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ONE of the most important tasks of socialists in the 1960s will be to redefine and restate the inherent illogicalities and contradictions in the managerial capitalist system as it is developing within the social structure of contemporary Britain. Much of the doctrine of Victorian Marxism is no longer applicable to a different set of fundamental illogicalities in a different age. The future roles and functions of public ownership and social policy will be more clearly seen if they are analysed in terms of the problems of today and tomorrow.

Not least in importance in this approach to the future will be the study of the changing concentrations of economic and financial power. Who behind the ‘decorous drapery of political democracy’ (in Professor Tawney’s phrase) has power, who really governs, who is and will be making the critical decisions that will influence the design and texture of social and economic life in the 1960s? It is part of the purpose of this essay to indicate something of the nature of these problems in one sector of the economy. As an illustration, the private insurance sector is examined in a limited fashion. Similar and more far-reaching questions need to be asked in other sectors where combination and concentration may threaten the rights and liberties of the subject to choose the values and decide the social priorities that will shape his society.

Irresponsible Power

Five years ago Mr. R. H. S. Crossman, in a notable Fabian pamphlet, examined the problem of monopolistic privilege and restated the need to expose the growth of irresponsible power, private and public. Since then, rising standards of living, the accumulation of the great tax-free fortunes of the 1950s, the growth of monopoly and other factors, have all served to endorse the need to scrutinise these threatening concentrations of power and privilege.

It is one of the arguments of this essay that as the power of the insurance interests (in combination with other financial and commercial interests) continues to grow they will, whether they consciously welcome it or no, increasingly become the arbiters of welfare and amenity for larger sections of the community. Their directors, managers and professionally trained advisers will be making, in their own eyes and in the eyes of many other people, sober, profitable and responsible decisions. But ultimately and in the aggregate they will not lead to a more rational and balanced disposition of social resources in relation to the needs of the nation and the problems of social organisation in a new age. These office-holders of power will not see—for it is not, after all, their purpose or business to see—that one of the most important problems of the future will centre

1 Tawney, R. H., ‘The Choice before the Labour Party’, published in 1934 and reprinted in 1953 in The Attack. Most of it might have been written in 1960, so apposite is the discussion of principles.
round the socially effective use of rising national incomes and not the technical running of this or that part of the economic system. A wrong sense of proportion in attitudes to the 'economic surplus'—to the savings of the community—for example, may well be one of the more serious dangers to public morality in the 1960s.

Nevertheless, these men will be driven, not as wicked men but as sober, responsible decision-makers, to intensify the contradictions which are distorting the economy and blurring the moral values of society. Social policies will be imposed without democratic discussion; without consideration of the moral consequences which may result from them. In this sense they will be irresponsible decisions.

I attempt to illustrate, later in this pamphlet, the nature of some of these contradictions which are developing in contemporary Britain. Some concern the welfare of the politically obscure minorities; the powerless groups; the dependent poor, the disabled, the deprived and the rejected. There is, I suggest, a direct relationship between the shifting concentration of economic power in a more prosperous society and the future of the public services whose avowed purpose it is to assist, without discrimination, these powerless groups. There is little evidence from the history of the last ten years that society is any nearer to the solution of these problems of dependent poverty, inequality and unfreedom. By any objective criteria of wealth and opportunity it is in some respects relatively further away.

Private and Public Spending

Expenditure by local authorities on welfare services for the aged, the handicapped and the homeless, for example, recognised as one of the most under-staffed and impoverished services in 1949, has risen at a slower rate than almost all categories of private and public expenditure.1 Nor is there much hope for a better future for these minority groups from the enhanced power of insurance and financial interests. By their very nature, by their own rules of selection and rejection without right of appeal, they cannot help those they reject.2 Though not taken on any grounds of intolerance, these decisions can nevertheless easily be interpreted as intended discrimination. Thus, they deepen the sense of powerlessness and rejection among these minorities struggling to make something of their lives in a more affluent and seemingly arrogant society. Social manifestations of frustration are more likely to flourish in Britain (as they have and are doing in the United States) as these forces develop. More prosperity and more violence may be one of the contradictions in a system of unfettered private enterprise and financial power oblivious to moral values and social objectives.

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1 At 1958 prices, local authorities spent £20¾m, on these services in 1949. In 1958 they spent £24m.
2 Insurance and other interests providing private medical care benefits (now developing with some rapidity in the United Kingdom) generally exclude 'non-white nationalities', the elderly and other specified classes from certain group schemes. This is but one example from a long catalogue of discriminatory private policies exercised by insurance companies, building societies, property owners, hire purchase firms, banks and other commercial institutions against those with 'handicaps'—legal, physical, psychological, racial and so forth.
2.

THE subject of power has not been fashionable in recent years either in the world of political action or in those places where questions of freedom and justice are reputedly discussed. Sociologists have left it to economists who, in turn, have left it to philosophers. And they are not interested; so we are told by Mr. Ernest Gellner in his new book.\(^1\) Perhaps it is that rising standards of living have hidden from sight the less obvious manifestations of arbitrary power. The iniquities of public bureaucrats have been repeatedly exposed to the greater glory of private bureaucrats. The makers of public policies have been decried to the advantage of the makers of private fortunes. A national press which, as a whole, has steadily taught the public for fifteen years to sneer at public order and public service and to admire cupidity and acquisitiveness has no doubt had some effect. Facts themselves matter less; all that matters is how the thing is put. Values matter less; what does matter is the kind of show that people put on. The Minister of Transport may now plead for more social discipline, order and collective planning to overcome the problems of urban congestion and road chaos, but the tide is running against him.\(^2\) He and other Ministers concerned with social amenity, town planning and a civilised design for living are now the prisoners of their own propaganda.

