

Social insecurity and social protection

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The image of 'insecurity' which occurs in current sociological literature begins from a series of premises which many in the field of social policy would find difficult to accept. Giddens suggests that we are in a 'post scarcity' society, and that in the condition of post scarcity our attention has been focused on risks, real or imagined. He writes:

"The welfare state cannot survive in its existing form ... the current problems of the welfare state should not be seen as a fiscal crisis but one of the management of risk." (Giddens, 1994, p 174)

This reflects the influence of Ulrich Beck, whose fashionable "Risk Society" (Beck, 1992) conjures a picture of a society (uncannily like parts of Germany) where people have been sensitised to risk because they have no more serious problems to contend with. Beck describes an atomised society, where individuals have been deracinated:

"Individualisation' means, first, the disembedding of industrial - society ways of life and, secondly, the re-embedding of new ones, in which the individuals must produce, stage and cobble together their biographies themselves.... Both - disembedding and re-embedding do not occur by chance, nor individually, nor voluntarily, nor through diverse types of historical conditions, but rather all at once and under the general conditions of the welfare state in advanced industrial society." (Beck, 1997, p.95)

This is an old marxist chestnut, tied to the idea that capitalism replaced the cosy social relationships of feudalism with a cash nexus. If one accepts that it is true, the subsequent development of solidarity, social protection and the welfare state (see Baldwin, 1990) becomes baffling. As for Beck's contention that insecurity is increasing, Steuer is scathing:

"To provide counter examples to Professor Beck's image of the predictable past and the risky present is embarrassing because it is like the proverbial activity of shooting fish in a barrel. We have world wars to draw on, massive flu epidemics, and depressions with widespread economic uncertainty. Agricultural production, which involved larger numbers of mankind in the past, is always risky. ... For most individuals in most parts of the world the chances at birth of dying before the age of 70 are lower today compared to 100 years ago." (Steuer, 1998, p 16)

A fuller critical discussion of these positions can be found in *Social policy in a changing society* (Mullard and Spicker, 1998). There are real problems relating to insecurity, but this is not the way to identify them. This chapter looks at the issues of risk and insecurity, and examine the ways in which systems of social protection can respond to those risks.

Insecurity: five concepts

Insecurity, like many words in popular use, has a wide range of meanings, and I do not plan to look at all of them. Several different concepts of insecurity exist side by side in social policy. They include, for example, material, social, economic, financial, psychological and existential insecurity; they may be applied distinctly in a range of fields, including health, wealth, housing and personal autonomy. This chapter is mainly concerned with issues of material and social insecurity, as opposed to psychological insecurity or existential panic. I have selected five main concepts, partly because they seem most directly relevant to social policy, and partly because, taken together, they address the range of issues I wanted to discuss.

Lack of basic security

The first sense in which the idea of insecurity might be used is closely allied to poverty. Wresinski identified a 'lack of basic security' as

"the absence of one or more factors that enable individuals and families to assume basic responsibilities and to enjoy fundamental rights ... chronic poverty results when the lack of basic security simultaneously affects several aspects of people's lives, when it is prolonged, and when it seriously compromises people's chances of regaining their rights and of resuming their responsibilities in the foreseeable future." (Wresinski Report of the Economic and Social Council of France 1987, cited in Duffy, 1995, p 35)

This concept is partly material, and partly social. The root of insecurity is the lack of resources, which means that each part of a person's social life is compromised by the limitations this places on each person's capacity. The link between poverty and lack of resources is indirect; poverty, by this account, is a result of the inability to participate in society, and the inability to participate the result of lack of resources.

The connections here are not very clearly worked out, but they are plausible. There are two key points. First, although insecurity can be based in material circumstances, it is defined in social terms. Poor people are likely to be insecure, because the range of positive options open to the poor is limited, and the range of negative options is wide, and the potential to limit damage from negative outcomes is restricted. But there are cases in which poor people are not insecure, and they are defined by the poor person's social position: in a caste society, for example, people of low caste are guaranteed certain occupations (Leach, 1960). It is the social position, then, which defines the level of security, not the poverty itself.

