

3. The interwar period and the Attlee settlement

The plan for social security is put forward as part of a general programme of social policy. It is one part only of an attack on five giant evils: upon the physical Want with which it is directly concerned, upon Disease which often causes that Want and brings many other troubles in its train, upon Ignorance which no democracy can afford amongst its citizens, upon Squalor which arises mainly from the haphazard distribution of industry and population, and upon Idleness which destroys wealth and corrupts men whether they are well fed or not, when they are idle.

William Beveridge (1942)¹

A political ‘settlement’ results in major resets of a country’s systems of governance that create radical changes in how its economy and society work. Britain is famous for its distinctive institutional continuity. Only two fundamental ‘settlements’ have occurred in modern Britain. The first was wrought by Labour governments led by Clement Attlee from 1944 to 1951 and the second by Conservative governments led by Margaret Thatcher, from 1979 to 1992 (covered in Chapter 5). In each case, an impressive avalanche of changes was pushed through in a few years, which were directed at problems that had accumulated over previous decades.

For the Attlee settlement, the problems of the interwar period were caused by the British version of the minimal state, based on largely unfettered capitalist logics. In this chapter, I begin by setting out the background and tracing the influence of interwar problems on the wartime refounding of a policy consensus. The middle section describes how key foundations of that consensus were developed under the wartime coalition government of Conservative and Labour ministers. The prime minister, Winston Churchill, concentrated on the war effort and foreign policy, and his deputy, Clement Attlee, on domestic policy. The final section shows how Labour’s programme of reforms followed policies agreed by the coalition government to tackle three of Beveridge’s

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five giant evils: Want, Ignorance and Idleness. Aneurin Bevan, as minister of health, made radical changes in tackling Disease and Squalor.

3.1 The roots of the problems – Britain before 1939

At 8am on Tuesday, 14 October 1913, an explosion at the colliery in the mining village of Senghenydd, near Caerphilly, killed 439 miners and a rescuer.² The following Sunday its chapels were bereft of men. Aneurin Bevan, who became the MP for Ebbw Vale and minister of health in the Attlee government, would have been working down another colliery near Senghenydd on the day of the explosion. He would have been aged 16 – he left his elementary school before his 14th birthday.³ The inquiry into that worst ever mining disaster in Britain found the company and its management to have been negligent. They were fined £34 in total.⁴ Taking account of inflation to current prices seems a poor way of accounting for how this must have seemed so flagrantly unjust to the close-knit mining communities of Senghenydd and the South Wales coalfield.

Another way of assessing the meaning of the fine of £34 is to compare it with the compensation made 80 years before, when Britain legislated for the abolition of slavery. If you were to think the issue here was the problem of fairly compensating slaves for their years of living death, you would be sadly mistaken. Indeed, what ‘freedom’ meant for many slaves was being forced to sign contracts and endure semi-forced labour for long periods.⁵ Thomas Piketty describes how the fundamental purpose of proprietary ideology is to justify absolute protection to private property.⁶ The stumbling block in winning support for the legislation to abolish slavery was agreeing ‘fair’ compensation to British slave owners (dramatised by Juliet Wilks Romero in the play *The Whip*⁷). Piketty reports that, in 1833, British slave owners were paid compensation of £25 per slave (about £50 in 1913 money).⁸ That debt was so vast that the Treasury finalised payment only in 2015.⁹ It seemed that the lives of 440 Welsh miners in 1913 were valued less than the compensation to a slaveowner for freeing one slave in 1833.

For the first half of the 20th century the coal industry was fundamental to the British economy. It was the primary source of energy, and second only to agriculture in numbers employed, value of output, and capital invested. Richard Tawney pointed out that the typical annual death toll in 1920 was over 1,000 miners a year – equivalent to an infantry battalion at full strength in the First World War.¹⁰ That war ended on 11 November 1918 with the Armistice. Later that month, the prime minister, David Lloyd George, made the famous promise:

To make Britain a fit country for heroes to live in ... to make victory the motive power to link the old land up in such measure that it will be nearer the sunshine than ever before, and that at any rate it will lift those who have been living in the dark places to a plateau where they will get the rays of the sun.¹¹

After the end of the First World War, economist John Maynard Keynes (pictured in Figure 3.1) worked on financial agreements that were integral to the Peace Treaty of Versailles: the reparations to be made by Germany and settlements of debts between the Allies. Although he was only 25 years old, he was HM Treasury's official representative and deputy for the Chancellor of the Exchequer on the Supreme Economic Council. Bertrand Russell, one of the foremost philosophers of the 20th century, described Keynes's intellect as 'the sharpest and clearest I have ever known'.¹² Keynes combined his towering analytic intellect with intuitive thinking. He was the leading public intellectual of his generation who comfortably bestrode the worlds of academia, Whitehall, international diplomacy, and the writers and artists in Bloomsbury. In June 1919, Keynes and the German foreign minister, Count Brockdorff-Rantzau, objected so strongly to the Peace Treaty of Versailles that each resigned. In December 1919, Keynes published *The Economic Consequences of the Peace*.¹³ He quoted with approval from the Count's speech that 'those who sign this Treaty will sign the death sentence of many millions of German men, women and children'.¹⁴ For the Allies, Keynes foresaw their heroes returning to 'an inefficient, unemployed, disorganized Europe ... torn by internal strife and international hate, fighting, starving, pillaging, and lying'.¹⁵

The failings of the coal industry powerfully illustrate Eichengreen's argument cited in Chapter 2: that Britain's institutions in the 20th century were

Figure 3.1: John Maynard Keynes by Gwen Raverat (c.1908)



Source: National Portrait Gallery, London. Available under the National Portrait Gallery Academic Licence.¹⁶

still those that had enabled its early industrialisation. They lacked networks of investment banks lending to large enterprises that challenged unions in implementing the technologies of modern mass production.¹⁷ The British coal industry's incapability of meeting the demands of the First World War resulted in the government taking control. In 1919, the majority report of the Sankey Royal Commission of 1919–20 recommended that control continue by nationalisation, but the government returned it to private ownership.¹⁸

In 1925, the pound sterling re-entered the gold standard. Keynes criticised the decision by the Chancellor of the Exchequer, Winston Churchill, to enter at too high a rate of exchange for sterling. He argued that the first of *The Economic Consequences of Mr Churchill* was the proposal by the colliery owners to reduce the wages of miners:

Like other victims of economic transition in past times, the miners are to be offered the choice between starvation and submission, the fruits of their submission to accrue to the benefit of other classes ... On grounds of social justice, no case can be made out for reducing the wages of the miners. They are the victims of the economic Jugernaut.¹⁹

The government subsidised the industry to prevent reductions in miners' wages whilst another Royal Commission considered the future of the coal industry.²⁰

In 1926, this Samuel Commission recommended that the mine owners invested in mechanisation and concentrated production in large efficient mines, but recognised that would not happen without government being empowered to bring that about by buying out private mineral rights. The government failed to act. When the subsidy ran out on 1 May 1926, the mine owners required miners to earn 20 per cent less than in 1914 (in real terms).²¹ They went on strike. Support from other unions in the General Strike lasted for nine days only. The mine owners' strategy resulted in the defeat of the miners' strike after six months; financial losses; no revival in exports; and reduction by a third of the 1.2 million employed in 1920 by 1938.²²

3.2 The problem of unemployment

For the British heroes who returned from the war, and failed to find jobs, their relief from poverty was still governed by the Poor Law Act of 1834. That view was shaped by Nassau Senior, a member of the Royal Commission on the Poor Law 1834 and the first Drummond professor of political economy at Oxford. He used the market to determine the level of payment for welfare: the principle of 'less eligibility', which meant that it must be lower than the meanest form of employment. That principle was based on the assumption that the reason people are unemployed is because they refuse to accept what

the market had to offer for their labour.²³ The Commission's report posed this rhetorical question: what motive has the man to seek employment when he 'knows that his income will be increased by nothing other than an increase in his family ... and has no reference to his skill, honesty or diligence?'²⁴ Poor relief of paupers was made conditional on admission to the workhouse, which entailed stigmatisation and humiliation. Workhouses were strictly regulated to disarm the unemployed 'of their main weapon – the plea of impending starvation' by ensuring 'that no one need perish from want'.²⁵