*The ‘Welfare State’ Myth*

The last decade has also witnessed a demonstration of the effectiveness of the myth as a motive force in British political beliefs and behaviour. Chief amongst these has been the myth of the ‘Welfare State for the Working Classes.’ This has had a number of consequences. Reinforced by the ideologies of enterprise and opportunity it has led to the assumption that most— if not all— of our social problems have been—or soon will be—solved. Those few that remain will, it is thought, be automatically remedied by rising incomes and minor adjustments of one kind or another. In short, it is coming to be assumed that there is little to divide the nation on home affairs except the dreary *minutiae* of social reform, the patronage of the arts, the parking of cars and the effectiveness of corporal punishment.

Exaggerated though all this may be for the sake of brevity, I want to examine some of the implications which flow from these assumptions. To do so may throw a little light on the context in which monopolistic power is likely to operate in the future. And my purpose in stating these general propositions is to show a little more clearly the real nature of the choices that lie before us in the 1960s.

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3.

In highly complex and wealthy societies like our own almost all social forces tend to encourage the growth of conformism unless checked by strong, continuing and effective movements of protest and criticism. If these do not come from socialists and if they are not stated in terms of power they will not come at all. To assume that there is now little to remedy in the social affairs of the nation further strengthens this trend towards conformism and political consensus. It makes political atheism and professional neutralism more respectable, especially among the young. It avoids the raising of new questions about the changing concentrations of economic and social power. It accepts, with growing affluence, the legitimation of a class structure. It implies, not just a truce about equality, but virtually a permanent settlement in the struggle for social justice.

This movement of opinion constitutes a threat to the democratic process. If it is thought that less divides us, there is less to argue about. That is the point of view of many university students today. The Keynesian Revolution, the acceptance of ‘The Welfare State’, the upsurge and growth of professional power, and the doctrine of Rostow, all combine to provide a justification for the absence of social protest in our society. Material success and the pursuit of professional and class symbols of success are taken to be the basis of all success.

This seems a long way from the 1930s. But can it really be true that within two decades — so short a period in the struggle to make democracy a cultural and social reality — we have made so much moral progress?

What We Believed In

When I was young what some of us argued about was the democratic process. We wanted to know in our academically illiterate way whether more dialogue, more democracy, was possible. We thought it a dreadful crime to prevent other people from speaking up. We realised that the poor (whether they numbered two million or ten million), the mentally ill, the disabled and other casualties or failures in our society were penalised, not only by their poverty, but because they were denied the social rights of protest and full membership of society. We believed in the possibility of an alternative government. We did not understand that government by the people could mean that power in government, the Cabinet and the City, could lie almost permanently in the hands of those educated at Eton and other public schools.

Thinking then that we could change our representatives, and helped by a popular press that was radical and outspoken compared with the acquisitiveness of Fleet Street today, we rebelled against the impersonal agents of injustice and inequality. We rebelled too against the personal ones; the bureaucratic despotism of large-scale private as well as public agencies; the social discrimination that operated in all the processes of selection and

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rejection for education, work, professional and trade union associations, welfare benefits, pension rights, medical care, tax concessions and so forth. We began to see, in terms of the individual, the demoralising effects of cumulative social rejection. But in those days there was some safety in numbers for the rejected; some compensation in the company of many others in similar situations of unemployment and poverty and with similar life experiences. The social system could still be blamed for its failure to give men the right to any sort of work. Now it cannot.

What Do We Offer?

Today, rebellion among the young seems to express itself in different forms. It is less concerned with political and democratic ideas. Yet if we are honest we must, however, admit that the fault is not entirely theirs. Consider the state of political philosophy in Britain today. Or economics. Or sociology. Or law. Consider the growing substitution of specialisation for general education. What education for democracy is there in much of the professionalised, sectionalised diet served up today to students in most universities, technical colleges, teachers' training courses, and other places of instruction? Are we not, indeed witnessing a triumph of technique over purpose? What, in fact, are we offering to a majority of the young beside material success, the social graces, vocational techniques and, in particular, professional salvation? And what are we offering to women who, as voters, now outnumber men by more than two million?

Changes in the family, in the roles and relationships of husbands and wives, younger marriage and more marriage, and the fact that in the last few years some four to five million married women have become in many homes the main agents of relative prosperity, are matters of great political significance. We must not and should not expect them to vote as their husbands do or their fathers did. Their great and abiding loyalty is not to their fellow workers, to associations of workers, to concepts of justice in systems of social security, to abstract ideas about democracy, but to the material advancement of their families.

Social and economic changes of a far-reaching character in these and other spheres now face us with a new set of democratic problems. They represent a challenge to our whole educational system. Yet the current obsession which sees education as capital investment for the purpose of 'keeping up in the economic race' suggests that our values are being distorted. 'The fact that politics are controversial—that honest men disagree—makes preparation for citizenship a difficult matter for schools.' This is the comment of the Crowther Report. It went on to say: 'But it ought to be tackled, and not least for the ordinary boys and girls who now leave school at 15 and often do not find it easy to see any argument except in personal terms'.

Moral Leadership

The essential point is that we are now, as a nation, better able to teach our young people about democracy. More of us, as individuals, can now

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afford to be moral in our attitudes to the great problems of world inequality and racial intolerance. But for this to happen it surely means that those who hold positions of power and influence in our society should set examples for the younger generation in moral leadership and higher standards of social responsibility. If we cannot put our own moral houses in order it is difficult to see how we can give disinterested help to the poorer nations. To give—to be taxed—has never been a simple matter in human history; for our neighbours, fellow workers, the poor, the sick, the ignorant and the feckless. In the decades ahead, we shall need all the social inventiveness, democratic skills and sense of responsibility which we can mobilise if we are to begin to close the gap of national inequalities.

The record of the 1950s does not, however, yield much evidence of moral progress in these respects. Economic growth, rising standards of living, and a great outburst of scientific, technical and professional training all over the Western world has, along with other forces, installed and strengthened governments wedded to inequality, secretiveness in administration, monopolistic privilege, and intolerance of nonconformity. More ominous still is the fact that these trends have been accompanied by a disenchantment with democracy which, as Mr. Robert Hutchins puts it, has little or nothing to do with the seductions of the Kremlin.¹

It is not only the Labour Party which should be thinking about these issues. To advance and widen democracy through education, by breaking down the barriers of social discrimination in all our public services, and by civilising not only Government but the great private bureaucracies and professional associations whose decisions so vitally affect our lives, is also a responsibility of Government.

