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SOCIAL WELFARE POLICY

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## SOCIAL WELFARE POLICY

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### I

Social welfare policy helps determine how people live. "Social welfare" is a broad term which describes systems of allocations in any society in which benefits are distributed to individuals and communities so that they might attain a certain standard of living and/or quality of life. This structure of benefits and their distribution is an intensely political predicament, for there is often great disagreement about why anything should be allocated, what it is that is allocated, who the recipients ought to be, how generous the allocation ought to be, who should do the allocating, and how it might be financed.

Traditionally social welfare has been thought of as those allocations which benefit those deemed to be the poorer, less fortunate, and less capable members of our society, but in recent years broader definitions of social welfare have included "quality of life" for all citizens. The debate then, on why an allocation is to be made includes options such as: to provide a basic subsistence standard of living below which no citizen should be allowed to fall; to compensate individuals or communities for personal accidents, injuries or disabilities, or societally induced malfunctions; to make an investment for the

future of the society through features such as the education system, preventive health programs, rehabilitation programs and so on; to protect the community against both juvenile and adult delinquents; to ensure that people facing short-term crises can be helped over them; to ensure that the work force (and potential defence forces) are sufficiently healthy and literate to be able to function adequately in their roles; or to redistribute income and resources (as well as life chances) in a society.

These, and many similar aims and objectives are the conceptual building blocks for a social welfare system, and clearly the final mix of these will be determined by community values and the interplay of political forces.

How people live and how they ought to live are the central concerns of planners and practitioners in the welfare industry. There are numerous systems of interpreting how people live. There are many criteria for measuring how people live. There are countless values, attitudes and prejudices which carry over into the realm of how people ought to live. As social policy is concerned with the aims and consequences of social interventions oriented to the enhancement of levels of living, especially for the weak and vulnerable, discussions of how people do live and how they ought to live form the substantive and theoretical underpinnings of this area of study.

"The theory and practice of the welfare state" it has been argued "rests on the ability of the central government to collect and redistribute a portion of the economic surplus of an advanced industrial society. The economy can make use of its economic surplus for the sheer accumulation of wealth, for investment in further capital-goods expansion, for higher private consumption, or for expanded governmental expenditures, including welfare expenditures. The economic surplus that is available for public welfare expenditure rests on the productivity of the economy, an effective tax system, and a system of social and political control that defines the legitimacy of welfare expenditure" (Janowitz 1976:41). The argument over how the surplus is to be allocated, and according to whose interests it is to be allocated, has for a long time been one of the fundamental arguments in politics, and in recent years has moved significantly into the welfare arena.

Two traditions manifest themselves in writings on social policy. One tradition sees the objectives of social policy as a quest after social improvement, as an exercise in setting desirable social objectives and in organising the mechanisms of social change to achieve these objectives. It is an optimistic activity, hoping to build a consensus related to solving the gargantuan questions of the theory of benefits and their distribution.

The other tradition focuses on the concept of scarcity - on the premise that demands for services and allocations always exceed the capacity of the society to deliver. Two competing, and

together unattainable, demands present themselves - demands for equality, and demands for efficiency. According to some authors (for example, Okun, 1975) the central question in social policy is to arrange a trade-off between equality and efficiency.

Efficiency reflect demands of different historical periods. In the 1930s and again in the 1960s demands for equality were at the forefront. It was humane and just to allocate to all the people who contribute to society a share of its outputs, and it was in these periods that growth took place in the allocative sector - in the earlier period in response to a crippling depression, and in the latter period in response to unprecedented economic growth and industrial prosperity. The growth in the latter period led to new allocations, new delivery systems, and new administrative methods. Not all of these were "efficient" in the economist's language, and calls for "better" use of resources became an increasingly significant aspect of political debate which intensified with economic recessions of the early and mid 1980s.