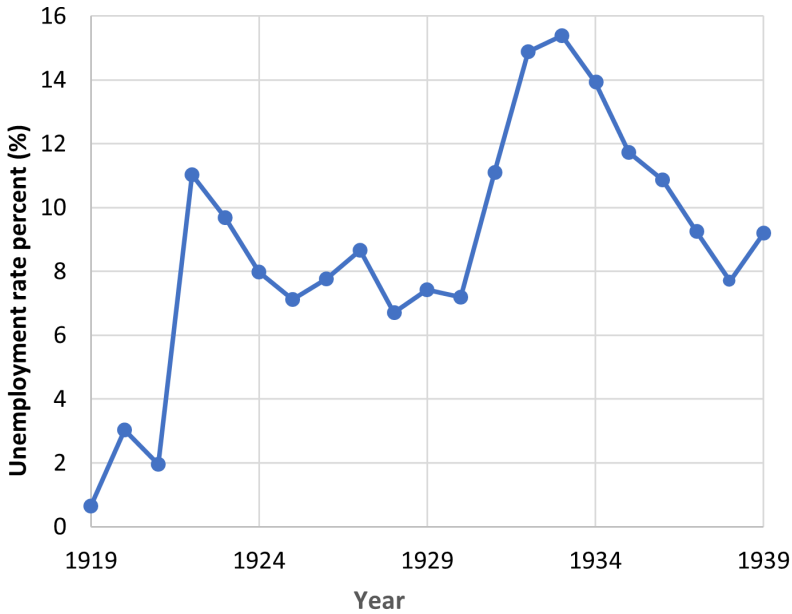
In his evidence to the Royal Commission that reviewed the Poor Law 1909, J.S. Davy, the permanent head of the Poor Law Division, stated his firm belief that an unemployed man 'must suffer for the general good of the body politic'.²⁶ And the principal concern in evidence from working men and women (some of whom had been inmates of workhouses and recipients of outdoor relief) was the failure of the Poor Law to weed out (what we would call) 'scroungers'.²⁷ The Royal Commission's Majority Report found the Poor Law principles of 1834 to be 'both sound and *humane*' (emphasis added).²⁸ The Minority Report called for radical change:

The mere keeping of people from starving – which is essentially what the Poor Law sets out to do – may have been useful in averting a social revolution; it cannot, in the twentieth century, be regarded as any adequate fulfilment of a social duty.²⁹

No change was made to the Poor Law until the 1920 Unemployment Insurance Act, which introduced insurance for practically all manual workers.³⁰ This change was blamed by an influential French economist, Jaques Rueff, in 1925, for 'the underlying cause of unemployment which has been so cruelly inflicted on England since 1920'.³¹ Figure 3.2 shows that unemployment soared in the Great Depression and only returned to earlier levels just before the war. The National Economies Act 1931, which followed the report of Sir George May's Committee on national expenditure, targeted expenditure on unemployment benefit, which had increased from £12 million in 1928 to £128 million in 1931.³² Those who had been claiming unemployment benefit for a period of 26 weeks were subjected to the humiliation of the means test.³³ Libby Purves describes how that required family income to be taken into account:

You had to prove just how poor you were, in intimate domestic detail. It imposed form-filling, impertinent questions, and regular, shamefully visible, visits from investigators licensed to peer into your cooking-pots, rule that one chair per person was enough, and order you to sell your spare blankets.³⁴

Aneurin Bevan, the MP for Ebbw Vale, speaking in the House of Commons, described the means test as designed 'to make whole communities of paupers'.³⁵

Figure 3.2: UK unemployment rate (%), 1919 to 1939

Source: Bank of England.³⁶

Unemployment was concentrated in the coal, cotton, wool, shipbuilding and iron and steel industries of Wales, Yorkshire, Lancashire, Tyneside and central Scotland.³⁷ But the Midlands and the South East of England prospered from growth in house building and the electrical engineering and motor industries.³⁸ Figure 3.3 shows the dramatic geographical variations across Britain in unemployment: from 30 per cent below the average to over 170 per cent above. Nick Timmins points out that when unemployment was only 3 per cent and 7 per cent in High Wycombe and Deptford it was 67 per cent in Jarrow (near Newcastle).³⁹ ‘Red Ellen’ Wilkinson, the Labour MP for Jarrow who became minister for education in the Attlee government, described life there: ‘No one had a job except a few railwaymen, officials, the workers in the co-operative stores, and a few workmen who went out of the town.’⁴⁰ She had gone from a working-class family to elementary school in Manchester, won a scholarship to the selective Ardwick Higher Elementary Grade school and on to the University of Manchester.⁴¹ In 1936, she led the ‘Jarrow crusade’ of 200 who marched to London, where she presented a petition to Parliament ‘demanding that a steel works be built to bring back jobs to their town.’⁴²

In 1944, in the Employment White Paper, the Treasury agreed to a summary of the ‘Treasury view’ of the 1920s and 1930s, namely that the British economy was a self-regulating system so that:

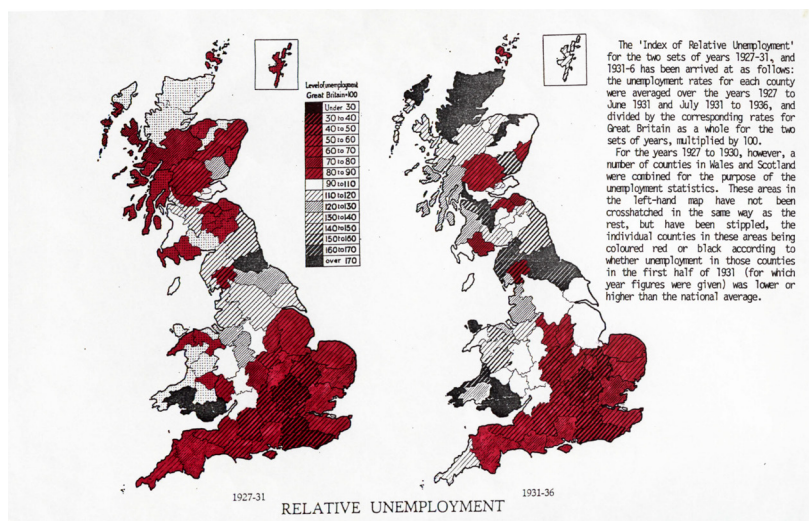
every trade depression would bring its own corrective, since prices *and* wages would fall, the fall in prices would bring about

an increase in demand, and employment would thus be restored (emphasis added).⁴³

That was why governments did practically nothing about unemployment. The ‘Treasury view’ endowed the market economy with magical healing powers. It would revitalise the mining communities, after cuts in wages and job losses. And, even after the UK government cut feet off their feet by setting too high an exchange rate for sterling, the magic of the market would make them grow again.

In 1936, Keynes published *The General Theory of Interest, Employment and Money*.⁴⁴ This described the struggle to free his thinking from classical economics that justified the ‘Treasury view’ that the market will operate as a self-regulating system. That microeconomic theory requires that there are so many buyers and sellers that the decisions of any one of them has no effect. Keynes developed the new field of macroeconomics by focusing on analysis of aggregates. In 1925 he argued that driving down wages throughout the coal industry and cutting public expenditure would reduce aggregate demand. In a self-regulating market economy, this would result in sustained unemployment, as in the 1930s, when national unemployment was 10 per cent on average. But real income per capita increased by over 20 per cent (see Figure 3.4).