Scale of Values

What may we expect? Are we likely to see these anti-democratic trends arrested and reversed in the 1960s? Consider what Lord Hailsham, formerly Minister of Education and Chairman of the Conservative Party, now Minister of Science, has to say in his measured statement of The Conservative Case:

‘Conservatives do not believe that political struggle is the most important thing in life. In this they differ from Communists, Socialists, Nazis, Fascists, Social Creditors, and most members of the British Labour Party. The simplest among them prefer fox-hunting—the wisest religion.’²

Such a statement would have been unthinkable in the context of 1940 or 1945. Yet its author was, last month, elected Rector of Glasgow University by its 6,000 students with a great majority over the Rev. Michael Scott. Only Mr. Butlin came within measurable distance of challenging Lord Hailsham.³

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³ The Times, 27th Oct., 1959. In one of the highest polls for some years (48 per cent) Lord Hailsham received 1,428 votes, Mr. B. Butlin 1,182 and the Rev. Michael Scott 493.
These are social facts of importance; there are lessons here for all political parties. During the recent general election, one of the popular daily newspapers with an immense circulation warned its readers not to vote for the Labour Party because that Party, if returned to office, would stop tax evasion and all those practices which go by the name of 'fiddling' in one income group and 'fixing' in another.\footnote{Daily Sketch, 'Odd-Job Gestapo—If You Don't Vote Right', 8th Oct., 1959, ppl. 12, 13.}

Facts such as these cannot be ignored. Along with other evidence, they suggest the growth of irresponsibility in public affairs and in the formation, by precept and example, of public opinion.

This is the context, briefly outlined, in which I now want to consider, first, the position of the dependent poor and other minority groups in relation to the future role of social policy and second, the social control of economic and financial power, taking as an example the power of the private insurance market. Different aspects of social responsibility, of altruism in public affairs, are expressed and reflected in both these spheres. It is necessary, however, to be very selective, particularly as I want to offer some facts in place of generalities. It will not, therefore, be possible to discuss other important aspects of monopolistic power or each branch of social policy.

In some Essays on the 'Welfare State:', published two years ago, I wrote about (what I called) 'The Social Division of Welfare'.\footnote{Allen and Unwin and Yale U.P., 1958.} Instead of thinking about 'The Welfare State' as an abstraction I suggested that we should consider the development of social rights and benefits in three categories or systems: occupational (employee welfare) benefits, fiscal benefits and social service benefits. All are concerned in some measure and in different ways with increasing or decreasing inequalities in the distribution of income and wealth. All attempt in some degree, and for different sections of the population, to resolve or alleviate the inequalities of dependency: the economically dependent states of old age, widowhood, childhood, sickness and infirmity.

While it seems that we have, to a large extent, reduced the more serious problems of economic dependency arising from unemployment, far less progress has been made in removing other causes of poverty, inequality and chronic ill-health. As Mr. Peter Townsend has shown, there may be some seven to eight million people today living precariously close to the margins of poverty.\footnote{Townsend, Peter, Conviction, 1958, pp.103-4.} Many are old, disabled and handicapped. Britain is not alone among the more prosperous societies in finding this problem of the poverty of dependency an intractable one. A few months ago in a newly-appointed Senate Committee on 'The Aged in the United States' it was asked: 'Why is it that despite the substantial liberalisation of our old-age
income maintenance programs... we still find that the average incomes of elderly people is so low? In 1957 more than a sixth of all persons aged sixty-five and over in the United States had no income of their own, and about three-fifths had incomes of less than the equivalent of about £4 a week.

Finding the Facts

However unsuccessful they may be in solving this great moral contradiction, at least it can be said that in the United States some attempt is made to find out the hard facts of poverty and dependency. In Britain, we simply do not know. No effort has been made by Government to discover the real incidence of poverty and levels of living among the old and other dependent groups. This to me is one of the more striking signs of the irresponsibility of the 1950s. Insofar as a society fails to identify, by fact and not by inference, its contemporary and changing social problems it must expect its social conscience and its democratic values to languish.

All one can say with assurance is that, in terms of the relationship of national insurance benefits and allowances to average industrial earnings, most beneficiaries are relatively worse off today than they would have been in 1948. The fall in standards for them is a greater fall into poverty. The objective of social policy during the 1950s, it has been said repeatedly, is to concentrate resources on those who most need help. But what are the facts? The new National Insurance Scheme of graded pensions, which adds a few shillings to 50s. in ten years' time, omits everyone earning less than £9 a week, yet the Minister has stated quite emphatically in the House 'we do not want to encourage more people to rely on Assistance'. This policy has been made effective substantially through the operation of 'disregards' in the means test (capital assets, war savings, sick pay, voluntary gifts from relatives and friends and charitable payments). In important respects these tests are relatively harsher today than in the middle of the

1 Hearings before the Sub-committee on the Aged and Aging, U.S. Senate, 86 Congress, June, 1959, Report 43350, p.167.
2 The proportion of retired couples with no income other than OASI benefit or less than £75 was nearly one-fifth in 1957 as it had been in 1951 (Report on Hospitalisation Insurance for OASDI Beneficiaries by the Secretary of Health, Education and Welfare, U.S. Government Printing Office, 1959, p.12).
3 Hearings before the Sub-committee on the Aged and Aging, op. cit., p.166. Less than £1,000 a year. Translated into sterling at £5 to the £ and using purchasing power parity rather than the official rate of exchange.
6 In answer to a plea for more generous National Assistance disregards the Minister of Pensions and National Insurance said: 'I do not think we want to encourage more people to rely on Assistance'. (Hansard, H. of C., 1st Nov., 1954, Vol. 532, Col. 15).
war when the Determination of Needs Act was insisted on by Ernest Bevin; harsher in some respects than at the height of the slump in 1932; and even harsher in allowing relatively smaller payments for sick pay than in 1904 under the poor law. Yet they were attacked in 1951 by The Economist as ‘too generous for a nation which, in one way or another, is going to be forced to curtail its social services.’

