

LIBERALISM, GENDER AND SOCIAL POLICY

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Tony Eardley
Editor

Abstract

This paper examines the multiple strands of liberal ideology interwoven in social policy in four countries often regarded as having 'liberal' welfare states. These are Australia, Canada, the United Kingdom and the United States. Social policy liberalism includes both classical liberalism in its original and neo-liberal forms, and social liberalism in the 'new liberalism' of the early twentieth century and the social policy legacies of Keynes, Beveridge, Marsh, Roosevelt and Chifley. Liberalism in whatever variant sits uneasily with contemporary conceptions of gender relations and the sexual division of labour, in which men and women are regarded as having separate and equal rights as individuals and yet as also inhabiting shared worlds of collective responsibility. The paper identifies a shift in the way in which successive social policy variants of liberal ideology have understood gender relations and the division between public and private spheres of social and economic life.

1 Introduction

Comparative studies have long shown the welfare states of Australia, Canada, and the United States as different from those of other advanced industrial nations. The key features which distinguish them are relative lateness of development, limited levels of social protection, and institutional designs which minimise its interference in the actions of the market. Although an early leader in welfare state development, the United Kingdom is often regarded as otherwise sharing important features of this group, or 'type'. Taken together, these are often identified as the 'liberal' welfare state type (Kudrle and Marmor, 1981; Castles, 1985; Esping-Andersen, 1990).¹ The label attributes similarities in welfare state development to commonalities in history and political culture associated with the liberal political tradition. Liberalism has had several distinctive historical inflections, and the purpose of the paper is to examine the three successive variants of liberalism which have been associated with welfare state development in these and other countries.

Comparative study of gender and welfare states has only recently begun. Its first concern has been whether to base comparisons on extended and reconstructed versions of established models, or to create new models taking gender as their point of departure (Lewis, 1992; Orloff, 1993; Sainsbury, 1994). Though not irrelevant to the second, the purpose of this paper is closer to the first of these. It seeks to identify the conceptions of gender and gender relations contained in the various expressions of liberalism that have shaped the welfare state and the way these have changed with succeeding variants. There is now a substantial feminist literature linking liberal ideology with gender inequality. Thus a second purpose of the paper is to consider the treatment of gender in liberalism as the basis of a distinctively gendered welfare state.

2 Liberalism and the Welfare State

There is a sense in which liberal ideology pervades all capitalist welfare states, whatever their type. Represented in it are key terms of cultural meaning which describe human identity in the modern West (Taylor, 1989). Fundamental to these is the notion of the person as an individual

1 Some analyses also include New Zealand and Switzerland in this group.

self capable of introspection, freedom and moral action. A second is the affirmation of ordinary life, including commercial activity but also an idealisation of marriage and family life independent of control by the wider society. This affirmation supports the division between public and private social domains, which is also a liberal idea. Thirdly, there is a valuation of sentiment and a notion of nature as an inner moral source. In its Victorian forms this notion extended to ideals of equality, universal benevolence and a moral imperative to reduce suffering.

These meanings suffuse the defining conception of person and society at the heart of liberalism. Gray (1995: xii) describes this conception as having four unifying tenets. Liberalism is individualist, giving the person primacy over the social group; it is egalitarian, regarding all persons as having the same moral status; it is universalistic, valuing the moral unity of human species above particularities of association and culture; and it is meliorist in regarding all social institutions and political arrangements as capable of human improvement.

At the broadest historical level, liberalism is also identified with the welfare state in general rather than with only those of a specifically liberal type. The origins of modern welfare states lie in the 'liberal break' of the late eighteenth century, when core liberal ideas such as the free individual, equality and self-help lent impetus to developments replacing paternalistic poor relief with the foundations of modern national welfare arrangements (Rimlinger, 1971: 35-86; Flora and Alber, 1981: 48). With the liberal break, British poor law reform gave liberal ideology a new legislative authority, affirming the principles of less eligibility and the workhouse test. These shaped the modern forms of social protection that began to be established at the end of the nineteenth century in ways that were suited to industrial capitalism. This was the case not only in England, France and the United States, where liberalism was strong, but also in the Germany of Bismarck, where it was much weaker (Rimlinger, 1971: 122; see also Polanyi, 1957). Liberalism also had a strong influence on the early formation of Scandinavian welfare institutions (Baldwin, 1990: 55-65; Castles and Mitchell, 1993: 120).

