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**Exclusion, Inequality and Poverty: The
Relationship between the 1946 National
Insurance Act and Black Women 1948-1965**

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Exclusion, Inequality and Poverty: The Relationship between the 1946 National Insurance Act and Black Women 1946-1965

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Introduction:

‘The provisions of welfare are designed to make us believe in a myth that we are living in a society that is fundamentally humane.’¹

The above statement is from ‘The Heart of the Race,’ a sociohistorical study into the lives of Black British women in the post-war period. This statement provides an insight into Black female experiences through the lens of the Welfare State.

The 1946 National Insurance Act was a fundamental piece of legislation that, alongside the 1946 National Health Service Act and the 1948 National Assistance Act, was seen to create the Modern British Welfare State. Together these pieces of legislation sought to provide a ‘universal comprehensive system of social security’ that would ‘sweep away the old poor laws,’ by protecting British citizens from the ‘cradle to the grave.’² The Insurance Act was seen as an ‘evolution’ of the pre-war insurance legislation as it extended unemployment, sickness, maternity, widower, and pension benefits to everyone that was contributing through paid employment and brought all of these benefits under the same scheme.³ This Act had particular significance for married women as it was the first time they could be insured through their husbands and protected if they were not working. At the time, lawyers recognised this Act had ‘much greater importance’ than other welfare legislation because it would ‘affect almost the whole nation.’⁴ Whilst this Act was overturned by the 1965 National Insurance Act, the gendered organisation of benefits persisted in insurance legislation until 1975.⁵

The 1946 National Insurance Act came into effect on the 5th of July 1948. Yet, only a month later, the 1948 British Nationality Act gained Royal Assent; in which Commonwealth Citizens would through the ‘virtue of that citizenship, have the status of a British subject’ and be able to freely immigrate to Britain.⁶ This free movement did not fully end until the 1968

¹ Beverley Bryan, Stella Dadzie, and Suzanne Scafe, *The Heart of the Race: Black Women's Lives in Britain* (London: Verso, 2018), p.111.

² Derek Walker-Smith, “The New National Insurance,” *The Telegraph*, 3 July 1948; Winston Churchill, radio broadcast, *A Four Years' Plan for Britain*, 21 March 1943.

³ Derek Fraser, *The Evolution of the British Welfare State* (Basingstoke: Palgrave Macmillan, 2009), pp.207-239.

⁴ William Robson, ‘The National Insurance Act 1946’, *The Modern Law Review*, 10.2 (1947), 171-179 (p.171).

⁵ “Reduced Rate National Insurance for Married Women,” GOV.UK <<https://www.gov.uk/reduced-national-insurance-married-women>> [accessed 29 March 2023].

⁶ British Nationality Act 1948, c56. <<https://www.legislation.gov.uk/ukpga/Geo6/11-12/56/enacted>> [accessed 21 February 2023].

Commonwealth Immigrants Act where ‘citizenship’ was redefined.⁷ Between 1947-1970 the National Archives estimated that 500,000 people of African Caribbean heritage immigrated to Britain, of which almost half were women.⁸ As British subjects, these immigrants had equal rights to use the benefits enshrined in the Insurance Act. However, as the quote on the first page epitomises, these women struggled to benefit from a ‘universal’ insurance scheme that was created during a time of closed borders.

This thesis seeks to amend the glaring absence of Black women from welfare histories, by reconstructing the relationship between the 1946 National Insurance Act and the Black women that migrated during this ‘open door’ policy; something which historians to date have failed to do. Whilst historians have acknowledged the gendered ramifications of this Act, this thesis will argue that this Act, and the presuppositions and caveats within it, had inadvertent racialised consequences. This dissertation will illustrate that racial prejudice and the nature of their immigration, meant that most Black women held a different economic position within society to White women and were more vulnerable to discrimination; both of which policymakers had not foreseen. Consequently, Black women found it particularly difficult to access benefits, and when they did, they found that insurance benefits were often not enough to support their livelihoods. Overall, this study reimagines our understanding of the 1946 National Insurance Act, by illuminating how this Act perpetuated the economic inequality some Black women faced. While the historiography has critiqued immigration legislation for being racialised and exclusionary, this dissertation will make an invaluable contribution by highlighting how seemingly ‘emancipatory’ legislation can do the same, when it does not consider racialised women.⁹

Literature

⁷ Commonwealth Immigrants Act 1968 C9.

<[https://uk.westlaw.com/Document/IAEC88830B7DC11DF813FC6FD5848E001/View/FullText.html?transitionType=SearchItem&contextData=\(sc.Search\)>](https://uk.westlaw.com/Document/IAEC88830B7DC11DF813FC6FD5848E001/View/FullText.html?transitionType=SearchItem&contextData=(sc.Search)>) [accessed 01 February 2023].

⁸ “Bound for Britain,” *The National Archives* (The National Archives, 2021)

<<https://www.nationalarchives.gov.uk/education/resources/bound-for-britain/#:~:text=Between%201947%20and%201970%20nearly,Almanzora%20set%20sail%20for%20Southampton>> [accessed 21 February 2023].

⁹ Nicole Longpré, “An Issue That Could Tear Us Apart’: Race, Empire, and Economy in the British Welfare State, 1968,” *Canadian Journal of History*, 46 (2011), 63–96; Kathleen Paul, *Whitewashing Britain: Race and Citizenship in the Postwar Era* (London: Cornell University Press, 2007).

This research exists within the emerging historiography that seeks to analyse political history from the bottom up, as advocated by proponents such as Margot Canaday.¹⁰ Historians of the Welfare State have moved away from the triumphalist narrative, to acknowledge that a claimant's gender and class influenced how beneficial this legislation was to them. However, my study will offer a refreshing departure from this revisionist historiography by using an intersectional lens to examine how this Act also had inadvertent racialised ramifications. To date historians have analysed post-war welfare legislation together, my study will differ by solely analysing the 1946 National Insurance Act. This will make an innovative contribution to the historiography by acknowledging the significance of this Act on its own and examining sections of the Act previously overlooked by historians.

Political historians primarily analysed the Welfare State through the single axis of class. Both Rodney Lowe's and Kenneth O Morgan's arguments that the reforms had a 'revolutionary significance' because they were based on 'universality', have been disregarded by subsequent scholarship.¹¹ Most historians, like George Boyer and Derek Fraser, predominately critique the legislation for failing to alleviate economic insecurity for the working class as insurance benefits were kept too low.¹² Andrew Dilnot and Andrew Land added more nuance to the debate, by acknowledging that single mothers and divorced women were not supported by this legislation.¹³ Yet, this analysis came from a class-based perspective as issues surrounding their gender were not explored further. Both scholars overlooked how Black women disproportionately made up one-parent families and remained unsupported by this legislation.

Feminist revisionism has also fallen victim to a single-axis analysis. While Elizabeth Wilson's research was paramount in illuminating that the Welfare State worked in a 'coercive fashion' for women and sought to encourage motherhood, she overlooked the specific role of the

¹⁰ Margot Canaday, *The Straight State: Sexuality and Citizenship in Twentieth-Century America* (Princeton: Princeton University Press, 2011).

¹¹ Kenneth O Morgan, *Labour in Power 1945–51* (Oxford University Press, 1984), p.71; Rodney Lowe, 'The Second World War, Consensus, and the Foundation of the Welfare State', *Twentieth Century British History*, 1.2 (1990), 152-182 (p.155).

¹² See George Boyer, *Winding Road to the Welfare State: Economic Insecurity and Social Welfare Policy in Britain* (Princeton: Princeton University Press, 2021), pp. 260-86; Fraser, pp.207-239.

¹³ Andrew Dilnot, Christopher Morris, and John Kay, *The Reform of Social Security* (Oxford: University Press, 1985); Andrew Land, Rodney Lowe, and Noel Whiteside, *Development of the Welfare State 1939-1951* (London: HMSO, 1992).