The improvements which were hurriedly made before the election to the scales of National Assistance are of no help to those who are discouraged or deterred from applying. In any case, an administrative agency—like the Assistance Board—which finds it necessary to be severe in its handling of the feckless, the ‘work-shy’, and the coloured immigrant is not likely to be attractive to the ‘respectable poor’. And for those who are on Assistance—nearly 2,500,000 people—these belated improvements have to be weighed against a host of incalculables: the removal of food and general housing subsidies, the loss of tobacco coupons, higher prescription charges, a more expensive and poorer transport system, and the fact that many old people, relative to the standards of the rest of the population, are probably worse off today than they were in 1951 in terms of housing conditions and domestic equipment.

‘No-one whom I marry,’ said the Vicar of St. George’s, Camberwell, ‘now has a chance of getting their own place through the housing list for at least four and a half years.’ If this is the situation for young married couples today in such areas, it is likely to be far worse for the elderly and those on National Assistance. Yet The Economist could suggest after the Notting Hill ‘race riots’ in 1958 that coloured immigrants should be given ‘special privileges’ on the council waiting-lists. Coloured workers, it was argued, were ‘definitely a net gain to the British economy’; they are more ‘mobile,’ and more likely to provide a pool of unemployed to keep ‘the economy functioning smoothly.’ A ‘liberal’ immigration policy was therefore necessary to provide a pool of unemployed. Any housing difficulties could be met by giving coloured immigrants ‘special privileges’ on waiting

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1 The following are some examples. The limit to capital assets (other than an owner-occupied house or ‘war savings’) above which assistance is not granted is now £600. In 1932, for purposes of outdoor relief, the limit was £300 (Transitional Payments (Determination of Needs) Act, 1932). Equivalent value at July 1959 prices would be £887 (I.C.E.S., Retail Price Index). Under the Pensions and Determination of Needs Act 1943, the limit was raised to £400 (equivalent value July 1959 £766). The limit to ‘war savings’ was £375 in 1941 (Determination of Needs Act). It is still £375. The maximum disregard today for certain forms of income, such as sick pay from trade unions and clubs, occupational pensions, voluntary allowances from relatives, friends and charities, is 15s. Under the Pensions and Determination of Needs Act, 1943, the occupational pension disregard was 10s. 6d. (equivalent value July 1959 20s. 1d.). Under the Outdoor Relief (Friendly Societies) Act, 1904, the sick pay disregard was 5s. (equivalent value July 1959 22s. 11d.).

2 The Economist, 20th January 1951, p.118.
5 The Economist, 6th June, 1959, p.925.
6 The Economist, 6th September, 1958, p.724.
lists. Meanwhile, public housing activities should be ruthlessly pruned. It is sad to see such arguments advanced in the name of liberalism. They are unlikely to appeal to many Commonwealth citizens looking to Britain for moral leadership.

*In Greatest Need*

There is little here to suggest that much progress has been made, during the last nine years in which great fortunes have been accumulated,\(^1\) to concentrate help through the public services on those whose need is greatest. For all we know this conclusion may hold for other branches of the social services; medical care, education, housing and other welfare provisions. In terms of the quality and effectiveness of medical care (for the physically and mentally ill) who are the major beneficiaries of the National Health Service? We do not know; no official attempt has been made to find out who utilises the Service, how often, in what sectors of cost and quality, and with what results. In the field of housing, social workers could, ten years ago, quite hopefully put their more serious cases of hardship on council waiting-lists. Now it is quite hopeless in many areas; waiting-lists have either been abolished or remain as a polite administrative fiction. And many people believe that, without a revolution in local government and its financial resources, the new Mental Health provisions for community care will remain virtually a dead letter.

These illustrations of the retreat from government in the field of the traditional social services are indicative of what we may expect in the 1960s. Secretiveness in administration, an appalling lack of facts, the decline in quality of Royal Commissions and committees of inquiry have all combined to maintain much of the mythology of ‘The Welfare State’. Many of us must also now admit that we put too much faith in the 1940s in the concept of universality as applied to social security. Mistakenly, it was linked with economic egalitarianism. Those who have benefited most are those who have needed it least. We are only just beginning to see that the problems of raising the level of living, the quality of education, housing, and medical care of the poorest third of the nation calls for an immense amount of social inventiveness; for new institutional devices, new forms of co-operation, social control, ownership and administration, and new ways of relating the citizen and consumer to services that intimately concern him. Social ideas may well be as important in Britain in the next half-century as technological innovation.

*Welfare for the Better Off*

These problems will not and cannot be solved by the private insurance market, by property speculators, by forcing land values to insanely prohibitive levels, or by any criteria of profits and tax-free gains. Private enterprise is only building about 1,000 new dwellings a year in the county.

\(^1\) Though not a very informative source in other respects, see the account by the City Editor of *The Evening Standard*, ‘This Fantastic Year in the City’, 22nd December, 1959.
of London, for example, and most of these are luxury flats for the rich. Nor will they be solved by the growth of the ‘social welfare firm’ and the provision of more occupational and fiscal benefits. Such developments in the last ten years have nearly all been concentrated on the better-off third of the population, particularly in respect to pensions, tax-free lump sums, compensation for loss of office, life assurance, sick pay, school fees, higher education, housing, free clothing, travel and an immense variety of benefits and amenity in kind. Fringe welfare, as it is so charmingly called, rises very steeply with income. The cost per employee for staff pension schemes, for example, exceeds that for work pension schemes by about 700 per cent. Tax-free lump sums on retirement run from £100 at the bottom to £40,000 or more at the top. Such ratios would seem high in the U.S.S.R. What is now developing rapidly is the provision of private medical and sickness insurance as a fringe benefit, aided by tax concessions and other devices.