In the discussion of welfare states, however, liberalism is more often understood in the specific sense of an ideology of market capitalism which has constrained the role of the state in countries of Anglo-Saxon

political heritage. This is the economic liberalism which Polanyi (1957) identifies with *laissez faire* and English poor law reform, and whose key ideas Macpherson (1962) identifies as the ideology of possessive individualism. Key among these are the belief in the value of the individual and individual rights, the image of society as rooted in market and contract, and the role of the state as guardian of the market and fair exchange. Liberalism in this sense is far narrower. As compared with liberalism in general, individualism and universalism are exaggerated in its conception of person and society, while the meliorist orientation to human institutions is weakened by extreme distrust of public politics and the role of the state.

This meaning of liberalism lies behind Esping-Andersen's (1990) distinction between liberal welfare states and their corporatist and social democratic counterparts. The hallmarks of the liberal welfare state are benefits shaped by the principles of less eligibility and voluntarism. According to the first, a framework of means-tested social assistance drawn from the old poor laws ensures that social protection does not interfere with the workings of the labour market. The commitment to voluntarism stresses charity and self help, the latter institutionalised in contributory social insurance or collectively bargained social benefits for wage earners. Esping-Andersen (1990: 41-4) maintains that liberalism has proved highly flexible, devising ways of accommodating social protection which are not only compatible with the commodity status of labour but may also strengthen it.

3 Feminist Critiques of Liberalism

Feminist critiques of liberalism have been addressed primarily to liberalism in its broad sense. Feminists see problems in the dichotomy between the private and the public which lies at the centre of liberal thought. Because it divides the private domestic life of women from the public world of men, they see this separation as inherently gendered. Liberalism treats the public and private spheres as independent of one another when in reality they are inextricably connected, and so obscures a fundamental source of inequality and oppression in relations between the sexes. Pateman (1989a) argues that the liberal separation is actually two-fold, with the division between public and private being concealed

within the larger one of state and civil society. Feminist critiques of the public/private split have taken varying form, as a dichotomy between nature and culture, between morality and power, and between the personal and the political. Feminism's response to liberalism is complicated by the fact that its own origins lie in the liberal tradition. Its claim that woman is an independent being is premised on the eighteenth-century liberal conception of the independent and autonomous self. While mainstream feminism arose as a recognisably liberal movement, its socialist, radical, cultural variants have shared many liberal tenets (Eisenstein, 1981: 4). All feminisms challenge the liberal separation of public and private spheres of social life to some degree.

The individualism and universalism of liberal thought are both flawed on this account. Liberal individualism acknowledges only the bounded self of the public sphere, and so denies recognition to the interdependencies and social connectedness of human society that are relatively more important in the lives of women than of men (Graham, 1983; Hartsock, 1983: 252-9). Gilligan (1982) refers to this as an 'ethic of care' in women's lives. Liberalism's claim to be universalistic is false on the same account, for the liberal individual tacitly refers only to the male actor of the public sphere. Jones (1990) takes this line of argument further. She suggests that the liberal citizen is modelled on the behaviour of white male elites, measuring all citizens against a standard defined by particular race, gender and class characteristics. She specifies three dimensions in which the particulars of male identity are falsely universalised: the body in both its symbolic and corporeal senses; the division of social life into public and private domains in which the sphere of private life is perceived as 'outside' both state and civil society; and the recognition of political behaviour only in the competitive, individual terms of electoral activity, obscuring women's relations to the state as claimants and low-level service workers.

These problems also weaken liberalism's claims to be egalitarian and meliorist. How can it treat individuals as having equal worth without recognising the particularities of individual and group identity (Vogel, 1988: 136; Yeatman, 1994)? How can social and political institutions be improved without such recognition? As Jones puts it:

even if women achieve juridical/legal equality, gain more adequate political representation in law-making and administrative bodies, and possess the economic means and personal motivation to practice their rights; and even if women's duties to the state are broadened to include military service, women's membership in the political community still will be less full than men's. (Jones, 1990: 782)