National Insurance legislation in doing so.¹⁴ Gillian Pascall's and Diane Sainsbury's research reinforced this perspective and demonstrated how welfare legislation entrenched societal attitudes of the breadwinner ideology into legislation, by alleviating poverty through the family.¹⁵ While these scholars acknowledged that this legislation was less beneficial for women, they obscured Black and working-class women's experiences by only amplifying the experiences of White middle-class women.

Although historians have omitted the axis of race from their analysis of welfare legislation, this dissertation will take an interdisciplinary approach by drawing upon scholarship from sociologists who have not. Fiona Williams acknowledged that the Beveridge Report, a prerequisite to the post-war welfare legislation, failed to mitigate against the 'giants of racism and sexism,' and did not plan welfare provisions around immigrant groups.¹⁶ Her intersectional study reflects the ideas of Kimberle Crenshaw, who highlighted how those with racial and gender identities can experience oppression in multiple ways.¹⁷ Subsequent works have not been intersectional but have expanded Williams' arguments. Both Charlotte Williams and Karl Atkins acknowledged that welfare legislation was based on nationalistic foundations, which institutionalised racism into the welfare system and undermined ethnic minorities' well-being.¹⁸ These sociologists rightly recognised that welfare legislation had racialised consequences. However, their arguments came through their analysis of the Beveridge Report and other secondary research. This dissertation will differ by analysing oral testimonies, to amplify Black women's experiences of engaging specifically with the 1946 National Insurance Act.

Alongside scholarship on the Welfare State, there is an emerging historiography exploring women's lives in post-war Britain. Linda McDowell's scholarship illuminated Black women's difficulties in balancing their 'dual role' as both mothers and workers.¹⁹ Yet, she overlooked

¹⁴ Elizabeth Wilson, *Women and the Welfare State* (London: Tavistock, 1987), p.8.

¹⁵ Gillian Pascall, *Social Policy: A New Feminist Analysis* (London: Routledge, 1997); Diane Sainsbury, *Gender, Equality and Welfare States* (Cambridge: Cambridge University Press, 2003).

¹⁶ Fiona Williams, "Racism and the Discipline of Social Policy: A Critique of Welfare Theory," *Critical Social Policy*, 7 (1987), 4–29 (p.4,11).

¹⁷ Kimberle Crenshaw, *On Intersectionality: Essential Writings* (New York: New York Press, 2022).

¹⁸ Charlotte Williams, and Mark Johnson, *Race and Ethnicity in a Welfare Society* (Maidenhead: Open University Press, 2010); Karl Atkins, "Social Policy in a Multi-Racial Britain," in *Welfare and Policy: Research Agendas and Issues*, ed. by Douglas Coyle, and Neil Lint (London: Taylor & Francis, 1996), pp.141-159.

¹⁹ Linda McDowell, *Migrant Women's Voices: Talking about Life and Work in the UK since 1945* (London: Bloomsbury, 2016).

how welfare legislation influenced the nature of this balance. Instead, my dissertation takes inspiration from Eve Worth's recent scholarship which uses the perspective of the Welfare State to view the lives of working women.²⁰ Although she acknowledged that Black women's relationship with welfare legislation is 'different,' her source base amplifies the absence of Black women as she only uses testimony from White women. My research will analyse Black women's experiences, a group that she excludes, and use the 1946 National Insurance Act as a lens to suggest that welfare legislation was not as 'transformative' for these women.

Methodology

I chose to analyse Black women's experiences of welfare because there is a need to rectify their absence in British historical narratives, specifically political histories. This dissertation focuses exclusively on the lives of African Caribbean women who immigrated to Britain after 1948, as they were more likely to work and engage with insurance benefits; 74% of African Caribbean women were undertaking paid work in 1971, in comparison to only 17% of Asian women.²¹ In oral testimonies, many African Caribbean women referred to themselves as 'Black women.' For this dissertation, I will use the same terminology.²²

Initially, I wanted to undertake oral history interviews to explore Black women's engagement with the 1946 Act. However, recent historiography has highlighted the need to evaluate the 'burdens of participation' before researching Black communities.²³ While my research would reinsert Black voices into the historical narrative, it is unlikely that positive change would directly occur because of it, and the 'burden' of participation would not outweigh the benefits. As a White woman, undertaking research through a university that has been associated with 'exploitation and colonisation,' there is also a fear I would inadvertently amplify this.²⁴

²⁰ Eve Worth *Welfare State Generation: Women, Agency and Class in Britain since 1945* (London: Bloomsbury, 2021).

²¹ David Smith, *The Facts of Racial Disadvantage: A National Survey* (London: P.E.P, 1976), p.53.

²² See BLNSA, C464/81, Herman Ouseley interviewed by Louise Brodie, 29 March 2012; TUC Library, Vee Davis interviewed by Rima Joebear, 5 November 2012 <<http://unionhistory.info/britainatwork/display.php>> [accessed 21 February 2023].

²³ Linda Murray, Meredith Nash, 'The Challenges of Participant Photography: A Critical Reflection on Methodology and Ethics in Two Cultural Contexts,' *Qualitative Health Research*, 27 (2017), 928.

²⁴ David Bryan, Katherine Dunleavy, Keri Facer, and others, rep., *Building Research Collaborations between Universities and Black and Minority Ethnic Communities* (Bristol: Common Cause Research, 2018), p.38.

Consequently, this dissertation will undertake a secondary analysis of archival oral testimonies, such as those recorded by the British Library, and for the TUC 'Britain at Work' collective.²⁵ This will be supplemented by oral testimonies found in 'The Heart of the Race' and other autobiographical accounts.²⁶ Whilst Odette Parry highlighted the limitations to using archival testimony, notably the different context for analysis, by reading between the lines secondary analysis can amplify Black voices in previously overlooked topics.²⁷ Although oral testimonies reveal personal experiences, this thesis will supplement them with sociologist reports from the period to illustrate wider racial trends. These sociologists often held subconscious prejudices. However, this is part of a 'white racial frame' that is largely inescapable in historical sources.²⁸ Scholars have not used both source bases together. Yet, by doing so, this original methodological approach aims to limit the drawbacks of both source groups, to ensure a more representative study.

The 1946 National Insurance Act will be 'read against the grain' to fully examine the assumptions and caveats to eligibility engrained within it.²⁹ To contextualise this, Parliamentary debates surrounding the Act and the Beveridge Report will be used.³⁰ Archival research from the Black Cultural Archives will be drawn upon to analyse Black women's use of the benefits prescribed within the Act.³¹ These contain fragmented datasets from the Ministry of Labour; a dataset no historian has used to date.

This thesis ends its analysis at 1965, after which the 1946 Act is overturned by the 1965 National Insurance Act. However, where appropriate, source material is occasionally used from beyond the period as the 1965 Act did not change the gendered organisation of benefits, only the amount offered.³² In this period, statistics on the Caribbean communities' use of

²⁵ Britain at Work 1945-1995 <<https://unionhistory.info/britinetwork/resources/audio.php>> [accessed 31 March 2023]; British Library Sound Archive <<https://sounds.bl.uk>> [accessed 31 March 2023].

²⁶ Bryan, Dadzie, Scafe.

²⁷ Odette Parry and Natasha Mauthner, 'Whose data are they anyway? Practical, legal and ethical issues in archiving qualitative research data', *Sociology*, 38, (2004) pp. 139-152.

²⁸ See Joe Feagin, *White Racial Frame* (New York: Routledge, 2020).

²⁹ Gareth Millward, *Sick Note: A History of the British Welfare State* (Oxford: Oxford University Press, 2022), p.73; National Insurance Act 1946 C67

<[https://uk.westlaw.com/Document/I02435300FCDF11E3B235F79AB1E95BF6/View/FullText.html?transitionType=SearchItem&contextData=\(sc.Search\)>](https://uk.westlaw.com/Document/I02435300FCDF11E3B235F79AB1E95BF6/View/FullText.html?transitionType=SearchItem&contextData=(sc.Search)>) [accessed 03 November 2022].

