish social provisions and possible futures. With these points in mind the reader might usefully return to some general and specific previous studies in this series of the National Economic and Social Council reports, namely :—

An Approach to Social Policy, NESC No. 8, Dublin; June, 1975.

Income Distribution: A Preliminary Report, NESC No. 11, Dublin; September, 1975.

Report on Housing Subsidies, NESC No. 23, Dublin; February, 1977.

Some Major Issues in Health Policy, NESC No. 29, Dublin; July, 1977.

The Taxation of Farming Profits, NESC No. 15; Dublin; February, 1976.

Finally, as a recurrently stimulating, if obviously committed, piece of writing I have referred often to :—

D. Collard, *The New Right: A Critique*. Fabian Tract 387, 1968 (from which the concluding quote from Ruskin is taken).

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