Feminist critiques of liberalism have taken sharpest form in the discussion of the welfare state. In 'The Patriarchal Welfare State', Pateman maintains that, 'since the early twentieth century, welfare policies have reached across from public to private and helped uphold a patriarchal structure of familial life' (1989b: 183; see also Wilson, 1979). Pateman argues that welfare states have formed around ideals of citizenship based on 'independence', in which independence is defined by masculine attributes and abilities. Women's citizenship is framed as womanly dependence and is accordingly defective. It is also riddled with paradoxes and contradictions. Pateman identifies three elements of independence through which patriarchal structures are encoded in welfare state citizenship: the capacity to bear arms, the capacity to own property including property in one's own labour, and the capacity for self-government, including as protector of the family unit. Pateman sees women's claims to full citizenship as fraught with 'Wollstonecraft's dilemma', in which demands for gender-neutral inclusion on equal terms with men seem to conflict with wishes for recognition of gender-specific talents, needs and concerns. Pateman sees the welfare state as oppressing women, but at the same time also responsible for important improvements in women's circumstances and democratic opportunities. Whatever its flaws, the welfare state has given women a degree of choice in their economic dependence on men, and opened the matter of their rights to public politics.

Fraser (1987) similarly finds a gendered division between public and private at the heart of welfare state provision, arguing that this division underlies the distinction between social insurance and social assistance programs typical of most welfare states. Fraser suggests that social insurance programs construct beneficiaries as rights bearing possessive individuals and hence paradigmatically male, while social assistance arrangements frame theirs as clients and paradigmatically female. Fraser

sees this as a double distinction, in that the rights of social insurance recipients have a contractual status while the entitlements of social assistance claimants subject them to the guiding authority of welfare officers. In pointing to the mediating role of administrative authority, she is less optimistic about the democratic potential of the welfare state (Yeatman, 1990: 139-48). Fraser's argument leans heavily on the American example, and the nature of both social insurance and social assistance varies a good deal from one country to another (Eardley, 1996). It refers to one of potentially various ways in which gender may be built into welfare state structuring of public and private life.

Writing from the background of more highly developed welfare states, Scandinavian feminists have seen the critiques of English-speaking feminists as too negative about the role of social policy institutions in the lives of women. Like Pateman, they have seen women's reliance on the state as an improvement on circumstances in which they are dependent on individual men (Hernes, 1988: 188; Siim, 1988: 182). In the same way, they have seen women's active political participation as a potential counter to the rendering of women as clients of welfare state authority. Piven (1990) makes the same case with respect to the United States.

Hernes (1988: 202-09) in particular argues that Scandinavian social policy arrangements bridge the liberal division between public and private life. In these countries the mobilisation and political incorporation of women in the second phase of welfare state development has led to a 'public/private mix'. While these writers are not uncritical of social policy in the countries of the region (Waerness, 1984; Leira, 1992), the comparative accounts suggest that Scandinavian welfare states differ from others in this respect. In much of Catholic Europe the tradition of subsidiarity secured the autonomy of the family against intrusion by the state, often assigning a continuing welfare role to church and voluntary bodies. The German and Dutch welfare states follow this pattern though the French is more ambiguous (Flora, 1986: xviii; Esping-Andersen, 1990: 27; Borchorst, 1994: 32-5; Gustafsson, 1994: 53-6; Ostner, 1993: 103-6; Hantrais, 1993). Siim (1988: 176-9) distinguishes between women's dependency on the welfare state as clients and as consumers, and suggests that their dependency as clients predominates in Britain and the USA while dependency as consumers is more the norm in Denmark and Sweden. She regards the Danish welfare

state as having fostered a partnership between state and family, and to some extent between women and the state, while the British welfare state still largely leaves the support of reproductive life to the family.

4 Classical Liberalism

For the welfare states of Britain and her former colonies the legacy to which Rimlinger refers was that of liberalism itself, and in particular the tensions between its classical and new liberal variants (Orloff, 1993: 162-81).

The classical liberalism of the 'liberal break' drew directly on the heritage of Enlightenment thought and political philosophy in the tradition of Hobbes, Locke and Smith. Wolin (1961: 294) characterises liberalism as at once an attack on traditionalism and a defence against radical democracy. Finding the source of social authority in human beings themselves, it was secular and rationalist in temper. In this sense liberalism and conservatism were born together, for as liberalism broke with tradition conservatism was defined by its defence. Nisbet (1966: 9) refers to radicalism, liberalism and conservatism as the three great ideologies of the nineteenth and early twentieth centuries. Liberalism viewed all men [sic] as equal in nature, and perhaps equal in political authority; it did not see them as necessarily or appropriately equal in status and wealth.