Two different ethics were in conflict. One the one hand the thrust for equality meant scattering one's shots and hoping many of the pellets would find their targets. The approach was one of political activism, emphasising rights, shares, and claims. If the central task was the improving of society, then it meant that political institutions would have primacy over economic ones. The welfare state was the fruit of the Fabian socialists' stress on gradual reform, and while it was costly, it was seen as both just and humane, even if it had by no means reached its limit.

While Ralf Dahrendorf has argued that "whereas the central institutions of the expanding society were economic, those of the improving society are political" (1975:81), Martin Rein goes a step further. Social policy, he says, "conventionally is thought to be concerned with redistribution and increasing equality, or at least relieving distress and poverty; economic policy is conventionally thought to be concerned with distribution and increasing output. These distinctions are no longer satisfactory. The scope of social policy is now raising questions about the capacity of the economic system to meet the legitimate demands placed upon it while the political system is not capable of redefining these claims" (1977:567-8).

The 1980s have been characterised by difficult economic times. While some areas of private enterprise have registered record profits, Western economies have been faced with a stark turn around. Public programs have had their rates of growth so severely curtailed that many program proponents despair at the future level of coverage and the quantity and quality of that which is actually delivered.

When economic conditions are tough one school argues that welfare expenditures need drastically to be cut so that government spending, as it becomes leaner, is better targetted, is not wastefully applied and goes only to those "in genuine need". Another school of thought argues that difficult economic conditions impact most severely on those already in poverty, and drag into poverty those who previously had been just out of its

clutches. Numbers in poverty invariably grow during recession times and while many areas of government may be obliged to trim their sails, those dealing with the most vulnerable and dispossessed need continued support and financial strengthening.

In the simplest of terms, all members of a society aspire to an adequate standard of living, an adequate set of community infrastructure supports and adequate human interaction, namely:

- (i) material provision;
- (ii) effective support services; and
- (iii) close companionship.

There has been, in recent times, a vigorous debate about who is responsible for each of these things and the level at which these should be acquired, provided, or allocated.

Material provision, supportive services and close companionship can be provided in a variety of ways by a variety of operators - the state, community service agencies, commercial enterprises, families and friends and acquaintances. In very crude terms we can identify four service sectors: the public sector, the community sector (often called the 'voluntary' sector), the commercial market sector and the informal sector.

The debate about whether governments should or should not intervene in market activities or in social welfare is passe. Governments do intervene, and management of the economy is the first and foremost professed function of all governments, while governments' responsibility for ensuring the well-being of its citizens (and immigrants) is taken for granted. The arguments now revolve around

- (1) with what objective in mind should government intervene?
- (2) in what form of partnership with the other sectors should government intervene?
- (3) to what financial extent should government contribute to the community's well being?

The delivery of material resources involves a study of government economic and administrative processes. Most people receive an income from the labour market or from returns on capital. People who do not have these forms of income invariably have lower incomes derived from government cash transfers or family transfers. Most income comes from the labour market, but government policy in social security, taxation, and incentives for the private pension system profoundly affects standards of living. Income, however derived and however defined, is the currency of living standards.

The market clearly does not ensure an adequate income for all people. Only government has the capacity to meet the non-labour market income maintenance requirements in industrial societies. In most OECD countries somewhere in the order of 20 per cent of persons 16 years or over have transfer payments as their main source of income. Income maintenance expenditure, as a proportion of Gross Domestic Product varies considerably among OECD countries. In 1986, Japan spent 7.3 per cent of its GDP on income maintenance, a little less than Australia at 7.5 per cent, and well below the market leaders, France at 17.9 per cent, Germany at 19 per cent and Denmark at 19.7 per cent.

Very great changes have taken place in two decades in which the welfare state had at first experienced unprecedented growth and then came under considerable scrutiny as attempts were made to limit expenditures, or at least limit the rate of growth of expenditures. The attempts to limit public sector outlays began in many countries in the mid 1970s and have continued since then, with varied results. Generally, welfare expenditure growth comes in response to three types of conditions: demographic change, changes in economic circumstances, and policy change.