Figure 3.3: Relative unemployment rates in Britain in local areas as a percentage (%) of the national average, for 1927–31 and 1931–36



Source: Official Publications Library/Ministry of Labour.⁴⁵

Notes: An index of relative unemployment compares the average unemployment in each county for the two five-year periods with the national average and shows it as a percentage running from 30 to 99 per cent (local unemployment is better than the national average) and upwards from 100 per cent (local unemployment is worse than the national average).

Keynes identified three criteria that applied to classical economics of his day, which also apply to the neoliberal economics of the Thatcher settlement:

1. It produced austere unpalatable conclusions that are counterintuitive from a vast consistent logical structure.
2. It explained why economic progress requires policies that are socially unjust and cruel because more palatable alternatives could provide short-term relief only and worse outcomes in the long run.
3. It justified unbridled capitalism.⁴⁶

Keynes was a member of the Macmillan Committee, appointed to advise the government on how to respond to the global slump of 1929 following the Wall Street Crash.⁴⁷ There he argued that history showed that 'for centuries there has existed intense social resistance to any matters of reduction in the level of money incomes' and when last tried in England in the 1820s and 1830s it had brought the country to the 'verge of revolution'.⁴⁸ He invited five economists to produce 'an agreed diagnosis of our current problems and a reasoned list of remedies', chiefly that the government ought to increase public expenditure and run a deficit.

Lionel Robbins disagreed. He had just been appointed by William Beveridge, the director of LSE, to its chair of political economy. Robbins was then aged 31 – the youngest professor in the country.⁴⁹ Forty years later, his autobiography expressed 'deep regret' that, 'although I was acting in good faith and with a strong sense of social obligation, I should have opposed what might have mitigated the economic distress of those days' in 'the greatest mistake of my professional career'.⁵⁰ He had 'become the slave of theoretical constructions' of the Austrian School of Economics of Ludwig von Mises and Friedrich von Hayek.⁵¹ Robbins described his position 'as invalid as denying blankets and stimulants to a drunk who has fallen into an icy pond, on the ground that his original trouble was overheating'.⁵² That perfectly describes the Treasury view of the 1920s and 1930s. When, in 1931, Friedrich von Hayek outlined the complex mathematics of the Austrian School of Economics at a seminar in Cambridge, these brilliant economists were left bewildered. After a long silence, this exchange took place:

- | | |
|----------------------|---|
| Richard Kahn: | 'Is it your view that if I went out tomorrow and bought a new overcoat that would increase unemployment?' |
| Friedrich von Hayek: | 'Yes ... but it would take a very long mathematical argument to explain why.' ⁵³ |

3.3 The economic freeze of healthcare, education and housing

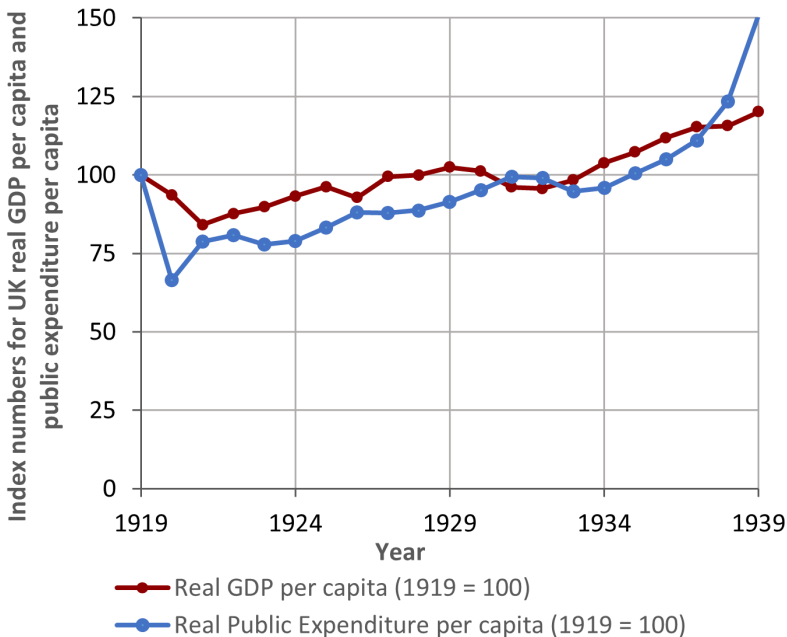
The global slump of 1919 to 1921 reduced real income per capita by 20 per cent. That was three times larger than in the global slump that followed the

Wall Street Crash of 1929. Figure 3.4 gives post-war statistics for Britain for real income and public expenditure per capita (indexed to 1919 = 100 at 2013 prices), showing the near-continuous stagnation in both measures. Figure 3.2 shows that unemployment increased to 10 per cent in 1921, and over 15 per cent in 1932. These slumps created budget deficits. Although there had been shifts within classical economics since 1776 from Adam Smith's vehement opposition to governments incurring debts and running deficits, in the 1920s and 1930s, the British Treasury was as adamant as Smith that the government ought to aim to balance the budget each year.⁵⁴

Although from 1918 various policies were recommended that could have 'made Britain a fit country for heroes', over time government policies were blighted by the hold of the 'Treasury view' on successive governments. Thus they nurtured the growth of William Beveridge's five giant evils, quoted at the start of this chapter. Unemployment and the principle of less eligibility resulted in Idleness and Want; and the remorseless drive for economies in public spending for Disease, Ignorance and Squalor.

In tackling Disease, the Majority Report of the 1909 Royal Commission on the Poor Law recognised that: 'to the extent to which we can eliminate or diminish sickness among the poor, we shall eliminate or diminish one half of the causes of pauperism'. But it ridiculed 'those enthusiasts who contemplate unfettered and uninterrupted and unintermittent medical control,

Figure 3.4: UK real GDP per capita and public expenditure per capita in the interwar period (1919 = 100)



Source: Bank of England.⁵⁵

supervision and treatment of every human being from the cradle to the grave.⁵⁶ The Minority Report called for 'a unified medical service,' freeing public infirmaries from the grip of the Poor Law and moving them to local government. However, it did not advocate 'the gratuitous provision of medical treatment to all applicants.'⁵⁷

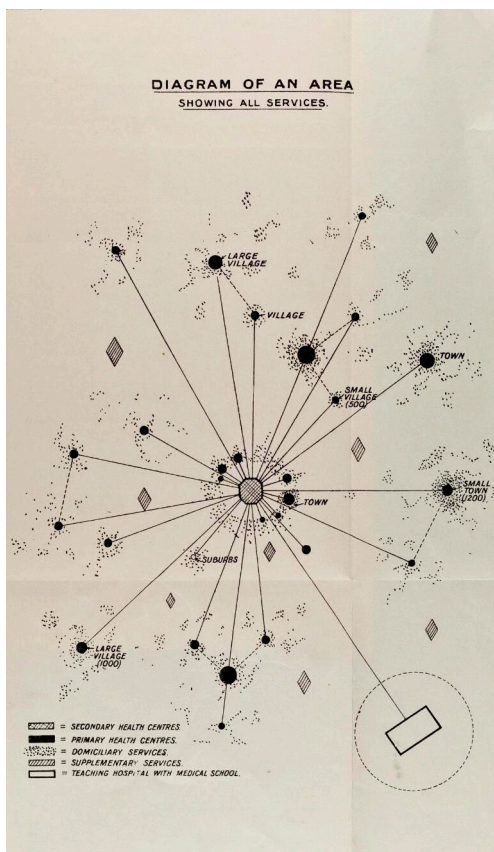
The 1911 National Insurance Act introduced health insurance for workmen only (up to an income limit), for access to a general practitioner (GP) only (chosen from a panel), and excluded their dependants. Otherwise, GPs charged fees and bought and sold their practices on a commercial basis. Reports from the 1926 Royal Commission on National Health Insurance recommended extending coverage for healthcare, but subsequent governments made no changes.⁵⁸ Before developments in effective therapies and control of infections in the 20th century, hospitals were places best avoided. These beneficial developments increased their costs, so consequently access largely depended on ability to pay. That resulted in Julian Tudor Hart's 'inverse care law': the quality and quantity of care were distributed geographically in an inverse relationship to need.⁵⁹