The annual value of fringe welfare today, including cheap stock options, may well exceed, if spread over working life, the salaries paid to the managerial, executive and other classes. Their standard of living is doubled—or more than doubled. But it is mostly contingent welfare; the undivided loyalty tranquiliser of the corporation; the basis of a new monolithic society which, as Mr. Theodore Levitt has said of the American corporation, is on the way to becoming ‘a twentieth century equivalent of the medieval church’.

To encourage this development, and to bind employers and employees more closely together, the present Government has insisted on the unilateral right of the employer to contract his employees out of the new National Insurance scheme. More fringe welfare for the better-off will then provide the argument that Britain should lead the world in abolishing a state system of social security.

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3. Tax-free lump sums of £60,000 to £100,000 as compensation for loss of office (following take-over bids which may or may not have been ‘arranged’) are not uncommon today. One recent case reported in The Times on 22nd June, 1959, was for £60,000 plus a pension of approximately £4,000 a year. No comprehensive information on these benefits can be obtained from the Board of Inland Revenue or any Government source.
4. See booklets published by the Permanent Sickness Insurance Co. Ltd., the British United Provident Association and other insurance companies. At the end of 1958, B.U.P.A. reported, for example, 2,900 group or ‘staff’ schemes covering 350,000 people. Sickness benefits up to £50 per week are not taxed unless they extend for more than a year. Contributions are allowed as a business expense. Consultant and hospital charges are largely ‘policed’ or controlled by the National Health Service. The Service therefore functions to keep down some of the costs of private medical care for higher paid executives.
6. This argument was put forward, for example, in an article ‘Company Pensions and the State Scheme’ in The Times, 15th January, 1960.
We have indeed almost reached a stage when it would be more appropriate in this world of fringe welfare to speak of 'The Pressure Group State'; expressing a shift from contract to status; from open social rights to concealed professional syndicalism; from a multiplicity of allegiances to an undivided loyalty.

Much of this was foreseen in America nearly thirty years ago by Roscoe Pound when he wrote of the distribution of stock and company welfare 'as the great feudal lords distributed estates in the Middle Ages'. Whatever their wider implications for the future in terms of liberty and justice we can see here the connections between social policy, fiscal policy and the distribution of economic and social power in society. Here it is that inequality has a dynamic of its own.

These propositions about trends in our society now lead me into another area even less charted with facts. But we have to enter it if only to understand some of the problems of economic freedom in relation to the growth of irresponsible power.

5.

It was no fortuitous event or sudden fever in crowd behaviour which led the London Stock Exchange, in the words of The Times, to 'blaze into glory' on 9th October. Coats were torn and millions were made to signal, in the affairs of the nation, a further extension in the almost unfettered reign of the City — of what Sir Roy Harrod has described as 'the wonderful recipe of the market mechanism'. It is not surprising therefore that certain codes of behaviour, presumably to protect the powerful Guilds, are now to be drawn up, not by Parliament, but by the Institute of Directors, the Banks and the Investment Protection Committee of the British Insurance Association.

As Government retreats, and the management of our economic affairs is increasingly delegated to the anonymous authority of the City, we must expect that other of our institutions will also be affected in a variety of ways. At the universities, as we attempt to 'declassify' students in terms of their social origins and then 'reclassify' them in professional ways with professional values, we must expect that more professors and teachers will become directors of commercial concerns. There will be other teachers

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2. The Times, 14th October, 1959.
4. Selvin, H. C. & Hagstrom, W. C. "Determinants of Support for Civil Liberties" (to be published in *British Journal of Sociology*).
5. It is not known how many senior academics in the social, medical and natural sciences now hold paid directorships on the boards of commercial concerns (including insurance companies). One doctor, writing to *The Lancet* in 1959 (4, 584) said, 'Very few in our profession and practically none of the general public realise that some holders of professional chairs and other important positions in the medical world also act as expert advisers to industrial concerns. This may not affect their judgment, but they may reasonably be asked to "declare their interest".'
too who will increasingly share their value with market consultants, persuaders, the pharmaceutical industry, and promotional men. Some will get caught up in the process, described by one indignant writer, as 'our new way of getting rich which is to buy things from one another that we do not want at prices we cannot pay on terms we cannot meet because of advertising we do not believe'.

The Power of Insurance Companies

The great insurance corporations and pension funds, now taking up securities in public companies at a rate which exceeds in value the total capital issue in the year by those same companies, will recruit to their inter-locking directorates and consultant ranks able men from the universities, the civil service and other walks of life. Already, since 1946, of four retiring permanent secretaries of the Ministries of Pensions and National Insurance two have entered the private insurance world; one as director of one of the large combines; the other as executive chairman of the Society of Pension Consultants formed in 1958 to represent the views of brokers and pension consultants to the Government about unnecessary developments in social insurance schemes. Other staff have been recruited from the Board of Inland Revenue and various departments to senior posts as 'taxation controllers', directors and consultants.

The last decade has witnessed something of an explosion in the accumulation of immense funds in the hands of private insurance companies and pension trusts. The rate of growth in this control over the 'economic surplus' may be even more dramatic in the next ten years. Though there are many causes, it is the relatively sudden impact and union of two major forces in Western society which has led to this explosion: demographic change and economic growth. No-one who attempts to foresee the future of the public social services (to say nothing of economic freedom) in Britain, the U.S.A., and other countries can now ignore this development.

Although only meagre information has been published it would seem, in comparing New York and London Stock Exchange lists, that the percentage holding of equities by British insurance companies and pension funds was in 1957 already more than double the percentage holding of common stock.