The first, demographic change, has come in general from declining birth rates and population ageing. In addition to almost universal ageing of populations, changes in family structure and marriage dissolution rates have led to considerably more single parent families. The second of the conditions, changes in economic circumstances, has been notable as the effects of cyclical recessions and the structural changes

in labour markets which have played havoc with employment. The most significant condition relevant to any country's expenditure growth has been policy change. This is not the place to survey the enormous range of policy changes.

Policy changes invariably result from political pressures and, as in any system of pluralistic interests, claims are made on behalf of parts of the system, and rarely with a view to the integration, of the system as a whole. The result has been what some analysts have called an 'overload of demand' that is, increasing and often conflicting claims on the state, which government cannot meet.

The apparatus of the welfare state does not consist of government alone. Non-government welfare organisations (NGWOs) are central components of all welfare states. In Australia, a country of 16 million people, there are in excess of 37,000 NGWOs . (Similar proportions apply in most western countries.) These organisations perform a wide range of functions. Some provide services to individuals, some provide their wares as a supplement to state welfare, others see themselves as an alternative to the state, some try to fit in between and act as a pressure group in an attempt to have the state provide resources for something more or better or different. NGWOs are under pressure because their tasks are continually being redefined, because their financial resources base is quite insecure, and because their membership structure can never be taken for granted.

NGWOs are, however, important to government as a key vehicle for implementation of public policy; as an information network; as a means of mediation of social issues into 'proper channels'; and as a cheaper and more flexible avenue than alternatives - government itself or the market. There are disharmonies and inconsistencies in the relationship between government and NGWOs (Yates and Graycar, 1983). The study of the politics and administration of service activity and service funding both "public" and "private" is a crucial field of social policy analysis.

Close companionship is basically the purview of families, and due to demographic and labour force changes, as well as changing socio-cultural expectations and relationships, the family is under a great deal of pressure. Politicians who stress the virtues of family care are either unaware of the costs to families of providing the care or are cynically expecting a major shift in social provision and social resources, with the result that those least able to provide adequately will find greater burdens thrust upon them. The abilities of families to care for their members depends not only on material resources but also on human resources.

In most industrial societies we are faced with an explosion of care and we can see the traditional care-providing organisations all facing different sorts of pressures. What is very obvious is that no one sector alone can provide all that has to be provided - certainly not government, certainly not voluntary agencies, certainly not families. Different needs are met by different

support systems, or the same needs are met by different systems for different groups of people.

Each of these three - governments, NGOs and families - are under great pressure, and one operationally heuristic tool might be to examine issues of capacity and willingness of the various major actors and delivery systems. It could be hypothesised that there is an inverse relationship between capacity and willingness. If we think of governments, NGOs, and families as in some sort of capacity hierarchy, we can argue that willingness is inversely related to capacity, and that as one moves down the hierarchy the operator in question is less and less able to deflect or reject the claims made. Government with its eligibility requirements can quite dispassionately send claims which it cannot meet onto NGOs and families. NGOs likewise can draw lines and pass the excess onto families. Families are the providers both of first and last resort - as extensive research shows, a repository of willingness, but often lacking in capacity.

The politics of capacity and willingness forms a fruitful arena of investigation. The relative capacities of the major players are continually being debated.

## II

The most difficult task for social policy - and one which has never been successfully achieved - is to redress inequalities of a market economy. While social policy in the 1960s and part of the 1970s was concerned with seeking initiatives to redress inequalities, and while it was successful in the diversion of considerable sums into welfare coffers, the magnitude of the task was so great that successes were not always clear and apparent. By the early 1980s, a neo-conservative counter attack was successfully launched. Consequently social policy, which had been on the offensive in earlier decades, was clearly on the defensive - responding to changing fortunes rather than trying to shape social futures, working out how best to pick up pieces, rather than developing comprehensive preventive mechanisms.