In addition to the Poor Law infirmaries there was an unregulated chaotic mix of voluntary and cottage hospitals. Voluntary hospitals included the elite London teaching hospitals (for example, Guy's, St Thomas' and St Bartholomew's⁶⁰) and far too many small special hospitals of poor quality.⁶¹ Specialists were subject to training and regulation under the oversight of the Royal Colleges. There was, however, no training of GPs.⁶² They provided medical and surgical care in cottage hospitals and were too often scandalously incompetent.⁶³

In 1919, the newly established Ministry of Health commissioned Lord Dawson of Penn (who was 'the most admired and respected doctor of his generation') to chair a committee to consider reform.⁶⁴ His report a year later recommended radical change. GPs should work in health centres with strong links to a general hospital, which should in turn be linked to a teaching hospital with a medical school (see Figure 3.5).⁶⁵ The only change the government made, however, was a piecemeal transfer of the Poor Law infirmaries to local authorities. How councils developed their hospitals varied a lot from place to place.⁶⁶ The surveys for the Beveridge Report of 1942 found that only for medical services did 'Britain's achievements fall seriously short of what has been accomplished elsewhere.'⁶⁷

In tackling Ignorance, the 1918 Education Act raised the school leaving age from 12 to 14, abolished all fees in state elementary schools and widened the provision of school medical inspections, nursery schools, and special needs education.⁶⁸ But then, in 1921, Liberal PM David Lloyd George set up a high-powered committee of businessmen to make draconian cuts in public expenditure. The committee was chaired by Sir Eric Geddes, a dynamic businessman and minister who had achieved worldly success despite having been required to leave most of the high fee-paying 'public schools' he had attended.⁶⁹ The 'Geddes axe' resulted in cutting (current) public expenditure by about 25 per cent between 1920 and 1925,⁷⁰ and on schools by 36 per cent.⁷¹

Figure 3.5: The organisation of health services recommended by the Dawson Report in 1920



Source: The King's Fund Digital Archive. Available under a Creative Commons CC Attribution-NonCommercial-NoDerivatives 4.0 International Licence.⁷²

The school starting age was raised from five to six, the pupil/teacher ratio increased, and teachers were paid less.⁷³

The Board of Education was responsible for oversight of schools in England. Its Consultative Committee produced two reports that called for radical change. The first was the Hadow Report of 1926, which recommended replacing the elementary schools with a system of primary and secondary schools and raising the school leaving age from 14 to 15.⁷⁴ In 1931, the May Committee was charged with making draconian cuts in public expenditure. In the 1938 preface to Tawney's classic text on *Equality* he quoted from the 1931 report of the May Committee:

Since the standard of education, elementary and secondary, that is being given to a child of poor parents, is already in very many cases

superior to that which the middle-class parent is providing for his own child, we feel that it is time to pause in this policy of expansion.⁷⁵

The second key report, the Spens Report in 1938, recommended the abolition of elementary schools, the raising of the school leaving age to 16, and the development of three types of secondary school of equal parity: grammar, modern and technical.⁷⁶ When Richard Austen Butler (RAB) was appointed as head of the Board of Education in 1941 he lamented the ‘economic freeze’ that meant so little had been done on any of this. For the vast majority of children, their only education to age 14 was in elementary schools blighted by poverty and stigmatised by inferiority – only a small minority went to grammar schools as the route to the professions.⁷⁷

Tackling Squalor also stalled after the initial post-war impetus. In 1918, the government appointed the Welsh architect and Liberal MP Sir John Tudor Walters to chair a committee that set standards for development of public authority houses.⁷⁸ These ought to be spacious, in areas with low density, with a good social mix, use waste heat from power stations, and be developed with public transport to avoid social isolation.⁷⁹ The report also recommended selective demolition and rehabilitation of existing older houses, and not wholesale clearance.⁸⁰ Yet, after only three years, the programme of building new houses to the Tudor Walter standards was suspended. Only 50,000 of the 700,000 new houses that were estimated to be needed had been completed.⁸¹ Later, in the 1920s, of the million houses that were built, half were bought by the middle class and half were rented by the working class.⁸²

In 1940, the Report of the Royal Commission on the Distribution of the Urban Population recommended that: ‘a Central Authority national in scope and character is required’, with as one of its objectives:

encouragement of a reasonable balance of industrial development as far as possible throughout the various divisions or regions of Great Britain, coupled with appropriate diversification of industry in each division or region of the country.⁸³

That year Thomas Sharp published his best-selling book, *Town Planning*.⁸⁴ He had gone from a mining village in Durham to elementary and grammar schools, and on to become a lecturer at Durham University. His book identified three failings in planning between the wars. First, people were unable to live close to where they were educated, worked and enjoyed recreation. Second, the unemployed in the vulnerable areas and regions were unable to move to new jobs because of the lack of houses that they could rent. Third, there were such social barriers between different classes that ‘one half of England has only the vaguest idea of how the other half lives.’⁸⁵ He captured what the Beveridge Report meant by Squalor:

The distressed areas of South Wales, County Durham, Cumberland, Lancashire and the Scottish Highlands would be a shameful blot on any civilised country, let alone a country that professes to lead the civilised world. For fifteen years and more in places like Rhondda, Jarrow and Bishops Auckland hundreds of thousands of Englishmen [sic] have been eating their heart out in squalid dole-supported unemployment spent among fouled landscapes and filthy slum-built towns with hardly a hand lifted to help them. And all the while the new industries they require have been piling up in prosperous places in the Midlands and the South; and our governments have done practically nothing.⁸⁶

3.4 Foundations laid by the wartime coalition government

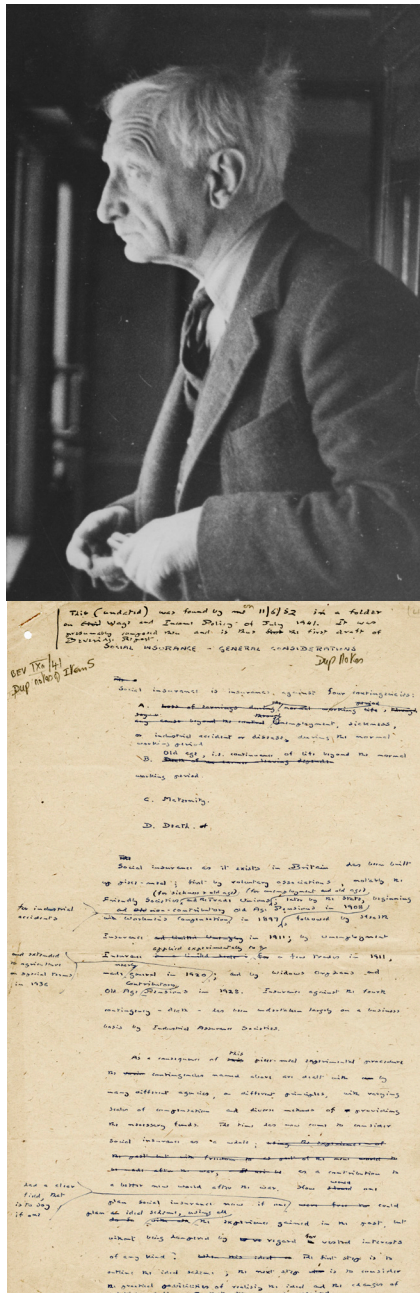
Under the coalition government of Conservative and Labour ministers, the two key figures who laid the foundations of what became the Attlee settlement were Liberals: William Beveridge and Maynard Keynes. The Beveridge Report is remembered not for its herculean endeavour in reshaping social security but for the passage quoted as epigraph to this chapter that identified his five giant evils. Maynard Keynes is remembered for his influence on committing post-war governments to a policy of maintaining high levels of employment.