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1 See discussion on the influence of drug firms on university departments and doctors 'Symposium on Clinical Trials', British Medical Journal, 1958, ii, 1056; a letter from Dr. E. Cronin on fees for drug trials in the British Medical Journal, 1959, ii, 954; and a commentary on the methods employed by private enterprise to introduce a new penicillin (British Medical Journal, 1959, ii, 940), 'Medicine', according to Prof. Means, 'is showing an alarming tendency to slip from the plane of a profession into the behaviour pattern of the market place,' (Means, J. Howard, New England Journal of Medicine, 15th October 1959).
2 Hutchins, Robert M., op cit., p.7.
3 Excluding companies in the banking, insurance and finance sector, Report of Committee on the Working of the Monetary System, Cmdn. 827, p.90.
4 The Times, 18th October 1958.
5 The Times, 13th November 1958.
by their opposite numbers in the U.S.A.\textsuperscript{1} In other words, these institutions are twice as powerful in Britain as in America in terms of the ownership of industrial assets.

More significant still is the rate of growth of these funds as a source of new capital. In an important report just published by Mr. Robert Tilove for the American Foundation, the Fund for the Republic, the author (as well as a Senate Committee on Banking and Currency) is concerned about the implications of the fact that pension funds (considered alone) are 'the most rapidly growing sector.'\textsuperscript{2} It is said that they may soon become 'the biggest of the institutional investors in equities.'\textsuperscript{3}

**Source of New Capital**

This position appears to have been reached several years ago in Britain in respect to insurance companies. According to the Radcliffe Report, the insurance companies and pension funds now 'constitute by far the largest single source of new capital, the net rate of accumulation of the funds of the two groups of institutions being now some £600 million per year.'\textsuperscript{4} As investors, they now dominate the City.

The significance of the Finance Act of 1956, which gave substantial tax concessions for pensions and free lump sums to directors and the better-off self-employed, now falls into place. Equally significant in this context are the five great insurance mergers which took place in 1959 to reduce still further what little competition remains between these large-scale bureaucracies.\textsuperscript{5} So also is the new National Insurance Act which has been deliberately framed to encourage the further growth of private insurance power.\textsuperscript{3}

Here are some of Mr. Tilove’s conclusions in the Report I have quoted.

‘In terms of sheer total of common-stock holdings, there is a vast potential for these institutions to exercise corporate control and influence.’

And further:

‘It is still startling to realize that pension funds may accumulate sufficient assets to be able to buy a significant part in the ownership of corporations.’\textsuperscript{7}

This potential for control and influence is greater in Britain. Yet we know

\textsuperscript{1} The relative percentages are 12.3 and 5.7. For sources see the Radcliffe Report, Cmdn. 827, tables 15, 16 and 36; *The Times (Annual Financial and Commercial Review)*, 19th October 1959, p.xiii; Tilove, R., *Pension Funds and Economic Freedom, A Report to the Fund for the Republic*, 1959, pp.29-39 and table 8.


\textsuperscript{3} Tilove, R., *op. cit.*, p.39.

\textsuperscript{4} Cmdn. 827, p.290.

\textsuperscript{5} The companies involved in the 1959 amalgamations were Alliance Assurance and Sun Insurance; Scottish and Norwich Unions; Commercial Union and North British and Mercantile; Royal Exchange and Atlas; Eagle Star and Midland Employers’ Mutual.


\textsuperscript{7} Tilove, R., *op. cit.*, pp.85-6.
nothing about how this responsibility is exercised. The insurance companies
even refused to disclose to the Radcliffe Committee the market value of
their assets. They publish practically nothing about their purchases and
sales of financial assets; they are allowed to maintain hidden reserves which
are allocated among the different classes of assets as the directors think
fit; their balance sheets materially under-state the current value of equity
assets; no precise and comprehensive statistics have ever been published
for the insurance market’s foreign income and expenditure; it is not known
whether the funds accumulated by the companies from income from
colonial and under-developed areas are invested there; they never report the
number of people who lose their pension expectations through unemploy-
ment, change of job and other reasons. Nothing is known as to the number
of individual “top-hat” pension policies issued with a capital value exceed-
ing £100,000, or of the total cost to the tax-payer during the last ten years
of non-contributory back-service pension rights for directors and executives.
Not do the insurance companies or pension consultants tell us anything
about the psychological and social harm they do to people in rejecting
them or rating them sub-standard for life and pension purposes. We do
not even know who is responsible for making some of the important deci-
sions in the shaping and administration of private pension plans—employers,
insurance companies or pension consultants. One such firm of consultants
claims to have devised and to be administering the pension schemes of one
in four of the major British industrial and commercial firms. What we do
know is that there is no appeal machinery in this complex and costly
bureaucratic system; no opportunity to speak up as there is in the National
Insurance system.

Increasing the Problems

What Mr. Tilove’s and other American studies have to say about freedom
to change one’s work, about the difficulties of middle-aged and elderly

The Economist, Supplement on British Insurance, 19th September 1959, p.4.
The primitive nature of the estimates made since 1945 are illustrated in The
City’s Invisible Earnings, Clarke, W.M., The Institute of Economic Affairs, 1958.
pp.56-64.

No comprehensive statistics are published of total business in force on a
single date according to types of policy, nor is any breakdown available of end-
dowment assurances into those connected with staff schemes, “top hat” and other,
and those which are “individual.” (The Economist, Supplement on British In-
surance, 16th July, 1955). In addition, it should be noted that no statistics have
ever been published showing breakdowns by age, sex, occupation, type of con-
tribution, distribution of back-service, lump sum and pension benefits and vesting
provisions.

For some discussion of the problems of accepting or rejecting “bad risks”—
especially suspected cases of coronary thrombosis — see pp.164-8 of Vol. IV of
the Trans. XVth International Congress of Actuaries, 1957. Most offices appear
to refuse the right to any re-assessment. No light is thrown on the consequences
of rejection and sub-standard rating irrespective of the validity of the diagnosis
or examination.