³⁰ Sir William Beveridge, *Beveridge Report 1942, Social Insurance and Allied Services* (London: HMSO, 1942) <<http://pombo.free.fr/beveridge42.pdf>> [accessed 03 November 2022].

³¹ BCA, Rc/rf/10/03/a.

³² National Insurance Act 1965 C51. <<https://www.legislation.gov.uk/ukpga/1965/51/contents>> [accessed 3 January 2023].

benefits are not consistently recorded. Thus, at times the historical evidence does not exist to fully substantiate inferences that have been made. Where this occurs, it will be explained why these inferences still have a credible bearing on the subject.

This methodological approach aims to depict the tensions between a piece of legislation created during a time of closed borders and Black women, a largely unforeseen group of claimants. Because Black women's experiences are diverse, this dissertation only provides an insight, rather than an extensive account of them.

Chapter One: Presuppositions Engrained within the Act – Chapter One uses a top-down approach to examine the 1946 National Insurance Act and the gendered presuppositions made within it. It will argue that many Black women struggled to assimilate into the female citizenship it prescribed because of societal racism and their immigration status. Consequently, their benefits were often not enough to reflect their economic role within the family.

Chapter Two: Difficulties in Accessing Insurance Benefits – This chapter will adopt a bottom-up approach to explore why Black women were less likely to access the benefits engrained in the Act. It will argue that this was because of the synergy between how the Act was cultivated and enforced, racial discrimination within society, and their status as immigrants.

Chapter One: Presuppositions Engrained within the Act

To explore the relationship between the 1946 National Insurance Act and Black women that immigrated to Britain after 1948, it is first necessary to examine how the Act constructed insurance benefits for women. This chapter will contest Morgan's arguments that the Act created a 'universal basis for insurance.'³³ Instead, it will draw upon the arguments of Wilson and Jane Lewis, who recognised that the Act cultivated a notion of femininity, whereby a woman's rights came through her motherhood role and her dependency upon her husband.³⁴ Yet, by using an intersectional lens, this chapter will make an innovative contribution to the historiography. It will argue that Black women were largely excluded from the female citizenship constructed by the Act, because societal prejudice and the nature of their immigration meant many could not assimilate to the gendered presuppositions of the Act as easily. However, it will also note that the Act presupposed that benefits would be used to support those of the pre-existing population. Consequently, this Act inadvertently perpetuated economic inequalities Black women faced, as policymakers did not foresee, nor consider that insurance benefits would often not be enough to support their livelihoods.

Whilst Keith Laybourne argued that this Act did not confer full 'citizenship' upon women, this chapter will use the term 'female citizenship' instead to depict the set of conditions women had to adhere to, to be fully supported by the benefits prescribed by this Act.³⁵

The 1946 National Insurance Act cultivated a female citizenship that was based on the gendered presupposition that most women would be married and would not be undertaking paid work when married. Despite the rest of the Act distinguishing between 'married' and 'single' women, the section titled 'special provisions as to women' did not; even though it only discussed married women's pension entitlements.³⁶ Thus, the Act presupposed that by retirement all women would have been married at some point in their lives. Similarly, throughout the Act, the masculine pronoun 'he' is used, even when discussing benefits that could be claimed by both men and single women. This reveals that men were seen as the

³³ Morgan, p.172.

³⁴ Jane Lewis, "Gender and the Development of Welfare Regimes," *Journal of European Social Policy*, 3 (1992), 159–73; Wilson, p.7, 155.

³⁵ Keith Laybourne, *The Evolution of British Social Policy and the Welfare State 1800-1993* (Keele: Keele University Press, 1995), p.254.

³⁶ National Insurance Act 1946, p.18.

typical claimant of insurance. Policymakers assumed most women would be married, and therefore their 'single status,' and their entry into the workforce were seen to only be temporary. This section laid out how women 'by virtue of the insurance of her husband' would receive a retirement pension.³⁷ The Act allowed women to gain a pension, through their husband's contributions to insurance, as presumed they would not be working enough in their marriage to qualify for their own. While 'persons over the age of eighteen, not being a married woman' received '26 shillings' of unemployment benefits or sickness benefits, married women without their own insurance were classified as 'adult dependents' and received '16 shillings,' through their husband's insurance.³⁸ This ten-shilling difference illustrates that the presumption that married women would be economically dependent on their husband's wages was engrained within the Act. Although in the 1911 National Insurance Act, working women received less insurance benefits, the 1946 Act differed by extending insurance to married women through their husbands.³⁹ As Pascall notes, this institutionalised the societal attitude of the 'breadwinner male' into legislation.⁴⁰ This affirmed a female citizenship whereby benefits were offered through their dependency upon their husbands.

It has been widely historicised that the Beveridge Report underpinned this Act; a report which justified its reasoning for the gendered organisation of benefits.⁴¹ The Minister for National Insurance explained that the Act was 'a mature decision' based upon 'The Beveridge Report.'⁴² The Chancellor also stated, in Parliamentary debates on the Insurance Act, that 'the Beveridge Report – to which in so many matters we are indebted.'⁴³ Because cabinet members cited Beveridge as the inspiration and the Act mirrored the gendered benefits set out in the report, it is clear policymakers were influenced by Beveridge's justification for the gendered benefits. He stated that 'the great majority of married women must be regarded as

³⁷ Ibid, p.18.

³⁸ Ibid, pp.67-71.

³⁹ National Insurance Act 1911 C55. <<https://uk.westlaw.com/Search/Results.html>> [accessed 01 February 2023].

⁴⁰ Pascall, p.14, 39.

⁴¹ See John Brown, *The British Welfare State a Critical History* (Oxford: Blackwell, 1995); Trevor Owen Lloyd, *Empire to Welfare State: English History 1906-1985* (Oxford: Oxford University Press, 1991).

⁴² House of Commons, *Hansard Parliamentary Debate, National Insurance Bill*, (23 May 1946, Vol 423, cols. 609-610) <<https://hansard.parliament.uk/Commons/1946-05-23/debates/b2338398-2ad8-4f6e-b1ca-51bc21e87515/NationalInsuranceBill>> [accessed 01 February 2023].

⁴³ House of Commons, *Hansard Parliamentary Debate, National Insurance Bill*, (25 June 1946, Vol 141, cols. 1092-1093) <<https://api.parliament.uk/historic-hansard/lords/1946/jun/25/national-insurance-bill>> [accessed 01 February 2023].

occupied on work which is vital though unpaid.’⁴⁴ As Jeremy Colwill notes, this presumption reflected societal attitudes and demographics at the time. This undeniably benefitted Black women who only undertook unpaid work in the home.⁴⁵ Yet, this Act institutionalised a set of beliefs about the sexual division of labour, which did not reflect every woman’s reality. This excluded married women workers from the female citizenship cultivated, as the Act predominately rewarded married women through their unpaid work as housewives and mothers.

This disproportionately impacted Black women as most immigrated to this country for work and continued to work throughout their marriage. Andrea Levy recalled that her ‘parents’ came to Britain together to ‘find more opportunities for work and advancement.’⁴⁶ The use of the noun ‘parents’ insinuates that Levy did not differentiate between her mother’s and father’s working ability. The authors of ‘The Heart of the Race’ insinuated that paid work was inherent in Black women’s experiences because ‘Black women came to this country as we wanted to work.’⁴⁷ Yet, their entry into the workforce was not as temporary as the Act presupposed and this impacted how well the benefits supported them. The 1961 census depicted that 68% of Jamaican married women were ‘economically active’ compared to ‘39% of British born.’⁴⁸ Although Helen McCarthy charted the ‘growth in married women’s employment’ in the post-war period, she overlooked that married Black women maintained high levels of employment throughout the period.⁴⁹ ‘G,’ who immigrated in 1961, recalled that throughout her marriage, she’s ‘not really not worked.’⁵⁰ Her testimony is representative of the Black nurses who were recorded for the Hallam Nursing Interviews.⁵¹ Jannette Crease, who migrated in 1959 and married a year later, also recollected that as soon as her son ‘was six weeks old I went back to work.’⁵² There is a sense of urgency in her testimony, and she acknowledged that ‘we would be better off financially,’ by her returning to work. Whilst most

⁴⁴ Beveridge, p.49.