Second, insecurity is understood in terms of rights and responsibilities. Rights and responsibilities are central to a place in society, and a place in society is necessary for security. This sounds strange at first, because often security seems to depend on other factors - for example, subsistence farmers in developing countries depend on the weather. Drèze and Sen dispute this, persuasively. They take a strongly relational view of famine, viewing it as the result, not of lack of food, but of lack of entitlement to the food which is

otherwise available. The rights of poor people are central to their security; Drèze and Sen argue that political pluralism plays an important part in protecting the position of the poor, and there has never been a famine in a democracy. (Drèze and Sen, 1989)

Social protection against a lack of basic security is achieved primarily by the provision of a basic foundation of services, and (Drèze and Sen argue) by the provision of basic rights, which are a precondition for protection. These rights have to be general, in the sense of being available to the whole population. Many systems rely primarily on particular rights to provide social protection - that is, individualised rights which are earned through contributions or work-record. Social protection in these circumstances cannot effectively depend on this principle, because particular rights presuppose the ability to contribute.

Risk

The second sense of insecurity is concerned with certain contingencies - things that may happen. Certain eventualities are unpredictable. People know they will die, but they do not know when. They may be disabled, or unemployed or suffer accidents. These contingencies do not apply to everyone, but many if not most people are liable to them, which implies both an element of insecurity and a need for protection.

The area which is outlined here is a different area of concern from the issue currently being dealt with by the sociology of risk. The sociology of risk has focused as much on general doubts about society - environmental concerns and the scope of human action - as on issues relating to insecurity. This is important because of an ancient and venerable sociological principle, which is that what people believe is likely to be true in its consequences (Thomas and Znaniecki, 1920). In the context of social protection, though, it is only a half truth. If people believe that eating beef is going to give them CJD, they are going to avoid eating beef, and they are going to demand some kind of protection. That changes the pattern of behaviour, and it has implications for policy, though - despite the sociological nostrum - the belief does not make the probability of getting CJD from beef any higher; indeed, it should be expected to reduce the number of cases of harm caused by beef, including the thousands of cases of people who have to go into hospital because they have choked while eating the stuff (see table 1). Conversely, if people are ignorant of risks, they do not become less at risk - they become more so. The things that people believe have consequences, but they do not have to be true.

The misconceptions people have about risk are important. If people started treating carpets, armchairs and trousers with the apprehension they deserve, life would be very difficult. We 'know' that lawnmowers and chip pans are dangerous, but there are far more accidents with televisions and vacuum cleaners. The risks run by people in everyday life are complex. Table 1 shows data from the Home Accident Surveillance System, which estimates the incidence of accidents of different kinds, both within and outside the home, on the basis of admissions to a selection of Accident and Emergency Units. (DTI, 2000)

Table 1: Factors associated with accidents leading to hospital admissions

Accidents involving	Number	National estimate
Bicycles	9348	182566
Carpets	9327	179410
Trainers (footwear)	6500	126945
Alcoholic drink	5338	104251
Car doors	2364	46169
Baths	1551	30291
Armchairs	957	18690
Meat	694	13554
Vegetables	633	12363
Televisions	536	10468
Vacuum cleaners	509	9941
Socks and tights	504	9843
Bouncing castles	400	7812
Lawnmowers	341	6659
Trousers	263	5137
Chip pans	228	4453
Cots	185	3613
Microwave ovens	94	1836
Tree trunks	91	1777
Computers	83	1621
Chain saws	66	1289
Sponges and loofahs	51	996
Rat poison	23	450
Gravestones	17	332
Paperclips	12	234
Personal stereos	7	137
Tea cosies	1	20

(Source: selected from DTI, 2000.)