If social policy is to succeed in the 1990s as a relevant, credible and humane activity, it must provide a theoretical and empirical basis for social intervention, and interventionist activities must be geared to three things: the creation of a social and economic environment which is conducive to redistribution and which provides substantial investment in human capital, and public goods and services; an equitable income support system; a set of personal social services available to all who need them.

Two decades of rapid economic growth changed base level material standards. The post World War II welfare state was a political mechanism built on aspirations which could hope for the elimination of want, ignorance, squalor, disease and idleness. As outlined by Beveridge (1942), the mechanism of the welfare state would temper the inequalities which had persisted for two centuries before. A society characterised by distributive justice, maximum feasible participation, and social supports which would maximise self-worth and dignity, minimise stigma and create an equitable and just community was the political ideal. It came in fits and starts, and although there were examples of both stunning and limited success, generally the outcome fell far short of the aims.

The welfare state as a concept of social, economic and political organisation in modern industrial societies was very much a product of a synthesis of Keynesian economic theory and the program for social policy formulated by Beveridge during World War II. In this perspective, the role of the state as a regulator of economic activity (Keynes) was extended into the provision of universal health services and income maintenance for those unable to secure adequate income from the market, as well as the provision of universal retirement pensions (Beveridge). Entitlements to those benefits were incorporated into social and political theory as the rights of citizenship by Marshall (1981), and into the principles of social policy by Titmuss (1974).

The 1990s and beyond will probably see more unequal societies with more people reaching new heights of affluence, and at the same time more people excluded from what we see as the mainstream of modern affluent industrial life. The arguments about present and future performance of the welfare state are arguments about claims on the system, about social, political and economic claims - and about the legitimacy of those claims.

The distributional and redistributive functions of the welfare state are of great importance. The distribution may take various forms, with different effects for the recipients of services or benefits as well as for the society as a whole. Allocation of resources in the form of cash transfers such as direct payments, taxation concessions, and the like, means tangible material benefit to the recipients. On the other hand, allocation of resources to such services as health, education etc., means, first and foremost, creating employment for various occupations, the eventual service delivered to the recipient being in a more or less intangible form, though described as part of the "social wage" (below).

Despite great expenditures in these areas over the past two decades, poverty has not been eliminated, and there remains no consensus on the appropriate distribution of rewards in an industrial society. Controversy reigns about whether the role of the welfare state is to build a protective set of institutions to encourage stability and coherence, social development and self-fulfilment, or whether its role is to pick up the pieces, with maximum skill and efficiency, after people have crumbled.

In his analysis of citizenship and social class, T.H. Marshall (1965: 71-134) demonstrated that social allocation were provided, sometimes on the basis of need, sometimes or a result of contribution and sometimes as a result of citizenship.

The questions to be considered relate to whether we have the political and moral commitment, the technology, and the management skills to achieve our objectives of social well-being. Do we know how to formulate, implement, and evaluate policies and programs that might assist in achieving our stated objectives? How do we set our targets? How do we plan our strategies? How do we allocate our resources? How do we assess the results? These are the issues with which students of social policy must come to grips.

### III

The value dimension in social policy distinguishes it from the more general area of public policy. While the methodology and practice of public policy focus on the full spectrum of authoritative decision-making within the society, social policy is built on a narrower ideational base. Social policy has in the past been confined to the study of social services and the 'welfare state', although there is a strong argument that social welfare and social well-being affect not only the poor and the vulnerable, but the whole community. The extension of this

argument raises questions like who wins and who loses in social allocation, and who may legitimately make a claim on the system, and what, legitimately, is the structure of claims.