⁴⁵ Jeremy Colwill, “Beveridge, Women and the Welfare State,” *Critical Social Policy*, 14 (1994), 53–78.

⁴⁶ Andrea Levy, “Back to My Own Country,” *British Library* <<https://www.bl.uk/windrush/articles/back-to-my-own-country-an-essay-by-andrea-levy>> [accessed 1 February 2023].

⁴⁷ Bryan, Dadzie and Scafe, p.35.

⁴⁸ R. B. Davison, *Black British: Immigrants to England* (Oxford: Oxford University Press, 1966) p.vi.

⁴⁹ Helen McCarthy, “Social Science and Married Women’s Employment in Post-War Britain,” *Past and Present*, 233 (2016), 269–305, (p.284).

⁵⁰ BLNSA, HNI, C768/05, G interviewed by Julia Hallam, 1992.

⁵¹ See BLNSA, HNI, C768/04, Vi interviewed by Julia Hallam, 1992; BLNA, HNI, C768/04, Ly interviewed by Julia Hallam, 1992; BLNSA, HNI, C768/05, M interviewed by Julia Hallam, 1992.

⁵² Jannett Creese, *My Windward Side* (Stockport: Community Services, Stockport Libraries, 2002), p.78.

Black women immigrated to the country to work, they continued to do so due to economic necessity. The gendered presuppositions engrained within the Act had racialised consequences; more married Black women were working and if they chose to rely on their husband's insurance, upon their own unemployment or sickness they would receive no economic support.

The second gendered presupposition engrained within the Act was that if married women worked, their wages would not be central to the family economy. Although the Act allowed working married women to choose whether to opt in to 'pay their own insurance,' they only received '20 shillings' instead of the '26' men or single women received.⁵³ Although they paid the same contribution, they obtained less benefits. Thus, this Act sought to discourage married women's independent status. This six-shilling difference insinuates that policymakers assumed that if married women were working, their wages, nor their insurance would be needed to support the family. Beveridge presumed that 'the housewife's earnings in general are ... a standard of living above subsistence.'⁵⁴ This reveals that the Act was influenced by the pervasive belief that a married women's wage was 'pin money' and enshrined this belief into legislation. Brian Lund epitomised the feminist critique when he argued that this constructed a 'two-tracked citizenship,' whereby married women were left vulnerable in the absence of men.⁵⁵ Yet, this Act also cultivated a female citizenship which excluded married women who were breadwinners, as their insurance benefits were not enough to support this reality.

By excluding race from his analysis, Lund overlooked how this legislation disproportionately left Black women, even those married to men, more vulnerable to poverty as their insurance benefits did not reflect that their wages were often central to their family economy. Many Black women's wages were fundamental, both to their British households and to their extended family in the Caribbean. A survey in 'The Heart of the Race' estimated that in 1965, '85% of Caribbean women were still sending money back home.'⁵⁶ While it is hard to fully corroborate these figures, Sheila Patterson found postal orders from Britain to Jamaica were

⁵³ National Insurance Act 1946, p.68.

⁵⁴ Beveridge, p.49.

⁵⁵ Brian Lund, *Understanding State Welfare Social Justice or Social Exclusion?* (London: SAGE, 2002), p.127.

⁵⁶ Bryan, Dadzie and Scafe, p.35.

worth '£4 million by 1960.'⁵⁷ Considering that these figures were only for Jamaica, it can be inferred that the above estimation is relatively accurate. 'Vi,' who immigrated in 1950, felt it 'was right to send money to my parents [in the Caribbean] to look after my children.'⁵⁸ While her 'nuclear' family was spread across nation-states, she still felt she had a moral duty to support her children. Yet, others like Jean White made a 'commitment' to 'help my extended family back home,' before they immigrated.⁵⁹ It can be inferred that this 'commitment' meant monthly payments. Thus, any month she was relying upon insurance benefits she would have been vulnerable to poverty, had she tried to fulfil this 'commitment.' Both women had husbands already in the country. Yet, the use of the possessive determiner 'my' exposes that it was their responsibility to support their family in the Caribbean. Whilst some White working-class households would have relied upon two adults' earnings, this reality was exacerbated for Black women, because the nature of their immigration often brought an added economic responsibility. This was not reflected in the amount women received in insurance benefits.

Furthermore, Black women's wages were more integral to their families, if they were married to Black men, due to racial discrimination. A report by David Smith highlighted that the 'median weekly earnings for minority men were £34.10 compared to £40.20 among white men,' in 1966.⁶⁰ This indicates that Black men's race was a factor that made it harder for them to be the sole breadwinner. The 1966 census found that 22.5% of Jamaican women were in white-collar occupations in comparison to 4.5% of Jamaican men.⁶¹ This disparity was because a proportion of Black women were in a unique position where their gender allowed them to become nurses or teachers. Black men did not have this advantage and largely experienced downward social mobility upon arrival to Britain. In discussions with her mother for the British Library Listening Project, Victoria said 'You were the provider ... I spent more time with Dad.'⁶² Her mother was a nurse and was the economic breadwinner because this profession allowed her to work for longer hours than her husband. Beryl Gilroy recalled that

⁵⁷ Sheila Patterson, *Dark Strangers: A Study of West Indians* (London: Tavistock Publications, 1963), p.261.

⁵⁸ HNI, C768/04, Vi.

⁵⁹ BLNSA, MMB, C900/08608. Jean White interviewed by Jill Womersley, 16 March 1999.

⁶⁰ Smith, p.83.

⁶¹ Nancy Foner, *Jamaica Farewell: Jamaican Migrants in London* (London: Routledge & Kegan Paul, 1979), p.144.

⁶² BLNSA, TLP, C1500/0026, Conversation between Polly and Victoria, 01 March 2002.

at one point it 'became an economic necessity that I should seek promotion.'⁶³ Although Gilroy was married, the pressure to bring in a greater economic wage was placed on her, reflecting the importance of her teaching wage to her family. Heidi Safia Mirza's research highlights that these testimonies are also representative of those not in white-collar professions and that since the 1950s 'generally employed, married West Indian women in Britain can be defined as the 'head of household', even when a husband is present.'⁶⁴ Whilst Colin Creighton argued that the breadwinner ideology led to the 'social dependency' of women, societal racism or the need to support their extended families in the Caribbean contributed to many Black women's wages being more fundamental to their family economy; a reality that transgressed the gendered presuppositions of the Act.⁶⁵ Consequently, they were more vulnerable to poverty when relying upon insurance benefits, as benefits were not enough to support this economic role.

Lastly, the insurance benefits constructed a female citizenship that prioritised their role as mothers. The Act economically rewarded women '£4' for each child they had.⁶⁶ This corroborates Wilson's conception that the Act offered citizenship to women upon the condition of motherhood, as their economic benefits came through their ability to procreate.⁶⁷ Alongside this 'grant,' women were awarded a maternity 'attendance allowance' of '36 shillings,' for 18 weeks if a woman went into 'confinement before a child is born.'⁶⁸ Crucially, this was 10 shillings more than other benefits. This provided an economic incentive for women to have children and to remain at home while they did. Beveridge stipulated that 'maternity benefit is intended to make it attractive for women to give up gainful occupation,' and therefore should be 'materially higher' than other benefits.⁶⁹ Because the Act followed Beveridge's advice in keeping maternity benefits higher than other benefits, it can be inferred that policymakers agreed with Beveridge's justification for doing so.

⁶³ Beryl Gilroy, *Black teacher* (London: Bogle-L'Ouverture, 1994), p.160.