There are several instructive points to make from this. The national figures are concerned with social risks in aggregate, not with individual risks. The total risk is clearly affected by the numbers of people exposed: chain saws and bouncing castles are dangerous because the numbers of accidents are seriously disproportionate to the number of users; tea cosies, a very practical way of scalding unsuspecting tea addicts with shaky hands, only appear safe because no-one uses them any more. (Besides, comedian Jeremy Hardy comments, you have to remember that tea cosies are more frightened of you than you are of them.) Equally, some items may appear to be dangerous because they affect vulnerable people, such as old people who may have falls even on level ground: this is probably why carpets and baths have such a bad record. Some items appear safe because the damage they do is not usually the sort which leads to accidents (like computers and personal stereos). But there are also some evidently dangerous items, like bicycles (the figure in the table excludes road traffic accidents), trainers and car doors, and we continue to use them anyway.

Demands for a response to risk are usually formulated in terms of the risk to the individual, rather than the aggregate risk. If rat poison is thought of as more risky than a computer, it is true both because the seriousness of the risk is greater, and the marginal risk is higher. The marginal risk is probably the more important of the two; it matters not only what the overall risk is, but what the risk is of doing the thing next time. People dress much more frequently than they use a lawnmower, and the risks have to be adjusted accordingly. Related to this is the perceived degree of control over that risk; people who use chip pans generally are making a decision based on their perception of their ability to use one despite the well-known risk, and for the most part they seem to be right.

The main response to marginal risk is the reduction of risk, through preventative action. Some risks should not have to be borne, and many areas - most obviously food, fuel, housing, transport and public health - have been the subject of legislation intended to reduce the level of risk endured in everyday life. It also means that where a risk is perceived, there may be the option of stopping it from occurring, often by banning the activity which brings it about. I started writing this piece after listening to a radio report arguing for banning baby walkers, which cause an estimated 3700 accidents a year.

There is, though, another calculation to consider: the balance of risks and benefits. People use cars, despite the risks, because personal transport is vital to do other things. The estimated 265,000 people admitted to hospital after falling down stairs has not led to a general demand to close down staircases, or even to redesign them. Where the perceived benefit is high, or the cost of avoidance is too great, the central issue for social policy is not risk avoidance, but risk management - a reduction not in the possibility of events occurring, but in the potential consequences.

One of the principal means of protecting people against harmful consequences is the pooling of risk - either through insurance or through collective social provision. The pooling of risk has some important limitations. The problems of 'adverse selection' and 'moral hazard' apply uniquely to issues of risk - not to the other forms of insecurity being considered in this chapter. Adverse selection occurs because some people are more at risk than others, and it may be in the interests of others to exclude people at high risk - for

example, refusing health care to older people. This is identified with 'cream-skimming' in private insurance, but the same principle applies throughout the public sector; in conditions of scarcity, it may be necessary to ration, and rationing commonly requires choices between more serious and demanding cases and cases with lower levels of need. Moral hazard is used principally to refer to cases in which individuals voluntarily subject themselves to risk, which vitiates the contract with others in a solidaristic community: people who participate in extreme sports, for example, may not be considered to justify pooled risks on equal terms with others. (Moral hazard is also importantly 'moral', because a range of actions - including drug addiction, suicide and criminal violence - offend moral codes; moral obligations are liable to be suspended when other moral rules are breached. This can apply to other forms of social protection besides those which depend on pooled risk.)

Although insurance is the paradigmatic form of social protection against contingencies, it is not the only option. Alternatives include universal services, such as the NHS; minimum guarantees, such as Income Support in the UK; and even discretionary systems (like community care or *Aide Sociale* in France). The common principle is generally described in terms of 'solidarity', but the concept of solidarity is imprecise, and might also refer to redistribution.