Martin Rein's simple description of social policy as being concerned with a theory of benefits and their distribution alerts the student of social policy to the fact that benefits consist of more than the tangible and obvious handouts of the welfare services. It is obvious that if there is a theory of benefits, then the nature of what constitutes a benefit is a matter of debate. The debate focuses on how consciously benefits are planned and allocated. Do direct benefits do more or less "good" than indirect benefits? What do we mean by "good"? Whose conception of "good", as it relates to benefits, is to prevail? How is this to be determined? Is the regular political process, or the free market, the most appropriate venue in which these decisions might be made?

When we look at the distribution aspect of the "theory of benefits and their distribution" it is obvious that a number of strategic questions about policy implementation come to the fore. What is being distributed? To whom is it being distributed? What are the mechanics of distribution? Is it being done efficiently? One cannot answer any of these mechanical questions without seeing them in the context of the many value questions that shape an understanding of social policy.

Such a theory means utilizing a variety of methodological approaches from such disciplines as economics, sociology, geography and philosophy, as well as studying the politics of welfare services.

The policy formulation process requires careful problem identification plus the ability to steer a path somewhere between a statement of general desirability and perceived practical impediments. It is a process that requires philosophical clarity and intellectual resourcefulness as well as careful political appreciation.

Welfare policy is thus concerned with matching values with actions, the values being tempered by economic, social and political constraints, not to mention administrative reality. Skill in this matching process may both widen the scope and impact of social policy and improve the rationality of the policies themselves. As stated, social policy is concerned with formulating and implementing strategies to bring about change that will "beneficially" affect the welfare of the members of the society. It relies upon value judgements - about the nature of people and the function of society - and upon the existence and integration of economic, social, and political resources to achieve these changes.

To date, a great deal of our social legislation has been regulatory. Designed to protect weaker members of our society, legislation relating to child welfare, factory work, and mental health has been negative and full of prohibitions rather than socially innovatory. This has occurred because social policy has

in the past been regarded as applying only to some groups who must be protected for their own good.

In seeking a more comprehensive philosophical justification for social intervention, T.H. Marshall writing two decades ago posed a tripartite formulation of the aims of social policy (1970:169). The aims he wrote are:

- (a) the elimination of poverty;
- (b) the maximisation of welfare; and
- (c) the pursuit of equality.

While these may have a dated feel about them they do give the analyst a star to follow.

In pursuing these aims one must move from the general to the specific, taking care to strike a workable balance. It would be trite to assume that the policy formulation process involves no more than the mechanical practice of sitting down and listing a number of generally desirable goals and then proceeding to analyse the feasibility of attaining them. Of course it is necessary to do this, but such action on welfare policy occurs within a political and cultural environment which itself legitimises certain goals and strategies while outlawing or limiting others.

## IV

There has always been a "welfare backlash" in which righteous citizens protest at having to pay taxes for the unemployment benefits of those who "won't work"; for the pensions of those who have not had the foresight to provide for their own old age; for the "illegitimately conceived" offspring of others. New right sentiments of the past decade have developed an anti-welfare hysteria claiming that the taxpayer has met too many of society's claims and that those who want these services should purchase them in the market, and not expect the general taxpaying public to bear the cost.

There has never been any resolution of the argument about whether social services exchanged through the market (that is, bought and sold) are of a higher quality than those 'given free', or whether they are distributed more efficiently. There have been attempts to develop voucher systems in education, public housing, and health services, in an effort to have these as pure market activities, but the effects of these experiments remain inconclusive.

One view is that welfare consumers should be given the ability to purchase services in the market, thereby enhancing their bargaining position along with their ability to secure services. The argument is that the poor should be able to compete, without stigma, like everyone else in the community. The market is seen as an efficient regulator which will reduce interventionist

policies to a minimum, thus saving massive bureaucratic costs. The sovereignty of the consumer will be high, and shoddy products will be eliminated, because the market will eliminate them.