⁶⁴ Heidi Safia Mirza, *Young, Female, and Black* (London: Routledge, 2010), p.4.

⁶⁵ Colin Creighton, "The Rise and Decline of the 'Male Breadwinner Family' in Britain," *Cambridge Journal of Economics*, 23 (1999), 519–541, (p.520).

⁶⁶ National Insurance Act 1946, p.71.

⁶⁷ Wilson, p.78.

⁶⁸ National Insurance Act 1946, p.70.

⁶⁹ Beveridge, p.132.

This encouragement of motherhood within the Act was influenced by the presupposition that benefits would be used to support those of the existing population. Beveridge justified higher maternity benefits as ‘mothers will have vital work to do in ensuring the adequate continuance of the British Race.’ Whilst ‘race’ is an unstable social construct, regarding 1940s political discussions, the ‘British race’ was used to reference the existing British population. In Parliamentary debates in 1942, Sir Sinclair recalled that there has been a lot of ‘fighting done’ for Britain ‘by men not of British race,’ such as those from the Commonwealth.⁷⁰ From this, it can be inferred that when Beveridge was discussing the ‘British race,’ he was using pre-existing definitions and referring to the existing British population. As acknowledged by Debra Hayes, at the heart of this legislation were notions around ‘improving a nation’ - ideas that were exclusionary.⁷¹ Although this Act is distinguishable from the Beveridge Report, it followed Beveridge’s advice to keep maternity benefits higher than other benefits. Thus, while Black mothers undeniably benefitted from the maternity benefits, the prioritisation of motherhood within the Act was influenced by a presumption that benefits would only be used to support British-born families.

This can be corroborated as the Act was created at a time of closed borders and when the Black British population was mainly male and only numbered 20,000.⁷² Presuppositions engrained within the Act were also based on demographics in 1946, when Black women were largely an unforeseen group of claimants. This Act became racialised because policymakers cultivated a form of female citizenship, through its organisation of benefits, which did not have Black women in mind. Consequently, this Act did not consider that Black women’s race or the nature of their immigration would influence their ability to assimilate into this female citizenship and be fully supported by this legislation.

This chapter has reconfigured the traditional narrative of the 1946 National Insurance Act, by exposing that the gendered presuppositions within the Act had unintended racialised consequences. Through using an intersectional lens, this chapter has explored the tensions

⁷⁰ House of Commons, *Hansard Parliamentary Debate, Sir Sinclairs’ Statement*, (3 March 1942, Vol 378, cols. 748-749) <<https://hansard.parliament.uk/Commons/1942-03-04/debates/42d9ccfa-146e-4bc5-8eb3-41faa2c422ef/SirArchibaldSinclairSStatement?highlight=%22british%20race%22#contribution-b5b61d29-e56d-415c-a956-7bbdc73c370c>> [accessed 27 March 2023].

⁷¹ Debra Hayes, “Outsiders Within” in *Welfare, Exclusion and Political Agency*, ed. by Janet Batsleer and Beth Humphries (London: Routledge, 2000), pp.63-79 (p.63).

⁷² David Olusoga, *Black and British: A Forgotten History* (London: Macmillan, 2022), p.467.

within the relationship between the presuppositions inherent within the Act and a group of women who largely could not assimilate into them. This policy was created before most Black women immigrated to Britain and institutionalised presuppositions that did not consider that their gendered experiences were often different to most White women's. Racial prejudice within society and the nature of their immigration meant that Black women disproportionately held a different economic position to the one the Act prescribed for women. Consequently, many found themselves excluded from the female citizenship created by the Act and more vulnerable to poverty, in periods of unemployment or sickness, as benefits were often not enough to support their economic role within the family. Whilst this Chapter has analysed the Act in the context of 1946, future research could explore whether the failure to alter this legislation, after more Black women immigrated, was intentional or out of continued ignorance of the barriers they faced in assimilating to the female citizenship. By excluding race as a category of analysis, historians of the Welfare State have perpetuated the marginalisation of Black women from political histories and overlooked that this legislation often did not fully support the Black women that were reliant on it.

Chapter Two: Difficulties in Accessing Insurance Benefits

While Chapter One offered a top-down approach which explored whether the benefits were enough to support Black women and their families, this chapter will use a bottom-up perspective to examine the relationship between Black women and their use of the benefits within this Act. In this way, this chapter will challenge the work of scholars such as Derek Fraser who argued that the 1946 National Insurance Act covered the 'whole population.'⁷³ Instead, this chapter will build upon the scholarship of Paul Gordon who suggested that Black claimants had more difficulties in accessing benefits.⁷⁴ While Gordon analysed the insurance system after 1968, this chapter will make an essential contribution to the historiography, by acknowledging that Black women were less likely to access the benefits engrained in the 1946 National Insurance Act. Because of sparse source material, this chapter will first examine the structural barriers, both within the Act and within society, that Black women faced in accessing benefits because of their immigration status. Then, it will analyse the structural barriers that existed because of their race. This methodological approach will highlight that the Act inadvertently had racialised consequences. More Black women had difficulties in accessing the benefits; this was both because of the way the Act was cultivated and enforced, and their combined vulnerabilities as Black female immigrants.

Immigrant groups used fewer National Insurance benefits than the general population. Kathleen Jones in her 1967 report concluded that 'for National Insurance and Assistance benefits,' immigrants per capita used '£17.40' yearly, and the 'population as a whole' used '£31.70.'⁷⁵ Jones dismissed this difference because '60% of benefits went to old age pensioners,' and 'immigrant populations were substantially younger.'⁷⁶ However, even when removing pensions, there is still a gap. The first year the 'Official Committee on Commonwealth Immigration' recorded statistics, they found that the cost of benefits per capita in 1967 for '15-60 years old is £14 for the general population,' and '£13.20' for

⁷³ Fraser, p.251.

⁷⁴ Paul Gordon, "Racism and Social Security," *Critical Social Policy*, 6 (1986), 23–40.

⁷⁵ Kathleen Jones, *Immigrants and the Social Services* (London: National Institute of Economic and Social Research, 1967).

⁷⁶ Ibid.

Commonwealth immigrants.⁷⁷ Although these statistics are from 1967, the 1965 National Insurance Act predominately differed from the 1946 Act through the amount benefits were set at and how pensions were administered.⁷⁸ Therefore, the difference in the costs of benefits between the two groups would have been insignificant and this data is still useful for this study. As Commonwealth immigrant populations cost the government less in insurance benefits, despite consistently higher levels of unemployment, it suggests that there were structural barriers that made it harder for insurance benefits to be accessed by immigrant populations.⁷⁹

Caveats to eligibility within the Insurance Act disproportionately affected those that had recently immigrated. To be entitled to sickness, unemployment or maternity benefit claimants must not have 'less than twenty-six contributions' paid in the 'period between his entry into insurance and the day for which the benefit is claimed.'⁸⁰ Despite Brown suggesting that these benefits covered everyone in employment, to qualify for benefits the claimant would have to be working for six months uninterrupted.⁸¹ Black individuals were more vulnerable to periods of unemployment, within the initial period after their immigration, because a proportion immigrated without a job offer.⁸² A 1960 Report acknowledged that 'failure to get work soon leaves them destitute,' because they 'have not been here long enough to qualify for unemployment benefit.'⁸³ However, female immigrants' economic vulnerabilities were enhanced as they would not have been eligible for either unemployment or maternity benefits. One Black woman in 'The Heart of the Race' who always paid '1/3d for tax and insurance' recalled that in the 1950s 'they didn't give maternity benefits in those days.' She migrated to England pregnant. Thus, her lack of maternity benefit was not because it did not exist but rather because she had not worked long enough to claim it. Caveats to eligibility

⁷⁷ PRO, HO 344/311, Official Committee on Commonwealth Immigration: Economic Implications of Immigration, 1966–7.

⁷⁸ National Insurance Act 1965.