Vulnerability

Vulnerability is closely related to risk, though there are important distinctions between them. People are at risk if something negative might happen. People are vulnerable when, if something negative happens, it will damage them; vulnerability is defined by the damage, not the risk. People who are at risk are often vulnerable, but not always; many more people are vulnerable than those who are at risk. A person who is in a high-paid, low-security occupation (like executive management) is at risk, but not vulnerable; a person who is in secure, low paid employment (like, say, a local authority clerk), but is not covered for housing costs in the event of unemployment, is vulnerable but not at risk. This is important for social policy, because it is vulnerability, not risk, which is the principal subject of social protection. This is almost a tautology, because vulnerability can be seen as the absence of protection; vulnerability and protection are opposites. The identification of vulnerability with a need for protection has, however, a practical implication: people who are at risk but not vulnerable are not usually the subject of social protection measures. State and mutualist systems do not generally protect people against risks like business failure, bad debt, or loss of property value. (There are many exceptions, because there are circumstances where such risks make people vulnerable, and support for agriculture or ex-soldiers are often presented as forms of social protection.)

Poor people are, notoriously, more vulnerable than many others. But vulnerability is not equivalent to poverty, and it is possible to construct circumstances in which richer people are more vulnerable than poor ones. This is particularly important in developing countries, where the effect of increasing resources is also to increase vulnerability.

"Diversified subsistence farmers may be poor but are not vulnerable. When they enter the market by selling specialised cash crops, or raising their earnings by incurring debts, or investing in risky ventures, their incomes rise, but they become

vulnerable. There are trade-offs between poverty and vulnerability (or between security and income)." (Streeten, 1995)

A parallel process is visible in developed countries, where the high level of specialisation has made certain groups of workers - such as workers in heavy industry, like miners, steel workers or shipbuilders - especially vulnerable to changes in the structure of the economy. People's circumstances become more robust when they have a wider range of options; industrial training and redeployment schemes are supposed to reduce vulnerability. The Social Fund of the European Union, which is geared to the protection of people in displaced industries, exists largely to provide support of this kind.

Vulnerability implies, simply enough, a lack of shielding against negative consequences, and the response to vulnerability is principally to offer this kind of shielding. People generally look for one of three kinds of arrangement. The first is restitution: people want to have the negative consequences nullified or dealt with. People who break a leg generally want to have their leg fixed. Often this implies the provision of a service, rather than a financial payment, though in many cases finance is a viable way of meeting the need - for example, protecting someone against losing a house by paying the mortgage. Funeral insurance is a way of dealing with problems (death can hardly be nullified); prior payment and coverage ensures a smooth, relatively painless process for the bereaved.

The second arrangement is to be compensated. Compensation usually involves a financial payment offered as a substitute for whatever is lost. (I say 'usually' because there are other forms of compensation - like an artificial limb for an amputee.) Compensation is generally an inferior option to restitution; even if the compensation is generous, the negative consequences are still suffered.

The third option is to be maintained. In France, health insurance generally covers most of the cost of health care, and makes some daily allowance for sickness, but there is still a shortfall. People join mutual insurance societies (the *mutualités*) to make up the difference - not just the out of pocket cost, but the remainder of income foregone which is not covered by health insurance. This is a voluntary supplement, but most of the people in France are covered.

States of dependency

The kinds of risk which insurance protects against are often unpredictable, and they affect a minority of people. But insurance-type arrangements are also made for conditions which can hardly be described in the same language: examples are funeral insurance (everyone dies) and pensions (because most people live to claim). These "states of dependency" - the term is Titmuss's - are largely predictable, and (as Titmuss noted) fundamental to welfare provision (Titmuss, 1963, p.42).