The key terms of classical liberalism were freedom and the rights of the individual. The state existed to protect the natural rights of its citizens, and its power was properly limited to this function. Macpherson sets out seven assumptions comprising the ideology of possessive individualism. These begin with the premise that human freedom requires independence of the wills of others, which in turn means freedom to enter into relations with others voluntarily and with a view to one's own interests. The individual is thus the proprietor of his or her own person and capacities, owing nothing to society, and in particular may alienate his or her capacity to labour. Human society consists of a series of market (or market-like) relations. The freedom of the individual can be abridged only to the degree necessary to secure the same freedom for others. Thus the conclusion of the ideology of possessive individualism is that:

Political society is a human contrivance for the protection of the individual's property in his person and goods, and (therefore) for the maintenance of orderly relations of exchange between individuals regarded as proprietors of themselves. (1962: 263-77, quotation p. 264)

Liberalism was first of all about the emancipation of the individual from the restraints of tradition and the rule of the crown, aristocracy and church. Its rationalism and the equation of social with market relations came out of its infusion with ideas from classical economics. This infusion replaced the older notion of a common good posited by reason with that of a society rooted in desire, and the interior self of conscience with the exterior one of interest. The ends of action were a product of the passions, and rational conduct lay less in moral restraint than in the calculation of self-interest and the sacrifice of present pleasures for future ones. Liberal ideas about the state reflected anxieties about property and its preservation in social conditions of scarcity and inequality. The primary object of social policy was thus security - the security of property rather than of the life circumstances of the poor (Wolin, 1961: 331-3).

Liberal social policy found an uncompromising expression in the English poor laws of 1834. In the eyes of the liberal Senior, who was a member of the Poor Law Commission, they represented emancipation from the servitude of laws designed to restrict the freedom of the working class for the benefit of their masters, imprisoning them in their parishes and dictating their employment and wages (Rimlinger, 1971: 42-3). While assistance might be allowed to the aged and incapable, aid to the able bodied poor was to be subordinated to the market. The principle of less eligibility and the workhouse test ensured that aid to the poor not only did not intrude on the incentives of the labour market but reinforced them. Orloff notes a remarkable similarity in liberal social policy in Britain, Canada and the United States by the 1870s, a result in part of constant communication between their leading figures. Two basic approaches were in play in all three countries. Classic or *laissez faire* liberalism favoured deterrent poor relief to enforce the work ethic and discourage dependency. Scientific charity saw a positive role for the emerging field of social work in distinguishing the deserving from the

undeserving poor and developing expert methods for rehabilitating the former (Orloff, 1993b: 161-7).

The affirmations of the natural equality and freedom of individuals at the heart of classical liberalism were problematic in the case of women. Okin (1981) shows how stubborn were the contradictions these assumptions raised for the development of liberal philosophy. I have already referred to the new value placed on sentiment, marriage and family life in modern culture. Okin argues that the idealisation of the sentimental domestic (and patriarchal) family provided a new rationale for the subordination of women in a society premised on equality. Women were now to be idealised as the mistresses of the domestic haven, creatures of sentiment rather than rationality, and united with their husbands in upholding the interests of household and family. Women's lack of political rights was an obvious expression of their exclusion from the society of equal individuals. Unpacking the hidden contents of the 'social contract', Pateman (1989b) exposes 'fraternal' assumptions in the metaphor of legitimate political authority: the parties to the social contract are patriarchal heads of households, and they consent to political order on behalf of other family members. She argues that the incompleteness of women's individual personhood, including their subordinate status in many of the provisions of the welfare state, is a testament to the power of the fraternal social contract.

Fraser and Gordon (1994: 314-19) trace changes in the meaning of dependency through the development of industrial capitalism and the welfare state. They argue that the meaning of independence was radically democratised with industrialisation in the eighteenth and nineteenth centuries. Previously associated with the ownership of property and a status in which one did not have to labour for others, independence now came to connote the dignity of wage labour and the equality of citizenship. In the same period new, specifically gendered senses of dependency appeared which described the statuses of groups excluded from wage labour: the 'pauper', the 'colonial native', the 'slave', and the 'housewife'. The meaning of their dependency was elaborated in moral/psychological as well as variously socio-legal, economic and political dimensions. 'Together, then, a series of new personifications of dependency combined to constitute the underside of the workingman's independence' (p. 318). The pauper was the subject

of poor relief and scientific charity, and the colonial native and the slave the subjects of political regimes of imperialism and slavery. The dependency of the housewife was legitimate in both socio-legal and political terms, but was not necessarily economically attainable; this tension was one source of impetus toward the family wage.