The counter argument is that this is simply not so. Our free enterprise system has not eliminated shoddy products, as any consumer with testify. Furthermore, health and welfare services are not consumer commodities that can be bought and sold in a market situation like television sets or used cars. In addition, poor people cannot participate on an equal footing in a welfare market. Problems arise: How is a market price determined? How does it find its level? How can it ensure that monopolies of delivery skills do not play on consumer ignorance (as is found in free enterprise medicine?) Health and welfare services cannot be delivered equitably in a free market situation as the situations that necessitate their usage are usually produced by stress or anguish, rather than by free choice.

One strong argument for the market relates to stigma, and the dignity of the recipient. Despite the fact that there is no such thing as a free lunch, there are many people in our society who cannot afford to pay for certain essential services. The allocation is made on their behalf and no cash payment is expected from the recipient. Is some other sort of "payment" expected? The answer to this question depends on the distinction one makes between an "economic": exchange and a "social" change.

In the transfer situation then, the recipient is often regarded as being under an obligation to conform in certain ways, to alter lifestyles and preferences to satisfy the moral one-upmanship that often goes with transfers.

## V

To those with a commitment to greater social and economic equality, public spending on social security, welfare services, health, housing, transport, urban development, education is a means of broadening the social wage. Many of these services which some would argue should fall totally within the private sector are heavily subsidised by government, and many confer greater benefits on those who are not poor than on those who are poor.

With all the best intentions in the world, social benefits do not always fall equitably. Julian Le Grand (1982) has analysed British data to conclude that public expenditure in the U.K. on health care, education, housing, and transport systematically favours the better off and thereby contributes to inequality in final income, as well as inequality of access. In contrast, Ann Harding (1984) has analysed Australian social wage outlays by income decile and found that Social Security and Welfare outlays, particularly Age Pensions, Invalid Pensions and Widows Pensions go mostly to very low income earners. So too does expenditure on rental welfare housing. Education expenditure

goes mostly for the benefit of those in the highest income deciles. This is particularly so of outlays for non-government schools and tertiary education. Health and medical outlays, according to Harding's analysis match reasonably income distribution in Australia.

When we analyse the distribution and impact of transfers, goods, and services provided collectively through government spending we are dealing with the social wage. While the social wage reflects general government commitments, its distribution is intensely political.

The social wage is a difficult concept to define because it comprises certain government expenditures that have some value to individuals or families, and one assumes a redistributive component flowing from the expenditure.

The social wage is that part of government spending which provides benefits, either in cash or kind, to individuals and families. If these goods and services were not provided by government they would have to be purchased out of private income.

These items are a convenient and readily identifiable group of expenditures. The impact of each on individuals and families can be assessed, unlike other indivisible collective expenditures such as defence expenditure, law and order, roads and highways etc.

The social wage items have a wide range of redistributive objectives. These include alleviating poverty; redistributing resources towards particular stages of the life-cycle and providing equal access to certain services.

The four main social wage items differ in the emphasis that they place on these redistribution objectives. Education and health spending are primarily based on the principles of equality of access and opportunity. Most social security and welfare outlays are intended to alleviate poverty. Spending on housing is based on the principle of equality of access, but the programs are mainly directed at low income earners.

Over the last decade the terms of the welfare debate have changed, but the substance has changed very little. Terminology such as charity, sustenance and stigma has been replaced by social justice, the social wage, markets, efficiency and vertical and horizontal equity.

The reality is that there are people in our modern affluent societies who miss out - people who find they cannot get an income in the labour market; people whose education does not buy them a place in the job market; people whose skills have been undermined by technological change; people whose occupations have been rendered obsolete by structural adjustment; women whose productive value is disregarded and who are confined to a state of dependency; people who have difficulty in achieving satisfaction in housing, services, or income; young people who believe they have no worthwhile place in a competitive

industrial society; and family heads who receive insufficient infrastructure support to maintain their families. In addition there are many adults who, through loss of a spouse, find themselves in dramatically changed circumstances.

To attack these issues and seek social improvement is a highly political task.

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