⁷⁹ For unemployment statistics see Smith, pp.57-58; Davidson, p.89.

⁸⁰ National Insurance Act 1946, p.72.

⁸¹ Brown, p.2.

⁸² See BLNSA, MMB, C900/05049, Patsie Walcott by Matthew Linfoot, 4 January 1999; BLNSA, MMB, C900/03046, Lydia Grignon interviewed by Sarah Julian, 10 December 1999.

⁸³ S. K. Ruck, *The West Indian Comes to England: A Report Prepared for the Trustees of the London Parochial Charities* (London: Routledge & Kegan Paul, 1960), p.109.

within the Act compounded with Black women's gender and immigration status, to produce barriers to accessing benefits.

Their immigration also influenced how likely they were to be educated on the insurance system and to understand their entitlements. The Minister for National Insurance stated that the 'principal means of informing' people 'of the new insurance scheme' would be a household guide sent out in 1948.⁸⁴ Because insurance benefits were more complex for women, newspapers also had articles explaining the 'New Benefits for the Wife.'⁸⁵ Here Black women's gender and immigration status intersected so that they had less education in understanding more complex benefits. Although in 1959 the government produced a pamphlet educating Caribbean immigrants on British life, it did not contain anything on National Insurance contributions.⁸⁶ As the government did not educate Black immigrants on their entitlement, Black women, who immigrated earlier in the period, and did not have established Black communities to turn to for advice, would have been entirely reliant on their employers to educate them on insurance benefits. Lily Crawford, who immigrated in 1951, recalled that as a housekeeper her employer did not insure her and when Lily questioned this, her employer told her 'she'd tell the government I pay you so much money, so it won't affect your pension.'⁸⁷ Because Lily was not educated on the insurance system, she did not have the knowledge to challenge her employer and consequently remained outside of the insurance scheme. Whilst future research could establish whether this occurred only in the unregulated 'female' domestic sector or was more representative of other sectors, it is clear the lack of education on the insurance system was a barrier that some Black female immigrants faced in accessing insurance benefits.

Although Saima Nasar acknowledged that immigrant groups cost less per head in social services provisions than the total population, scholarship has not explored whether there was

⁸⁴ House of Commons, Hansard Parliamentary Debate, National Insurance Bill, (9 December 1947, Vol 445, cols.28) <[https://hansard.parliament.uk/Commons/1947-12-09/debates/ac2bf451-b028-482a-afa3-9927240d43bd/FamilyGuide\(Publication\)](https://hansard.parliament.uk/Commons/1947-12-09/debates/ac2bf451-b028-482a-afa3-9927240d43bd/FamilyGuide(Publication))> [accessed 12 March 2023].

⁸⁵ 'New Benefits for the Wife,' *Essex Newsman*, 6 April 1948 <<https://go.gale.com/ps/retrieve.do?tabID>> [accessed 25 January 2023].

⁸⁶ BL, Andrew Salkey Archive Dep 10310. Box 17, *Going to Britain?*, BBC Caribbean Service, 1959 <<https://www.bl.uk/collection-items/bbc-pamphlet-going-to-britain>> [accessed 09 February 2023].

⁸⁷ TUC Library, Lily Crawford, interviewed by Dave Walsh, 18 March 2008 <<http://www.unionhistory.info/britainatwork/display.php?irn=931&QueryPage=>>> [accessed 09 February 2023].

a racial difference between immigrant populations' use of insurance benefits.⁸⁸ This can be attributed to the absence of records that stated the birthplace of claimants. However, by comparing the Ministry of Labour's statistics on the number of registered unemployed Commonwealth immigrants, to the number of Commonwealth immigrants claiming National Insurance unemployment benefits, it is clear there is a racial divide between immigrant populations' use of benefits. Across the 1960s, on average 59% of unemployed 'West Indian' women claimed unemployment benefits, in comparison to 94% of unemployed 'White Commonwealth' immigrants (Figure 1). 'White Commonwealth Immigrants' included both male and female claimants. However, 'West Indian men' only claimed 11% more benefits than 'West Indian women,' so this does not explain the large disparity.⁸⁹ As this racial difference is persistent across the 1960s, it can be inferred that a racial disparity was likely to have also existed in the 1950s. It cannot be said with certainty if this disparity was reflective of sickness benefits, as being too ill to work is a subjective concept that cannot be quantified. However, Gareth Millward's research highlighted that some doctors' racial prejudice influenced whom they distributed 'sick notes' to and who received sickness benefits.⁹⁰ Therefore, it is likely that the racial disparity in the use of unemployment benefits is somewhat reflective of sickness benefits.

Whilst there was a gendered disparity in the use of unemployment benefits, it is uncertain whether this was because married Black women chose to not take out their own insurance or because their gender influenced their ability to access unemployment benefits. Thus, the rest of the chapter will explore why their race was a barrier to accessing the benefits but will note when their gender may have amplified that.

Caveats to eligibility within the National Insurance Act also disproportionately affected those who could not maintain consistent employment, something Black women struggled with more because of racial discrimination in society. After working for six months consistently, to receive unemployment and sickness benefits claimants must also have 'no less than fifty

⁸⁸ Saima Nasar, "Immigration and Racial Thinking in Twentieth-Century Britain," in *Commonwealth History in the Twenty-First Century*, ed. by Saul Dubow and Richard Drayton (London: Palgrave Macmillan, 2021), pp. 101-23 (p.110).

⁸⁹ Black Cultural Archives, Rc/rf/10/03/a Ministry of Labour, Immigrants from Commonwealth Territories, Registered as Unemployed, 3rd May 1965, 6th May 1963, 1st May 1967, 6th May 1968.

⁹⁰ Millward, pp.72-101.

contributions' paid 'in the last complete contribution year.'⁹¹ Benefits were administered on the basis that citizens would be in consistent work at least fifty weeks of the year. Sociologist reports from the period placed Black women's unemployment as almost double White women's unemployment.⁹² Research by Anna Pollert, and oral testimonies from White women, depicted the gender prejudice women faced in gaining employment.⁹³ Thus, the considerable difference in unemployment levels illuminates that racial discrimination, compounded with gender prejudice, rendered Black women more vulnerable to ineligibility for insurance benefits. Joyce Eddington interviewed a factory owner who stated in 1957 that 'if there is redundancy, I shall have to get rid of the coloured first.'⁹⁴ The colloquial term 'shall' reflects how casually this was said and insinuates that these overt racial attitudes were more representative of the population. A decade later, the Race Relations Report found that 'racial discrimination exists to a greater extent in employment.'⁹⁵ Whilst racial tensions may have varied across the period and have been more explicit after specific events, like the 1958 Notting Hill Race Riots, throughout the period racism was inherent in the hiring and firing practices of many businesses. Thus, societal racism and sexism was an additional barrier that contributed to Black women struggling to work consistently enough to overcome the caveats to eligibility.

Oral testimonies support this notion that racial discrimination within society influenced their eligibility for insurance benefits. By undertaking an analysis which does not reinsert Black women's voices into intersectional studies on the Welfare State, Bakshi and Painter have overlooked the actuality of Black female experiences.⁹⁶ A Jamaican woman recalled to Ruth Glass how 'in three years I have eleven jobs. Every time sent away because I am black.' She complained that 'I pay tax and insurance.'⁹⁷ Thus, it can be insinuated, because of the precarity of her work, that she would not have met the required amount of work needed to

⁹¹ National Insurance Act 1946, p.72.

⁹² Smith, p.58; Davidson, p.89.

⁹³ Anna Pollert, *Girls, Wives, Factory Lives* (London: Macmillan, 1981); TUC, Christine Rowe, 2011 <<http://unionhistory.info/britainatwork/display.php>> [accessed 21 March 2023].

⁹⁴ Joyce Eddington, *They Seek a Living* (London: Hutchinson, 1957), p.86.

⁹⁵ BCA, 23/01/a, P.E.P. Report on Racial Discrimination 1967.