William Beveridge (pictured in Figure 3.6) was one of the 'great and the good' – indeed, in his own estimation, one of the best. In 1919, at the age of 39, he was one of the youngest ever to reach the top rank of permanent secretary in the civil service. He was knighted and moved to be the greatest director of LSE in its first century.⁸⁷ In 1925, he was appointed as a member of the Samuel Commission on the coal industry.⁸⁸ Lionel Robbins remembered Beveridge as an unhappy workaholic, and an autocratic director of LSE with an unjustified belief in his superiority over all its faculty.⁸⁹ In her biography of Beveridge, Jose Harris recounts so many sources of misery in his personal life that we can understand why he was such a difficult man.⁹⁰ Come the Second World War, he struggled to join the academics flooding into Whitehall. He added to the difficulty of placing a former permanent secretary by treating Clement Attlee, the deputy prime minister, as if he were still a junior lecturer at LSE.⁹¹

Beveridge lasted a year before he got under the skin of Ernest Bevin in his Ministry of Labour and was made an offer he could not refuse. In June 1941 he was banished to Whitehall's equivalent of hard labour in Siberia, to chair a committee of officials from seven government departments, with these arid terms of reference:

To undertake, with special reference to the interrelation of the schemes, a survey of the existing national schemes of social insurance and allied services, including workmen's compensation and to make recommendations.⁹²

Figure 3.6: William Beveridge and his report (first draft)



Sources: Both images from LSE Archives, LSE Library.⁹³
 Notes: William Beveridge in 1947 and his manuscript, 'Social insurance – general considerations manuscript memo', with note that this document was found by him on 11 June 1952, and that it was presumably composed in July 1941 and is thus the first draft of the Beveridge Report.

Beveridge accepted this brief with bitter tears of disappointment.⁹⁴ When he was in his sixties he married his cousin, Janet (Jessy) Mair, after her husband had died. This 'bossy, self-centred, histrionic' woman had attached herself to Beveridge like a limpet in his working and personal life from 1915.⁹⁵ She saved his report from merely taking space in filing cabinets. Her advice was that he ought to concentrate on three main policy objectives: 'prevention rather than care', 'education of those not yet accustomed to clean careful ways of life' and 'plotting the future as a gradual millennium taking step after step, but not flinching on ultimate goals'.⁹⁶

The Beveridge Report was published in December 1942 and became a bestseller. As ever, timing was crucial. In June 1941, Hitler had attacked the Soviet Union.⁹⁷ In November 1942, the British Eighth Army had defeated Rommel in North Africa. Churchill ordered the ringing of church bells (which had previously been silent in the war) to celebrate that victory, and famously declared 'Now is not the end. It is not even the beginning of the end. But it is perhaps the end of the beginning.'⁹⁸ Anticipating victory, Beveridge completely ignored his restrictive terms of reference. He set out two general principles. First:

Now, when war is abolishing landmarks of every kind, is the opportunity for using experience in a clear field. A revolutionary moment in the world's history is a time for revolutions, not for patching.

Second, he called for a comprehensive policy of social progress to tackle his five giant evils.⁹⁹

Beveridge was required, by the alarmed Chancellor of the Exchequer, to make clear in his report that he lacked official support. His report stated that as he alone was responsible, 'every recommendation and every word stands or falls on its merits and its argument'.¹⁰⁰ The coalition government heavily promoted the Beveridge Report for propaganda purposes abroad.¹⁰¹ But, at home, the government adopted one of Cornford's impressive list of classic delaying tactics.¹⁰² This is the principle of unripe time: 'People should not do at the present moment what they think is right at that moment, because the moment at which they think it will be right has not yet arrived'.¹⁰³

Keynes had undermined the principle of less eligibility as the solution to the problems of unemployment. Beveridge showed that the 'abolition of want just before this war was easily within the economic resources of the community: want was a needless scandal due to not taking the trouble to prevent it'.¹⁰⁴ (The expenditure on unemployment relief of £128 million in 1931 was 0.4 per cent of the UK's GDP.¹⁰⁵) Beveridge criticised the means test for penalising 'the duty and pleasure of thrift'.¹⁰⁶ He recognised the danger of allowing benefit payments for the unemployed to equal or exceed earnings in work. But he argued that:

It is not likely that allowances for children ... will ... lead parents who do not desire children for gain ... Children's allowances should be regarded both as a help to parents in meeting their responsibilities, and as an acceptance of new responsibilities by the community.¹⁰⁷

So, he proposed a scale that increased payments according to the number of children in a family. Iain Duncan Smith, the later (failed) leader of the Conservative Party and architect of Universal Credit, saw things very differently, which is why since 2017 it has been the case that:

If you're already claiming Universal Credit, have responsibility for 2 children and you then give birth to a new child, you won't get an additional amount of Universal Credit for that new child, unless special circumstances apply.¹⁰⁸

In 2023, Reader et al showed that this inhumane policy has failed in its primary objective to drive people into work based on the economics of less eligibility.¹⁰⁹ Beveridge proposed:

a flat rate of benefit irrespective of the amount of earnings that had been lost, for a flat contribution ... designed to be high enough by itself to provide subsistence and prevent want in all normal circumstances; and will last as long as the unemployment lasts ... without a means test.¹¹⁰

It was designed to make the difference between earnings in work and on benefit as large as possible and thus encourage people to seek work.¹¹¹ Beveridge had seen voluntary insurance through friendly societies as an integral feature of his *Plan for Social Security*. He described them as 'organisations for brotherly aid in misfortune and channels for the spirit of voluntary service as well as being agencies for mutual insurance and personal saving'.¹¹² In February 1943 the government announced that the approved status of friendly societies would be abolished and that aspect of their work would be transferred to a Ministry of National Insurance. In 1948, Beveridge identified that as the only element of his recommended plan for social security that that had not become law.¹¹³

Keynes was enthusiastic about Beveridge's system of state-run insurance from the cradle to the grave and convinced the government, prior to publication of the report, that it could be financed by employers, the taxpayer and employees.¹¹⁴ The coalition government aimed to develop policies for Beveridge's other four 'giant evils'. For Beveridge the greatest of these was Idleness. He stated that delivering income security for the unemployed was:

so inadequate a provision for human happiness that to put it forward by itself as a sole or principal measure of reconstruction hardly

seems worth doing. It should be accompanied by an announced determination to use the powers of the State to whatever extent may prove necessary to ensure for all, not indeed absolute continuity of work, but a reasonable chance of productive employment.¹¹⁵

The 1944 White Paper *Employment Policy* began: ‘The Government accepts that one of their primary aims and responsibilities is the maintenance of a high and stable level of employment.’¹¹⁶ It dismissed the older ‘Treasury view’ that a self-regulating market would deliver full employment:

Experience has shown however, that under modern conditions this process of self-recovery, if effective at all, is likely to be extremely prolonged and accompanied by widespread distress, particularly in a complex modern society like our own.¹¹⁷

Arguments over the policies of the White Paper were chiefly between two sets of officials – not ministers. The team of brilliant academics in the Cabinet Office, led by Lionel Robbins, sought to develop economic policies to deliver a full employment level after the war – Keynes’s ‘general’ theory had been directed at a slump. The fundamental change was from aiming to balance the budget over a year to across an economic cycle: running a surplus in a boom and a deficit in a recession.¹¹⁸ The Treasury could not agree to planning a deficit in a slump.¹¹⁹

There was agreement on the need to diversify the economies of areas that were dependant on a single industry, for example shipbuilding in Scotland, coal and iron in South Wales, and cotton in Lancashire. During the war, when the government had directed men and materials into the depressed areas, that had showed the benefits of locating employment where workers lived.¹²⁰ The White Paper identified two future macroeconomic threats. First, from overvaluation of the pound sterling in international rates of exchange. That threat was nullified by agreement at the 1944 Bretton Woods conference, where Keynes played a vital role in persuading 44 countries to agree to the system of fixed rates of exchange.¹²¹ Second, if there were full employment after the war, that brought the potential threat of inflation, to which no solution was proposed.