In principle, there are important differences between protection against risk and provision for states of dependency. The coverage of risk works by pooling risks and resources, and allocating benefits from the pool. It follows that the primary purpose of protection against contingencies is redistributive. By contrast, in circumstances where the coverage of

conditions of dependency is based on the same method, the allocated benefits have more or less to equal the contributions. This means that the principle ceases to be risk pooling, and becomes one of income smoothing - saving at one point in order to benefit at another. It is complicated by two other principles - solidaristic redistribution, where this occurs, and 'loading', which refers to added costs for operation, management and profit. These are both factors which may (unlike coverage for risk) lead people to prefer individual coverage (Culyer, 1991). There are some associated elements of risk, especially uncertainty about the length of dependency. There is also commonly some potential for redistribution even in strictly funded, individualistic pension schemes, because some people will die and others will be unable to claim. The mechanisms of support which prepare for them are often the same as those which protect people against contingencies. For example, either scheme could work by dynamisation - using resources from contributors now in order to pay for current beneficiaries, while relying on future contributors to meet future commitments.

Because of the differences in principle, there are also differences in practice. In the UK, the post-war welfare state attempted to provide for both forms of insecurity through contingent general rights - that is, rights available to all people in defined contingencies. Beveridgean systems have provided universal coverage at a low level, which has worked relatively well for some groups - notably in health care - but badly for others, notably pensions. In Bismarckian schemes, by contrast, insecurity is dealt with for preference through individualised, particular rights - that is, rights which are specific to the contributing individual. Social protection in much of continental Europe has provided relatively generous pensions but has notable gaps in coverage for the poorest (which is the rationale for the extension of measures for social inclusion). This implies a case for particular rights for pensioners and general rights for other contingencies like health, and this pattern is being adopted by a number of countries, including the UK itself and the southern European states. (The particularist aspects of southern Europe are well known (Ferrera, 1996), but Italy, Spain and Portugal have also moved towards universal health provision.

Precariousness

Finally, there is a special form of vulnerability which is related to the economic market. This is the situation which in France is referred to as 'précarité' (e.g. in Milano, 1992). (I have translated this, awkwardly, as 'precariousness'; 'instability' may be a better translation, but the term in English has a moral overtone which is probably best avoided.) Precariousness occurs in the context of a range of different social contexts and labour markets, and there may be expected to be different adaptations to circumstances by those who are sub-employed as well as different policy responses to the problems. The idea of 'dual' labour markets rests on a distinction between the type and character of labour undertaken by people in different parts of the economy, and points to the consistent disadvantages suffered by certain categories of worker. In the US, a further distinction has been made between those who are employed, in any part of the market, and those who are sub-employed (Matza and Miller, 1976). The concept of sub-employment refers to people who have a marginal position in the labour market. Marginal groups include migrant workers, single parents, some disabled people, and many people with low employment status or

skills, who may find themselves employed only casually, intermittently or for limited periods of time. Their work is of low status and earning power; when work is scarce, they are likely to be unemployed. As a result, they are likely to move through various types of ephemeral labour, including temporary employment, casual labour and work in which they are unable to maintain any tenure, as well as experiencing periodic spells of unemployment. (There is some similarity between this and the 'individualised' circumstances which Beck is referring to, but this is a structural aspect of labour markets, applying only to certain sections of the population.)

This discussion has sometimes been related to the concept of an 'underclass'. Gallie suggests that the central weakness of underclass theory is that few groups seem to possess the level of stability implied by the representation of the underclass (Gallie, 1998, pp 473-474). The ephemeral nature of their situations, and the complexity of changing patterns of employment, has made it difficult to identify patterns of sub-employment clearly in empirical terms. However, work by Morris and Irwin identifies a distinct set of patterns of marginal employment. (Morris and Irwin, 1992) Morris has discussed this work primarily in the framework of a critique of underclass theory (Morris, 1994), but the identification of these patterns is important in its own right. If class is understood in economic terms, it is precisely the structured instability of their circumstances which defines people as members of a different class.