The Nobel Lowndes Pension Service. It is reported that the total sums assured
under Nobel Lowndes schemes now exceed £550m. (The Times, 13th Jan., 1960).
men and women in getting work and continuing in work after certain ages, is relevant to the many similar problems we face here. It is clear from American experience (the British insurance companies having published no facts) that these problems are gravely accentuated by the growth of private insurance plans. In 1958, it should be noted, the British Government disbanded its National Advisory Committee on the Employment of Older Men and Women. It was beginning to ask awkward questions about freedom to work in old age, and about the growth of unregistered unemployment among the elderly.

In addressing the International Congress of Actuaries in New York in 1957, one of the Vice-Presidents of the Prudential Insurance Company of America estimated that within ten to twenty years at the most all forms of welfare benefits would be paid for by employers—with the continued help of tax concessions. This means not only provisions for pensions, widows and dependants, but also for medical care for the family, sickness insurance, professional training, higher education, and other forms of 'fringe welfare'. Ever since the Prudential and other companies entered this field they have done everything (so Vice-President Whittaker claimed) to make national health insurance unnecessary in the U.S.A.

That their invasion of the field of welfare has already been extensive is something of a feat because American insurance companies are subject to a far greater degree of public supervision, control over equity investment, inspection and statistical study than their opposite numbers in Britain. Similarly, in Sweden and other countries public control is wider and deeper.

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1 According to the President of the Guild of Insurance Officials, the insurance industry is 'semi-feudal' in its approach to staff matters. In his 1959 address he said that the whole trend of insurance employment was towards immobility as a result of non-transferable pension schemes, 'gentlemen’s agreements', between members of the British Insurance Association to prevent changes of jobs and so forth (The Times, 29th May 1959). If this is the situation in the insurance industry it is hardly likely that the pension schemes they sell allow or encourage labour mobility.

2 The most recent evidence about vesting provisions comes from a report published in The Professional Engineer, Vol. 6, No. 4, 1959. This relates to a joint survey conducted by the Engineers Guild with the Social Survey Division of the Central Office of Information. It covered some 6,000 engineers in 1956. As regards the preservation of pension rights by these professional engineers in schemes wholly or partly financed by employers, the results show that no less than 88% of those who replied (5,945 out of 6,137) are in such schemes, but despite the slowly increasing tendency to look on pension benefits as a form of deferred pay, less than one in ten of these are entitled to retain the benefit of the employer's contribution without restriction, and nearly half are not entitled to this benefit at all.


5 Tilove, R., op. cit., pp.42-48. For example: 'Life assurance companies domiciled in New York are limited to acquiring no more than 2% of any issuer's common stock, and they may not invest more than 0.2% of their assets in the stock of any company.' (p.76).

Under the regime of a ‘Welfare State’ in Britain, bitterly attacked on numerous occasions at the annual meetings of insurance companies since 1945,¹ their directors and investment managers, like the medical profession in another context, have enjoyed more freedom to do as they like than in most countries of the Western World. They are, it was remarked at the 1957 Actuarial Congress, ‘the envy of insurers in the stronghold of private enterprise’.²

6.

I HAVE spent some time on these matters because they constitute a major shift in economic power in our society. It is a power, a potential power, to affect many important aspects of our economic life and our social values in the 1960s. It is power concentrated in relatively few hands, working at the apex of a handful of giant bureaucracies, technically supported by a group of professional experts, and accountable, in practice, to virtually no-one.

From other points of view, it is a force making for greater centralisation of decision-making power reminding us again, as the Conservative Party has recently done, of Disraeli’s warning, ‘centralisation is the death-blow of public freedom’.³

We do not know how this power is being used in terms of social welfare priorities or how far these massive investment funds are being or will be used to restore the outworn, mid-Victorian social capital of Britain. What we can only call ‘social policy decisions’ are, however, continually being made, without any proper awareness or public discussion of what is involved in terms of the common good, and what consequences may flow from the choices made. It all goes on in what Weber described as ‘the secret sessions’ of private bureaucratic power. ‘The “secret”, he added, ‘as a means of power, is, after all, more safely hidden in the books of an enterpriser than it is in the files of public authorities’.⁴

The insurance companies claim that the financial resources they control

¹ A future historian, interested in the relationships between professional power and financial power, will have to take note of the several thousand statements made since 1945 attacking ‘the immense and corrupting burden’ of ‘The Welfare State’ by insurance companies, banks, investment and hire purchase firms, the British Medical Journal, the Institute of Chartered Accountants, the British Employers’ Confederation, the Association of British Chambers of Commerce, the Institute of Directors, actuaries, judges, doctors and other professional men. Even as late as January 1960, the Chairman of Barclays Bank could say that the ‘Welfare State’ had ‘removed financial anxiety about illness and old age and had diminished in the ordinary man the sense of personal responsibility for his own future and that of his family.’ (Address by the Chairman to the Stockholders, January 1960).
are used purely for 'pure' investment in profitable enterprises. This is the general view, and it was accepted by the Radcliffe Committee. At the same time, however, it seems somewhat inconsistent to demand, as the insurance companies do, the abolition of what is called 'the anachronism of the non-voting share'. Moreover, is it so certain that this position will continue to hold good in the future as the funds continue to increase in size?

In any event there are no published facts apart from what one can learn from an examination of the inter-locking characteristics of insurance directorates. Of 126 directors of 10 leading British companies in 1956, one-half went to Eton and six other public schools; most of them belong to a small circle of clubs among which the Carlton is the most popular; a high proportion are titled; and most have extensive connections with industry, finance and commerce. Democratic pleas from such quarters on behalf of voteless shareholders remind one of La Rochefoucauld's maxim that 'hypocrisy is the tribute which vice pays to virtue'.