⁹⁶ P Bakshi, M Goodwin, J Painter, and A Southern, "Gender, Race, and Class in the Local Welfare State," *Environment and Planning A: Economy and Space*, 27 (1995), 1539–54.

⁹⁷ Ruth Glass, *Newcomers: The West Indians in London* (London: Centre for Urban Studies, 1960), pp.69-70.

claim unemployment benefits. She specifically depicts her unemployment, and thus her lack of governmental support, on the pervasiveness of racial discrimination.

However, at times ineligibility for insurance benefits was because their race and gender were mutually constitutive. A woman in 'The Heart of the Race' recalled that some African Caribbean women became agency nurses to balance paid work with childcare. She acknowledged that this meant 'giving up all benefits, like sickness pay.'⁹⁸ As explored in Chapter One, racial discrimination contributed to more Black women undertaking paid work to maintain their families. At times their gender and race combined to exacerbate the vulnerabilities they faced because of their dual role as mothers and workers; one of which was access to insurance benefits. If Black women were not eligible for insurance benefits when sick or unemployed, many would have experienced economic hardship.

Even once eligible, some Black individuals experienced difficulties in receiving unemployment benefits as racial prejudice existed within the insurance system. The Act's section on 'determination of claims' has garnered little attention from historians. Yet, it set out how insurance 'officers' determined whether the 'claims' were 'evidenced,' and whether claimants received payments.⁹⁹ Both Karl Atkins and Paul Gordon have acknowledged that racism existed in the welfare benefits system.¹⁰⁰ Yet, their arguments were made about the period after the 1968 Commonwealth Immigrants Act, when some Black individuals were forced to show their passports before receiving benefits.¹⁰¹ Consequently, they overlooked the role of the 1946 Act in placing the responsibility of assessing claims on predominantly White insurance 'officers,' and how this offered a mechanism for racial prejudice to seep into the insurance system. In 1960 Ruck found that in a 'few cases West Indian clients have stated that they cannot get unemployment benefits because the employer's word is taken against them.'¹⁰² Unemployment benefits would not be administered if claimants had been fired. In 1967 one woman appealed to the Race Relations Board, complaining that her unemployment benefits were 'refused on the grounds I lost my unemployment through my misconduct.' She

⁹⁸ Bryan, Dadzie, Scafe, p.35.

⁹⁹ National Insurance Act 1946, p.32.

¹⁰⁰ Gordon, p.3; Atkins, pp.141-159.

¹⁰¹ See Steve Fenton, *Race, Health and Welfare: Afro-Caribbean and South Asian People in Central Bristol: Health and Social Services* (Bristol: University of Bristol, 1986), p. 12, 14, 17.

¹⁰² Ruck, p.111.

claimed that she had been 'unfairly fired due to racial prejudice.'¹⁰³ Although this account occurred beyond the period of this study, it was not until the 1965 Race Relations Act that racist discrimination was recorded at a governmental level. Hence, it is likely that her testimony is reflective of those Ruck found in 1960. Because the 1946 Act was administered through a human system, racial prejudice existed to some extent within the insurance scheme. This reveals a further barrier Black individuals faced when claiming benefits.

Claimants ineligible for National Insurance would be put on National Assistance; a form of support that was set lower than insurance benefits. The amount claimants got from National Assistance was discretionary and dependent upon the Assistance Board. Therefore, racial prejudice existed to a greater extent within this system. Tony Lynes, a researcher in the 1950s, found that 'certain immigrant groups were being discriminated against. It was assumed that these people could live in conditions that White people could not live in.'¹⁰⁴ These low rates of assistance took a psychological toll on the Black immigrants who relied upon them. One woman, who was on assistance in 1964, complained that its 'bloody murder out here living on three pounds a week.'¹⁰⁵ Because more Black women were ineligible for insurance benefits, a greater proportion would have been reliant on assistance if unemployed or ill. Despite the historiographical acceptance that assistance was generally not enough to keep families above the poverty line, historians have neglected to recognise that racial prejudice from assistance officers exacerbated the poverty Black individuals experienced on assistance.¹⁰⁶

However, Black experiences were not homogenous; oral testimonies illuminate that some Black women felt uncomfortable relying upon any kind of State support. James Hampshire argued that some immigrants were discouraged from relying upon either insurance or assistance because of a fear of adding to stereotypes of 'welfare parasitism.'¹⁰⁷ His research highlighted how the popular press deplored how 'coloured immigrants live on public money' and were driven to Britain by a belief it is a 'land of socialised gold.'¹⁰⁸ Lydia Grignon, who immigrated to England in 1963, recalled that 'I did not want to set my hands for the state for

¹⁰³ BCA, RF/RC4/01/A Report on Racial Discrimination 1967, p.15.

¹⁰⁴ BLNSA, C1155/02, Tony Lynes interviewed by Niamh Dillon, 3 March 2005.

¹⁰⁵ Mary Chamberlain, *Narratives of Exile and Return* (London: Macmillan, 1994), p.45.

¹⁰⁶ See Boyer, pp.260-86; Brown, pp.54-57.

¹⁰⁷ James Hampshire, *Citizenship and Belonging: Immigration and the Politics of Demographic Governance in Postwar Britain* (Basingstoke: Palgrave Macmillan, 2005), pp.79-110.

¹⁰⁸ PRO, LAB 26/198, *News Chronicle*, 18 August 1954; PRO, LAB 26/198, *Daily Telegraph*, 16 July 1951.

nothing.’¹⁰⁹ She made this comment after discussing the racial prejudice she faced, thus it can be insinuated that the fear of adding to racial stereotypes influenced her decision to not rely upon benefits. However, Hampshire’s argument that racial prejudice was the only reason for this choice removes her agency and overlooks how her culture and sense of pride may also have played a role. Denise, who immigrated in the 1960s, recalled that at ‘one stage neither one of us could find work and I didn’t feel right living on the dole.’¹¹⁰ Her decision to not use insurance or assistance benefits meant that unless she had savings, she would have been living below the subsistence level. She does not disclose the reasoning for her decision. Yet, her comments, like Grignon’s, were made in the context of a time when she was at the bottom of a racialised hierarchy. Whilst more research needs to be done by historians to establish the influence of Caribbean cultural norms on Black individuals’ beliefs, it is worth noting that societal racial prejudice had some influence on Black women’s decisions to not rely upon State support.

By neglecting the Ministry of Labour’s statistics on unemployment, the current scholarship has overlooked that there was a racial difference in the use of insurance benefits. This chapter has reconfigured our understanding of the limitations of the 1946 National Insurance Act, by highlighting how this Act inadvertently perpetuated racial inequalities as it failed to support a proportion of working Black women. The Act’s caveats to eligibility had adverse consequences for Black women; racial discrimination, their immigration status, and their gendered responsibilities as mothers contributed to Black women not working for as long, or as consistently, as the Act required for benefits to be received. The Act relied upon ‘insurance officers’ for claimants to receive benefits and the government to educate immigrants on their entitlement. Thus, the insurance system was not free from the racial prejudice that existed within society. While some Black women chose not to access the benefits when entitled, their decisions were influenced by their status within a racialised society. Future research could seek to quantify the significance of each factor discussed and whether that differed across the period. Although the reason why Black women accessed benefits less is dependent upon each individual’s circumstances and beliefs, the structural barriers to accessing the benefits

¹⁰⁹ MMB, C900/03046.

¹¹⁰ Tracey Reynolds, “Caribbean Fathers,” in *Caribbean Families in Britain and the Trans-Atlantic World* (London: Macmillan Caribbean, 2001), p.141.

emerged because of the relationship between the way the Act was cultivated and enforced, and the multifaceted oppression they faced as Black female immigrants.