Social protection systems nowadays rarely address the issue of economic marginality. The Beveridge scheme in the UK was developed with intermittent and casual work very much in mind, and initially the rules for National Insurance cover, including daily payment of benefit and linking rules between periods of repeated short-term unemployment, were intended to cover the situation. (In the past, the cases were referred to as RSTCs, or Repeated Short-Term Claimants; but the last time I discussed the issue with the local Benefits Agency, they had stopped keeping these files distinctly.) The administrative problems of this kind of intensive case management, coupled with the relative growth of long-term unemployment, have made this kind of response seem increasingly less appropriate, and benefit rules have gradually been modified to allow for aggregation of resources and the establishment of earnings limits by the week. In France, resources and work are aggregated over much longer periods (one month for benefits, three months for contributions), which greatly reduces administration but at the same time can lead to substantial delays in responsiveness.

Current systems of social protection are not geared to cope with unstable circumstances, and they are liable to aggravate the problems of sub-employment. People who work intermittently are subject not only to increased administration, but are liable to penalisation for leaving employment, delays in benefit delivery, and suspicion of fraud. There is a recurrent problem with overpayment of housing benefit (because people may be entitled at some times and not at others), and, where there are minimum waiting periods (such as the period necessary for owner-occupiers to qualify for mortgage interest payments) benefits may be lost.

Conclusion: responding to insecurity

The kinds of insecurity which people are protecting against are complex, and it is not possible to reduce them to a simple formula. There is a tendency to reduce many of these complexities to financial benefits, because that is the way that many social protection systems respond to the problems, but clearly the range of activities which might be affected is wide. A broad term like 'health' can cover a wide range of physical conditions, emotional distress and needs for social care. People who retire in old age commonly look for a pension, but a pension alone is unlikely to be sufficient to provide security; other issues which need to be considered are health care, social care and issues related to death and succession.

The issues raised by insecurity go well beyond issues of income and wealth. They include the protection of personal independence, both physical and material; the protection of a person's life style, through measures to protect property, to provide domestic help or to allow for long-term residential care; and the protection of the interests of dependants and successors. It is unwise to assume that these concerns are of lesser importance than other forms of risk; it is not at all clear, for example, that old people value their own health above the property interests of their successors.

Social policies are not necessarily likely to respond to claims based on insecurity. In relation to the extension of social protection, the story is mixed. There are examples of developing provision: the most notable cases are the growth of coverage of medical care, which in most countries in Europe has become virtually universal, and the increasing emphasis on social inclusion, which has led to the extension of coverage in France, Italy, Portugal and northern Spain. Protection in the labour market, protection for states of dependency and minimum income guarantees are widespread. But, in the name of the market, there are also strong examples of a retreat from other measures - the attempt to reduce risk through public health, or to reduce lack of basic security through the provision of housing. There has been a tendency, in attempts to retrench the welfare state, to reduce the scope of social protection, emphasising greater need rather than insecurity. Part of this trend has been a reduction in universal forms of income maintenance in favour of residual ones (Andries, 1996).

In terms of the forms of insecurity considered in the first part of this chapter, the shift to residualism relates most strongly to two forms. One is protection against a lack of basic security, which could be done universally or selectively. The other is protection against states of dependency - important in provision for old age, family policy and disability. In relation to risk, the arguments are mixed, but the extension of health coverage suggests a countervailing trend. In relation to the other forms of insecurity - vulnerability and precariousness - the response of social protection systems has always been restricted, and the discovery that such restrictions largely continue to apply should be unsurprising.

Probably the main lesson to draw for social policy from this analysis is that one method does not fit every case. Measures which are appropriate for risk do not necessarily provide basic security; measures which provide basic security do not necessarily protect people who are vulnerable; measures for people who are vulnerable do not necessarily cover people in precarious situations. In most cases, provision of one kind will generally help the others to some degree; even limited protection against vulnerability helps to protect against basic insecurity to some degree (which is the central argument for universal benefits). Protection against basic insecurity helps every other sort of insecurity: the stronger the foundation, the better the protection. In the special case of precariousness, however, measures which improve the security of some may make the problems worse for others; this happens because many measures designed to protect against risk, including minimum income guarantees and social insurance, rely on a clear definition of circumstances which may not be possible.

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