On education, in 1941 the Conservative minister RA Butler outlined to Churchill the need for major reform of state schools. Churchill invoked the principle of unripe time, which Butler decided to ignore. He went ahead with a White Paper on education in 1943 and the bill that became the 1944 Education Act.¹²² Butler’s achievements were extraordinary. He reached an agreement with the churches on their schools. He reduced the number of local authorities administering schools (from 400 to 146 larger areas in England). He replaced the Board of Education with a full Ministry of Education in Whitehall. He abolished elementary schools and established instead state primary and secondary schools.¹²³ The Butler Act enabled the

development of nursery education, various types of secondary schools (which had been recommended by the 1938 Spens Report), new vocational education, and raising the school leaving age to 15 and 16.

Sir Cyril Norwood chaired a committee that, in 1943, made recommendations on the curricula and examinations for state secondary schools. The Norwood Report began with a quote from Plato's laws – *in Greek*. In Plato's republic, those with the power of command are made of mingled gold, the auxiliaries of silver, husbandmen of brass and craftsmen of iron.¹²⁴ Sir Toby Weaver, who became deputy secretary in the Department of Education when Anthony Crosland and Margaret Thatcher were secretaries of state, caricatured the Norwood Report as creating a modification of Plato's republic for state secondary education.¹²⁵ 'Golden' children, having demonstrated that they were capable of abstract thinking by passing the 11-plus exam, would go to grammar schools. 'Silver' children would go to technical schools. 'Iron' children would go to 'secondary modern schools.'¹²⁶

Butler had gone to preparatory and public schools in England and on to Cambridge University. Norwood had been to an elite public school and Oxford University and been head of Harrow School and an Oxford college. Norwood's achievements were all the greater given his lowly origins. His father had been the sole teacher and head of a rural grammar school in Lancashire – these were malodorous, 'ugly and dingy to a degree which not even a photograph could faithfully represent'.¹²⁷ He later resigned and took to drink. In 1939 and 1940, Cyril Norwood had written articles, in *The Spectator*, arguing for an end to England's two separate school systems in which that of the 'public schools' was counted to be so superior.¹²⁸

On healthcare, the Beveridge Report had recommended:

a health service providing full preventive and curative treatment of every kind to every citizen without exceptions, without a remuneration limit, and without an economic barrier at any point to delay response to it.¹²⁹

The government actuary estimated that a national health service would cost £170 million.¹³⁰ That would be (at current prices) about 5 per cent of its current costs. The actuary made the spectacularly erroneous assumption that there would be no increase in costs for 20 years, because there would be 'some development of the service, and as a consequence of this development a reduction in the number of cases requiring it'.¹³¹ In 1942, representatives of the different branches of the medical profession agreed the Report of the Medical Planning Commission, which recommended a system of healthcare like the Dawson Report of 1920. The 1942 report also recommended unimpeded access to all medical services for all.¹³² But, in trying to implement these recommendations, the coalition government made concessions to the vested interests of the medical profession and the existing voluntary hospitals. The consequence

was that its 1944 White Paper, *A National Health Service*, was 'long, diffuse and confusing'.¹³³ Henry Willink, the minister for health in the short-lived Conservative caretaker government prior to the 1945 election, made further concessions. His draft of another White Paper was deemed so inadequate that it was not published. For Charles Webster, the official historian of the NHS, the objective of implementing Beveridge's recommendation for healthcare in Britain 'was no nearer realization in 1945 than in 1942'.¹³⁴

Finally, on housing, Peter Malpass points out that the officials in the Ministry of Health, who were then also responsible for housing, were content with their policy of the 1930s:

Private sector output of houses had boomed, affordable home ownership had become a realistic aspiration for a third of the population, and the local authorities had begun to make inroads into the problems of slum clearance and relief of overcrowding.¹³⁵

The ministry's ambition, which featured in the 1945 White Paper on housing, was that:

Every family who so desires should be able to live in a separate dwelling possessing all the amenities necessary to family life in the fullest sense, and special provision must be made for old people and single women.¹³⁶

When officials and ministers worked on targets for new house building to meet the expected shortage of houses after the war, their mantra was to rely on local authorities for the first two years and then private enterprise in the long term.¹³⁷

3.5 The post-war Attlee settlement

The Labour Party won a landslide victory in the 1945 general election. Peter Hennessy described its promise that this time:

Never again would there be a war, never again would the British people be housed in slums, living off a meagre diet thanks to low wages or no wages at all; never again would mass unemployment blight the lives of millions, never again would natural abilities remain dormant in the absence of educational stimulus.¹³⁸

The new prime minister, Clement Attlee, lacked charisma compared with Winston Churchill and the 'big beasts' of his own cabinet: Herbert Morrison,

the deputy prime minister; Ernest Bevin, the foreign secretary; and Aneurin Bevan, the minister of health. Yet Attlee exercised calm authority over them. He had a formidable reputation for being a ruthless ‘butcher’ of cabinet ministers who were ‘not up to the job’. He offered this account of the mismatch between how other viewed him and his achievements:

Few thought he was even a starter,
 There were many who thought themselves smarter,
 But he ended PM,
 CH and OM,
 An earl and a knight of the garter.¹³⁹

On *the economy*, the linchpin of the Attlee settlement was delivering the commitment of the 1944 Employment White Paper to ‘a high and stable level of employment’, as compared with the 1930s and 1920s.¹⁴⁰ Figure 3.7 shows that for the first three decades of the post-war period UK unemployment levels were much lower than those in the interwar period (under governments of both the main parties), with only a slight and gradual growth before the 1970s. That is strong evidence that there is no need for the economics of the Poor Law, which used the principle of less eligibility to encourage people to seek work, provided (of course) that they can find jobs near where they live.

‘Keynesian economics’ was listed by Denis Healey (the Chancellor of the Exchequer 1974–79) as one of the reasons why the economies of Europe enjoyed strong and sustained economic growth from 1945.¹⁴¹ But it was practised under benign conditions (quite unlike those of the 1930s). European

Figure 3.7: UK unemployment in the first 31 post-war years (1946–76) compared with the 20 interwar years (1919–39)