Conclusion:

The exclusion of Black women from histories of the Welfare State presented a clear opportunity to reinsert them into the historical narrative. This dissertation testifies to the importance of using an intersectional lens, to acknowledge the more complicated implications of the 1946 National Insurance Act. Black women's inclusion into this narrative reimagines our historical understanding of the relationship between legislation and racialised women, and offers unparalleled insights into the shortcomings and racialised consequences of this Act not being created with Black women in mind. This inclusion also offered an insight into Black female experiences in post-war Britain and how their gender, racial prejudice within society, and the nature of their immigration compounded so that they were less likely to experience the 'transformative' impact of this Act.¹¹¹ This research has offered the field a more nuanced analysis of how racial and gender prejudice can operate at the macro level of governmental legislation.

When both chapters are considered together, it becomes clear that the synergy between the gendered presuppositions and caveats within the Act, the racial prejudice within society and the nature of their immigration, contributed to Black women being less likely to benefit from this Act. Chapter One demonstrated that the 1946 National Insurance Act, through its gendered presuppositions, cultivated a form of female citizenship that inadvertently excluded most Black women. Racial prejudice within society and the nature of their immigration ensured that many married Black women worked and that their wages were central to their family economy, something insurance benefits did not account for. Chapter Two examined why Black women were less likely to use insurance benefits. It suggested that caveats to eligibility engrained within the Act, alongside racial discrimination within society and their immigration status, culminated to produce multiple structural barriers that made it harder for Black immigrant women to access the insurance benefits. Consequently, the Act unintentionally heightened the economic inequalities they would face; Black women were less likely to access insurance benefits, and when they did, the benefits were often not enough to cover their livelihoods.

¹¹¹ Worth, p.1.

My intersectional study has opened new avenues of research for historians. This thesis has highlighted the pertinence of interrogating legislation through a racial lens to understand how policy impacts racialised groups differently. Roberta Bivins explored this for Black immigrants' use of the NHS, yet more needs to be done to expose the structures, both within legislation and the wider society, that prevented racialised groups from experiencing the full benefits of legislation.¹¹² The 1965 National Insurance Act would be a good place to begin, as the persistence of the gendered benefits in this Act suggests that, even after mass immigration, policymakers did not consider Black women's circumstances. These historiographical developments would spark a new phase in Welfare State historiography, in which the relationship between racialised women and the structural inequality they faced in engaging with legislation would be illuminated.

This research makes a small contribution to the reversal of Black women's omission in Western history and illustrates the value of archival testimony in doing so. My dissertation only included a small number of oral testimonies, yet Black experiences are not monolithic. Thus, the historiography would benefit from further research into the lives of Black women in post-war Britain to understand the heterogeneity of their experiences, depending on their locality, type of employment, and date at which they immigrated.

This study is the first to evaluate the 1946 National Insurance Act in isolation from other welfare legislation. Because of the short scope of this thesis, it was unable to explore the Act's significance in influencing societal debates. From preliminary research I have undertaken, it is evident that the National Insurance Act was cited as a justification for unequal pay and for the closure of nurseries; two policies that disproportionately affected Black women. Below I intend to share this preliminary research, so historians can build upon it to create a more detailed analysis, than this study was able to, of the importance of this legislation.

The 1946 National Insurance Act and its gendered benefits were used as a justification for unequal pay for women. The 1946 Royal Commission on Equal Pay Report advised the Government that it would be unfeasible to introduce equal pay legislation. Whilst the justification was complex, the report felt equal pay would be unfair as 'the women would

¹¹² Roberta Bivins, "Picturing Race in the British National Health Service, 1948-1988," *Twentieth Century British History*, 28 (2017), 83-109.

retire from employment earlier than the man.’¹¹³ This directly referenced the 1946 Act which differentiated between the ‘pensionable age,’ which for ‘men’ was ‘sixty-five’ and for women ‘sixty.’¹¹⁴ Furthermore, the Report stated how a ‘problematic consequence of equal pay’ is that ‘men have family responsibilities from which women are exempt.’¹¹⁵ Before the Act, there was a societal belief that men had a responsibility to provide for the family, yet only through this Act did this notion become institutionalised into legislation. Oral testimonies provide rich accounts that discuss how the consequences of unequal pay were disproportionately felt by Black women, because they were more likely to undertake full-time work.¹¹⁶

The National Insurance Act was used also as a justification for the closure of state-run nurseries. Across the period, nurseries were only discussed twice in Parliamentary debates. This absence of discussion reveals that the presumption engrained within the Act, that married women would remain at home, persisted in political thought. In 1953, the Minister for Health justified the closure of nurseries as ‘where mothers are unsupported for example, unmarried or divorced, they would have a claim to a place.’¹¹⁷ The Insurance Act did not support unmarried or divorced mothers, and this influenced who the government thought was deserving of a nursery place. Research by Helen McCarthy has portrayed the disproportionate effect this policy had on Black women, because of their increased likelihood of full-time work.¹¹⁸ Archival oral testimonies illuminate the physical and physiological impact that the ‘double burden’ had on Black women and could be used to expand upon McCarthy’s research.¹¹⁹

To rectify the neglect of the 1946 National Insurance Act in the historiography, these preliminary findings could be weaved into a larger project that explores the unintended

¹¹³ rep., *Royal Commission on Equal Pay, 1944-46*, (London: HMSO, 1946), p.61.

¹¹⁴ National Insurance Act, p.61.

¹¹⁵ Royal Commission on Equal Pay, p.122.

¹¹⁶ See Hazel Carby, *Imperial Intimacies a Tale of Two Islands* (London: Verso, 2021), p.187; BLNSA, MMB, C900/05151, Dounne Alexander interviewed by Matthew Linfoot, 27 April 1999; Chamberlain, p.84.

¹¹⁷ House of Commons, *Hansard Parliamentary Debate, Day Nurseries (Middlesex)*, (19 November 1953, Vol 520, cols.2017) <[https://hansard.parliament.uk/Commons/1953-11-19/debates/4e62d4a6-0158-45b9-93e9-169e1d2eebd7/DayNurseries\(Middlesex\)?highlight=nurseries#contribution-c3c9ed8b-dcbb-470f-ae54-a48d49d03e44](https://hansard.parliament.uk/Commons/1953-11-19/debates/4e62d4a6-0158-45b9-93e9-169e1d2eebd7/DayNurseries(Middlesex)?highlight=nurseries#contribution-c3c9ed8b-dcbb-470f-ae54-a48d49d03e44)> [accessed 15 February 2023].

¹¹⁸ Helen McCarthy, *Double Lives: A History of Working Motherhood* (London: Bloomsbury Publishing PLC, 2020), pp. 206-226.

¹¹⁹ See HNI, C768/04, Vi; HNI, C768/04, Ly; HNI, C768/05, M; BLNSA, C821/49, Bernice Green interviewed by Polly Russel, 13 March 2001; BLNSA, MMB, C900/18581, Eunice interviewed by Helen Lloyd, 2 December 1999.

consequences of this Act, alongside an analysis of its consequences on other racialised groups that this thesis did not examine. This would cement this Act as a seminal piece of post-war legislation, and further rectify the single-axis analysis that has plagued historians of the Welfare State.

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Appendix

| Date | West Indian Women Registered as Unemployed | West Indian Women Claiming Benefits* | White Commonwealth Immigrants** Registered as Unemployed | White Commonwealth Immigrants** Claiming Benefits* |
|----------|--|--------------------------------------|--|--|
| May 1963 | 7,347 | 4,950 | 1,007 | 905 |
| May 1965 | 312 | 133 | 245 | 240 |
| May 1967 | 383 | 288 | 371 | 347 |
| May 1968 | 1,855 | 922 | 1,071 | 1,002 |

*Claiming National Insurance benefits

**White Commonwealth Immigrants include those from Dominion Commonwealth Countries and Commonwealth Countries in Europe

Figure 1: Black Cultural Archives, Rc/rf/10/03/a, Ministry of Labour, Immigrants from Commonwealth Territories, Registered as Unemployed, 3rd May 1965, 6th May 1963, 1st May 1967, 6th May 1968.