Relieving Squalor

Looking to the future, there can be little doubt that what is needed is the direction of an increasing flow of savings into the British domestic areas of public squalor. They are easily identified; the slums of Lancashire and the North; the dying coalfields of South Wales and Scotland; and the ugly and ancient hospitals, schools and other public institutions which Dr. Abel-Smith so vividly described in his essay in Conviction. But if recent experience and the concept of profitability is any guide this will not happen. In the last few years insurance companies have become increasingly interested in the London and South-East property market—Britain's area of

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1 See the Radcliffe Report. This claim was accepted by the Radcliffe Committee without apparently gaining access to the necessary facts (Cmd, 827, pp. 87, 285 and 290). According to the Investment Manager of the Legal and General Assurance Society the Investment Protection Committee of the British Insurance Association does 'endeavour to speak with a single voice' in such matters as capital reconstruction, company amalgamations and other investment matters (Ginsburg, L., The Policy-Holder Journal, Supplement on Investment Policies, 30th April 1959, p. 11).

2 There is no reference in the Radcliffe Report to the role played by the Prudential Assurance Co., Ltd., in the affairs of the Birmingham Small Arms Co. Ltd., in 1956. The Prudential 'one of the largest shareholders' (holding approximately 5 per cent of the equity), took certain action to have the affairs of the company investigated; the Prudential was also apparently asked by some of the directors to negotiate with the Chairman and Managing Director who, finally, was removed from office. See reports in The Times, 2nd June, 5th July, 21st July and 2nd August 1956, and the comments by the Chairman of the Prudential at its Annual General Meeting in 1959 (The Times, 15th May 1959).


4 I am indebted to Mr. T. A. Lynes for assembling and analysing this information which it is hoped to publish in more detail later. It is, however, impossible to trace all these connections; the chain of subinfeudations, subsidiary companies, affiliated companies and holding companies has come to be as intricate as that of male tenancies before Quia Emptores.

5 Abel-Smith, Brian, Conviction, 1958.
private opulence. They have preferred to finance large blocks of office buildings and luxury flats—London’s new architectural indignities. One company, Town and City Properties, announced in November 1959, that it had entered into an understanding with the Prudential to facilitate the provision for finance for such property developments as may be approved by the Prudential. Other insurance companies, among which are the Pearl, the Norwich Union and the Legal and General, are now playing a major rôle in changing the face of London and the South-East—not least in Piccadilly Circus.

To raise the quality of environment for all our people should be at the very centre of social policy. Yet, over the same period of time in which we have remarked this shift in economic power, there has been a steady retreat from town planning and redevelopment. All the impulse and ideals of the 1940s to recreate, rebuild and replan have now collapsed. At the level of central government planning, as Professor Matthew has said, ‘all is silence’. The drift south continues. Without planned redevelopment ‘on a really heroic scale in the next few years, obsolescence and traffic volume alone between them will kill the quality of urban living upon which we, above all people, depend’. This is retreat from Government; a retreat into irresponsibility.

7.

UNDERLYING the notions of continued economic growth is the assumption of a dwindling rôle for Government. The public services are increasingly seen, as Galbraith says, as an incubus; an unnecessary, doctrinaire burden on private enterprise. The act of affirmation, the positive political decision about equality and its correlate freedom, becomes harder to make as the majority of voters (and not just the top 10 per cent.) grow richer. Negatively, they assume—insofar as they are helped to think about these matters at all—that the unseen mechanisms of a more prosperous market will automatically solve the problems of the poverty of dependency, the slums of obsolescence, the growth of irresponsible power and all the contradictions that flow from undirected or misdirected social policies.

As society grows in scale and complexity, new social needs are created; they overlap with and often accentuate the more classical forms of depen-

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2. The Times, 24th November 1959.
4. Opinion seems to differ as to whether the proposed new building in the Circus is ‘crude and banal’, ‘a sign of England’s greatness’, ‘the world’s biggest aspidistra’ or just a ‘monster’. The Legal and General Assurance Co. are principally concerned. (See reports of the public inquiry into this development proposal in The Times and The Observer, December 1959).
dent needs. Many of these new needs are born of the dis-service of technological and scientific change which, in turn, give rise to new concentrations of self-interested professional and economic power. These needs call for services and social amenities; things which, in Galbraith’s analysis, do not easily lend themselves to private production, purchase and sale. If inequalities are not to grow, individual and territorial, and if public meanness is not to become public squalor, these things should be provided for everyone if they are provided for anyone.

The growth of a ‘Pressure Group State’, generated by more massive concentrations of interlocking economic, managerial and self-regarding professional power, points in the other direction: towards more inequality; towards the restriction of social rights and liberties and the muffling of social protest among a large section of the population. The growing conservatism of professionalism, of the imposed inequalities resulting from the decisions of congeries of social power, were remarked, with extraordinary foresight, by Graham Wallas in his chapter on ‘Professionalism’ in Our Social Heritage in 1921. He was concerned as I have been (though in a much more limited context) with the fundamental problem of reinterpreting social equality and personal liberty in the conditions of a new age and a changed society.

Accelerating Inequality

Those aspects of economically determined power with which I have been chiefly concerned function, if not socially controlled, as accelerators of inequality; inequalities in the distribution of income and wealth, educational opportunity, vocational choice, pension expectations, and in the right to change one’s job, to work in old age, and in other spheres of individual and family need. Some part of this process is expressed through the multiplication and division of occupational and fiscal benefits. Some part is traceable to the separation of ‘ownership’ from the rights of stockholding, and the organised concentration of control over the ‘economic surplus’ which represents a primary source of power in our society. The answers lie in many fields and forms of public ownership, public responsibility, and public accountability. The expansion and reshaping of social policy is but one.

To grow in affluence then does not mean that we should abandon the quest for equality. In some senses at least the quest becomes harder to undertake as the cruder injustices of yesterday are reduced and blurred. But new forms and manifestations of social injustice take their place. To substitute the professional protest for the social protest and the arbitrary power of the city for the accountable power of the Commons is no answer. No answer for ourselves; no prescription for a participating democracy; no example for Africa and the poverty-stricken peoples of the world. It is simply the mark of an irresponsible society.

2 Graham Wallas was also one of the first to see the importance of the transference of pension rights as an element in personal freedom, Our Social Heritage, 1921, pp.150-1.
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