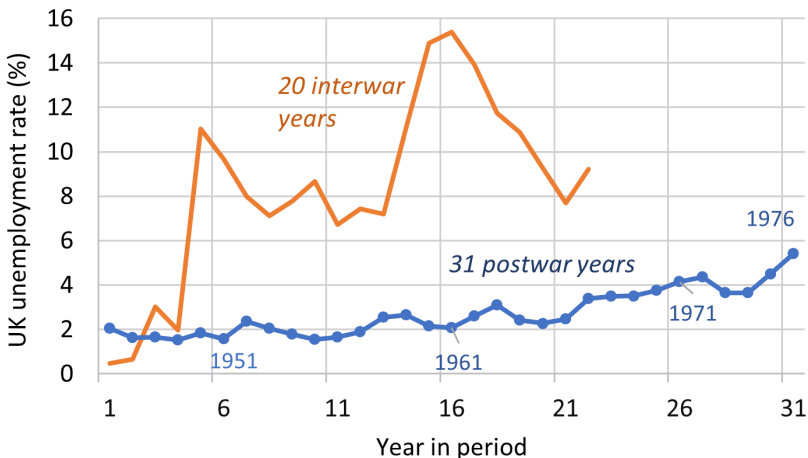
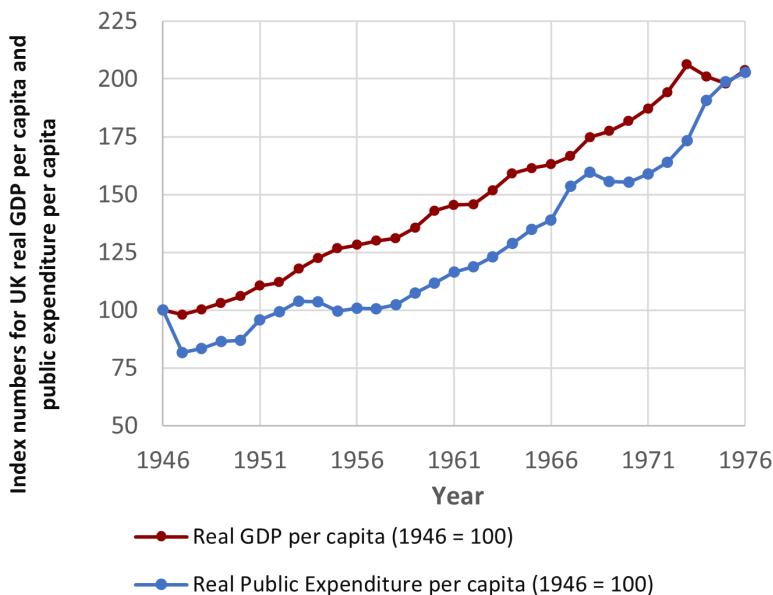


Figure 3.8: UK real GDP per capita and public expenditure in the post-war period (1946–76)



Source: Bank of England.¹⁴³

governments were committed to free trade. There were fixed exchange rates (under the Bretton Woods regime). Energy (including oil) was cheap. Figure 3.8 shows that both real GDP and public expenditure (indexed to 1945 = 100) per capita increased for *les trente glorieuses* (30 glorious years), as they were termed in Europe. The near-continuous increases shown here form a strong contrast with the stagnation in both indices for almost all the interwar period (see Figure 3.4).

For Aneurin Bevan, the coalition government's 1944 Employment White Paper posed an existential threat to the Labour Party: 'This Party believes in public ownership of industry because it thinks that only in that way can society be progressively and intelligently organised.'¹⁴⁴ Bevan aimed for a major advance in state control by 'nationalising the commanding heights of the economy.'¹⁴⁵ Although that had been the aim of the Soviet Union in 1921, Alec Nove points out that this meant a *retreat*: from the error of attempting total nationalisation of manufacturing, and towards the targeting of banking, foreign trade and large-scale industry only.¹⁴⁶ Except for the case of steel, the Labour government's programme of nationalisation was uncontroversial.

Liberal and Conservative governments had worked out how to run industries as public corporations; Conservative governments had nationalised broadcasting, the generation of electricity, and overseas airways; and Conservative-dominated investigating committees recommended nationalisation for the Bank of England, gas, and coal.¹⁴⁷ Shleifer pointed out, in 1998, that leading economists in the 1940s were so concerned about inequities

or potential market failure across a wide range of sectors that they recommended nationalisation as the remedy.¹⁴⁸ These sectors included: rail, the utilities, land, mineral deposits, telephone service, insurance, the motor car, iron and steel, and chemical industries.¹⁴⁹ The parlous states of the coal and rail industries were indictments of the failures of private enterprise.¹⁵⁰ They exemplified Eichengreen's analysis of the weaknesses in Britain's institutional arrangements.¹⁵¹ Nationalisation was more efficient than for local government to continue to run the utilities (water, gas and electricity).¹⁵²

As other European countries had been devastated, the UK government had an opportunity to begin sustained development to diversify the economies of its vulnerable areas. It made a start with great success, halving unemployment in areas where this had been over 20 per cent in 1937. But this policy was abandoned after only two years.¹⁵³ The nationalised industries then offered a way of maintaining employment in the vulnerable areas by subsidising their loss-making units. The government's programme of nationalisation included the Bank of England, gas, electricity, coal, iron and steel, British Road Services and British Waterways.¹⁵⁴ However, each had headquarters in London and different regional geographies. If the Attlee government had developed a new regional tier of government, that could have provided a consistent regional geography for the nationalised enterprises.

On social security, for those still unemployed, Jim Griffiths, minister for national insurance in the Attlee government, was responsible for the legislation of the scheme that Beveridge had proposed. Timmins describes Griffiths as one of the unsung heroes of the Attlee government.¹⁵⁵ He was responsible for the introduction of the payment of family allowances in early 1946, the passage of the 1946 National Insurance Act (which created a comprehensive system of social security) and the passage of the 1948 Industrial Injuries Act.¹⁵⁶ He had 'all the Welsh eloquence of Bevan without the egotism.'¹⁵⁷ Griffiths created a new department, which combined the work of six government departments and over 6,000 approved friendly societies, and 1,000 social security offices, so no one would have to travel more than five miles.¹⁵⁸ On the 80th anniversary of the Beveridge Report, Gavin Kelly and Nick Pearce describe Beveridge as a 'highly successful "policy entrepreneur"', noting that 'the architecture of the key National Insurance, National Assistance and Family Allowances Acts of the late 1940s was recognisably Beveridgean.'¹⁵⁹ They point out, however, that:

the attempt to ground social security so squarely on Beveridge's version of the contributory principle was ultimately a failure. Poverty alleviation demanded greater means-testing, on the one hand, while the parsimonious level of benefits secured by flat rate contribution resulted in inadequate income insurance and attempts to build up earnings-related provision, on the other. The British welfare state consequently embodies a blend of principles: residual fragments of entitlement in return for contribution, means-tested alleviation

of need, and provision of flat rate benefits and universal services financed through general taxation.¹⁶⁰

Modernising healthcare was the second crucial area that came to define the Attlee settlement. In 1945, Clement Attlee appointed Aneurin Bevan as minister of health. He was then aged 43 and the youngest member of his cabinet. The British Medical Association (BMA) vehemently objected to Bevan's proposals to create a national health service. A former secretary of the BMA described Bevan's National Health Service Bill of 1946 in their journal as 'uncommonly like the first step, and a big one, towards National Socialism as practised in Germany'.¹⁶¹ Lord Moran, the patrician president of the Royal College of Physicians, played a vital role in handling the BMA's opposition. He enabled Bevan to negotiate the political settlement that created and shaped our NHS.¹⁶² Bevan brought within the NHS the elite members of the medical profession, GPs, local government and voluntary hospitals. He abolished the sale of practices by general practitioners and established the Medical Practices Committee to direct new positions away from 'over-doctored areas'.¹⁶³

The compromises made by this socialist firebrand included: granting teaching hospitals independent status from the regional structure for other hospitals; allowing hospital consultants to practise privately on pay beds in NHS hospitals; creating a system of distinction awards for hospital consultants in which they decided who merited increased salaries; and allowing general practitioners to be independent contractors.¹⁶⁴ He later declared that he won support from doctors because he 'stuffed their mouths with gold'.¹⁶⁵ That now looks to have been a bargain. The collateral damage of the politics of the creation of the NHS was widening the separation between general practice and hospital medicine, and leaving community health services in local government.¹⁶⁶

Herbert Morrison, Attlee's deputy prime minister, argued unavailingly against moving hospitals out of local government into a new NHS:

It is possible to argue that almost every local government function, taken by itself, could be administered more efficiently in the technical sense under a national system, but, if we wish local government to thrive – as a school of political and democratic education as well as a method of administration, we must consider the general effect on local government of each particular proposal. It would be disastrous if we allowed local government to languish by whittling away its most constructive and interesting functions.¹⁶⁷

