

The Beveridge Report (1942)

The Beveridge Report started in the introduction of the Welfare State.

The main reforms included:

- The National Health Service Act 1946 – provided free and universal health care.
- The Family Allowances Act 1945 – provided universal benefits for families with two or more children.
- The National Insurance Act 1946 – provided unemployment and sickness benefits.
- The Children Act 1946 – gave local authorities to set up social work for children.
- The Education Act 1944 – provided free secondary education for all children.

The problem with these reforms was that a number of assumptions were made about the family when they were being formed. It was thought that all families would be headed by a married couple and could therefore be treated as a unit. This meant that pensions, tax and benefits could be based upon a couple who would be married for life. Another assumption made was about the gender roles within the family. The men were expected to work full-time and bring home the family wage whereas the role of the wife was to be a full-time mother and housewife.

Under the 1946 Act, women were not entitled to receive National Insurance benefits and the welfare of women and children was based upon the husband's employment and health.

Lone mothers had to rely upon means-tested benefits, as the report did not include them. Lone mothers were kept in poverty as they were prevented from working as there was no government help with childcare.

Up until the 1990's, taxation policies benefited married couples through higher tax allowances. In the mid 1970's the tax allowance for children was changed into specific child allowances. The Tax allowances went to the main earner through their pay packet and were left to their discretion to use it to provide for the children. Eventually mothers on behalf of their children could collect child allowances from Post Offices.

From the late 1940's to the late 1970's the State Welfare policies and benefits were aimed at the image of the nuclear family. By the 1980's the rise in single-parent families, teenage pregnancies and the rise in divorce rates meant that their image of the family was wrong.

The New Right government wanted to crack down on those abusing the Welfare State and wanted families to start looking after themselves. A series of reforms were passed in the Social Security Act (1986), these were aimed at reconstructing self-sufficient families. State funds were only for the poorest and families able to support themselves had to do so.

The NHS and Community Care Act 1991 closed long stay care institutions and provided support at home for the ill and disabled.

The Child Support Act 1991 was brought about because too many lone -parent families were being funded by the state and the father was providing no financial support. Maintenance was to be assessed, collected and enforced by the CSA. When money was collected from the father, the mother's benefits would be reduced which meant that there was no financial improvement for the children. In 1999 changes were made so that:

- Payment were easier
- All working lone parents would keep all of the maintenance paid
- Lone parents of benefits could keep £10
- Fathers could face imprisonment if they did not pay.

The Working Families Tax Credit

This replaced Family credits in 1998. The Government wished to reinforce the role of the family as a functioning unit and to encourage parents to work. It ensures that no working family with two or more children earn less than £235 per week. Those earning less will be eligible for a tax allowance in their pay packet.

The development of the CSA reflected the number of changes in the family. There was an acceptance by the Conservative Government that lone parent families are a normal type of family. The Conservative Government also reinforced family obligation on the male and insisted they pay maintenance.

The Working Family Tax Credit seems to benefit all or the family and can be paid in to the highest earners pay packet or can be paid directly to mothers through the Post Office.

The abolition of the married couple's tax allowance proves that co-habitation is becoming as accepted as marriage. Those who co-habit are now being treated exactly the same as those who marry by the tax and welfare system. The married couples tax allowance has been replaced by a Child Tax Credit, which gives an allowance for having children not being married.