The NHS offered a model of Bevan's vision of a democratic socialist society: public ownership and ministerial accountability. Its lack of local accountability means that ministers who followed have rued the promise attributed to Bevan that 'If a bedpan falls in Tredegar, it should echo in the palace of

Westminster'. Timmins notes that if the Labour government had implemented its original policy of reorganising local government into regions, then, as Bevan recognised, the largest local councils could have taken over the running of hospitals.¹⁶⁸ But Bevan was not built to compromise on his commitment to a 'free' NHS. In 1951, he resigned as a minister, objecting to the breach of his commitment to a 'free' NHS when the Labour government decided to introduce charges for teeth and spectacles.¹⁶⁹

On housing, Aneurin Bevan, as minister of health, was also responsible for tackling the acute housing crisis. Much of the existing stock of houses had been destroyed or was of poor quality; there was a dramatic increase in demand with the post-war baby boom; and the UK faced acute shortages of supply of skilled labour and materials. Before the war, housing development had met the needs of those with higher incomes, spoiled the country by private ribbon development, and built council houses of poor quality.¹⁷⁰ In October 1945, Bevan set out a radically different direction for his housing policy, although the government did not implement its manifesto commitment to establish a Ministry of Housing and Planning.¹⁷¹

Bevan aimed to begin with local authorities building council houses of high quality to rent by those on lower incomes.¹⁷² He stood firm against arguments within the government for greater pluralism in the role of housing associations and a return to private ownership once wartime shortages were over.¹⁷³ In his socialist utopian dream, 'council housing should become a universally provided service like the NHS' as 'council houses would be built in a range of sizes to suit every income and heathy social mix and dispel the stigma of living in council accommodation.'¹⁷⁴ The principle of 'socialised medicine for all' works because it makes sense as an insurance policy: from each according to ability to pay with care provided on the basis of need (see Chapter 8). It is hard to conceive of a 'socialised housing for all' having the same appeal. From the 1970s onwards, council housing degenerated into the ghettos that Bevan and Sharp had sought to avoid recreating. And people living in council housing in economically vulnerable areas and regions also found it hard to move to jobs elsewhere, as detailed in Chapter 4.

On education, change was more conservative. In 1942, at Labour Party Conference, a vote was passed favouring comprehensive education.¹⁷⁵ Clyde Chitty emphasises that the 1944 Education Act (Butler Act) did not prescribe how the system of secondary schools would develop. Indeed, 20 years after it was enacted, no change was required to this legislation for the change to create comprehensive schools.¹⁷⁶ In 1945, Clement Attlee appointed 'Red Ellen' Wilkinson, who had led the Jarrow crusade, as minister for education responsible for the implementation of the Butler Act. As minister, she ensured that the government raised the school leaving age to 15, implemented policies of free school milk and free school meals, brought in smaller classes, and funded extensive school building.¹⁷⁷ She remembered having been frustrated by teachers who set a slow pace for the huge classes at her elementary school and treated the intelligent few as a nuisance.¹⁷⁸ She favoured selection and

the development of grammar and secondary modern schools.¹⁷⁹ She failed to overcome the commitment of her officials to the narrow and undemanding curriculum proposed for secondary modern schools by the Norwood Report.¹⁸⁰ She was seriously ill with chronic bronchitis and asthma and died in February 1947. Her successor, George Tomlinson, also favoured selection. The outcomes were three principal types of secondary schools in England and Wales: 'public', grammar, secondary modern (and not technical).

Wilkinson missed the opportunity in 1945 to end the social divisiveness that Tawney and Norwood saw as a fundamental flaw in the English school system.¹⁸¹ 'Golden' children went to the elite 'public' schools – the nine 'Clarendon schools': Charterhouse, Eton, Harrow, Merchant Taylor's, Rugby, Shrewsbury, St Paul's, Westminster and Winchester College. (These were the 'certain colleges and schools' included in the Report of the Royal Commission chaired by the Earl of Clarendon that reported on schools in 1864.¹⁸²) A study by Reeves et al, *in 2017*, found that that the alumni of the nine 'Clarendon schools' were '94 times more likely to reach the British elite than are those who attended any other school'. They accounted for 36 of the 54 prime ministers elected to office in the UK.¹⁸³ Simon Kuper points out that most went to Eton and Oxford.¹⁸⁴

'Silver' children went to grammar schools. Within this group the direct grant grammar schools creamed off the most able pupils within their catchment area. They charged fees and received a grant direct from the government in return for free places for local children winning scholarships. State grammar schools were for the 20 per cent who passed the 11-plus exam. There is a popular perception that the grammar schools offered the opportunity for 'silver' children to become 'golden'. These were the remarkable achievements of, for example, Dennis Potter, Joan Bakewell, Melvyn Bragg and Peter Hennessy. But, as Lynsey Hanley points out, their blazing success blinds us to the more common fate for children from working-class families. They typically left before going on to the sixth form and spent their lives in low-paid, routine clerical jobs.¹⁸⁵ And Hanley cites the findings of the study by Brian Jackson and Dennis Marsden, who found that grammar schools rarely provided the ladder for 'bright' children from the working class but largely selected those who were already well placed to gain from the education they offered.¹⁸⁶

'Iron' children were the 75 per cent publicly labelled as 'failures' at age 11 who went to secondary modern schools. The Spens Report of 1938, Butler in 1944 and Wilkinson in 1945 had emphasised the importance of parity of esteem between the different types of state secondary schools. But ministry officials were keen to avoid diluting standards in selective education sector (for those pupils who went to grammar and technical schools).¹⁸⁷ Consequently, the secondary modern schools had a third of the spend per pupil of the state grammar schools.¹⁸⁸ After the war, boys aged 13 did not go down mines or work in factories. But what did they gain from leaving a secondary modern school at age 15 without any qualifications? (The only exam they could take was designed for the grammar schools: the General Certificate of

Education set by the university examining boards.) The Spens Report had called for an end to elementary schools and the development of technical schools. The last elementary school was closed in 1964.¹⁸⁹ By 1958, only 4 per cent of children went to technical schools.¹⁹⁰ Neither nursery nor vocational education as envisaged by Butler was developed.

Conclusions: Attlee's legacy

The Attlee settlement was an eclectic mix of pragmatic policies directed at tackling the problems of the 1930s. Beveridge and Keynes were both Liberals. Keynes had dismissed state socialism as 'little better than a dusty survival of a plan to meet a problem of 50 years ago, based on a misunderstanding of what someone said a hundred years ago'.¹⁹¹ Nationalisation was a continuity of Liberal and Conservative policies. Aneurin Bevan compromised in creating the NHS, which is the last institution standing of the Attlee settlement. On education, Butler before 1945 was a Conservative, and later 'Red Ellen' Wilkinson ignored Norwood's call to end the exclusive benefits offered by England's public schools and the vote at a Labour Party Conference for introducing comprehensive education.

With hindsight there were three crucial missed opportunities. First, the failure to diversify industries in the industrial regions and areas that are now 'left behind', resulting in a mismatch between the availability of good jobs and affordable housing. Second was the failure in secondary schools to develop technical education and blunt the socially divisiveness from the entitlements granted to those going to 'public schools'. Third, Labour only accentuated the process of centralisation of government and concentration of the best jobs in London. Yet the Attlee government achieved so much in times of such turmoil at home and abroad. It had to ride through trying economic circumstances from pressure by the US to pay back the loan that had financed the Second World War.¹⁹² Its impact is eloquently summarised by Peter Hennessy:

Britain had never, and still hasn't, experienced a progressive phase to match 1945–51. [In] 1951 Britain, certainly compared to the Britain of 1931, or *any* previous decade, was a kinder, gentler and far better place to be born, to grow up, to live, love, work and even to die. (emphasis in original)¹⁹³

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