Classical liberalism recognised gender difference in terms of the sentimental family and the pedestal: men and women were different, and women's difference distanced them from the liberal individual of the market and competitive society. As individuals and the heads of families, men were bodily participants in labour markets and actors in political life. As wives at least, women's natural dependency placed them in the private domain of home and family, removed from both politics and the market. In actuality, women also laboured, in or outside the market. For both men and women, the claim to poor relief disqualified the individual from the respect and entitlements of citizenship.

5 New Liberalism

The foundations of the so-called liberal welfare states were shaped by the break of new liberalism from the classical liberalism of its origins in the late nineteenth and early twentieth centuries. Liberalism was forced to the left by the growing strength of organised labour, reflected in the collectivist currents of labourist, socialist and social democratic mobilisation, but was also reshaped by changing attitudes amongst sections of the middle and upper classes. Among the impulses to reform, Rimlinger (1971: 57-60) identifies the Fabianism of Sydney and Beatrice Webb, the Victorian conscience, the settlement house movement, and the researches of Booth and Rowntree documenting the failures of poor law and charitable provision. Orloff (1993: 167) also notes changes in the character of the state itself, giving it new capacities to intervene in and regulate economic activity. These included new opportunities for middle class 'experts' and professionals.

New liberalism (sometimes also called social or social democratic liberalism) was a synthesis of individualist and collectivist values. It shared the concern of classical liberalism with the freedom of the individual, but took much greater cognisance of the social circumstances

which conditioned individual choices. The individual might be formally free yet not effectively or substantively so (Arneson, 1992: xxi). New liberalism understood freedom as more than the negative freedom of classical liberalism: it also included the positive freedoms of opportunity and personal development. The new liberals saw industrial society as creating new circumstances of social interdependency, in which government was an indispensable support for individual endeavour. They recognised poverty, especially among the aged, as less evidently a failure of the individual and more probably a consequence of social and economic processes. At the same time, new liberal elites were responding to the political organisation of the emerging working class and sought reforms which would incorporate workers in the existing social and political order (Orloff, 1993b: 167-81; see also Macpherson, 1977: 44-50).

New liberal ideology was accompanied by increased knowledge and experience of the social conditions of the poor on the part of elites and the educated middle classes. Social science investigations documented the circumstances of the urban working classes, while their experience in friendly visiting led charity workers to awareness of environmental and economic causes of mass poverty. Settlement house movements brought educated young people into direct contact with the poor and their problems. These experiences led new liberals to recognise a wider group among the poor as deserving of assistance (Orloff, 1993b: 169-71).

In consequence, new liberals rejected the deterrent poor law in favour of social provision with at least the flavour of right. Unlike the poor law assistance of classical liberalism, social protection was constructed as a feature of citizenship, an enhancement rather than a negation of civil and political status. State sponsored old age protection recognised dependency among aged men and women in honourable terms analogous to those applied to soldiers (Orloff, 1993b: 173-79). Contributory insurance was attractive to new liberal reformers because it could reflect liberal principles such as foresight and thrift in universal provision. Often, however, means-tested benefits represented a more practical basis for initial developments. New liberal values were also reflected in industrial regulation and workmen's compensation. Poor relief remained for those whose needs were still not considered deserving.

New liberalism came in the wake of multiple feminist reform movements, among which were abolitionism, women's trade unionism, temperance and women's suffrage. New liberalism reform responded to women's needs in terms that were in some respects equal to those of men. Orloff (1993: 176-177) notes, for example, that most American, Canadian and British proposals for old age pensions called for women to receive the same coverage as men. The organisation of women's trade unions occurred in the same period (Jenson, 1990; Ryan and Conlon, 1975).

Feminist critiques of citizenship have nevertheless pointed to systematic carryovers of the familial assumptions of classical liberal philosophy into the social provisions of new liberalism. These did not come from liberalism alone, but were shared with the socialist and social democratic tenets of the class parties with which new liberal forces were allied. Importantly, these carryovers also reflected the outlooks of many women of the time, especially bourgeois women. Many women supported trade union demands for a male wage sufficient to enable wives to leave the paid labour force, and for protectionist legislation limiting the hours and conditions of female employment. In a number of countries maternalist movements succeeded in shaping maternal and child welfare policies in the image of women as embodying values of care, nurturance and morality. The ideology of maternalism operated at two levels, both to extoll the private virtues of domesticity and to legitimate women's involvement in public policy arenas (Michel and Koven, 1990; Skocpol, 1992).

With the shift to new liberalism American progressives began to substitute the label of dependent for that of pauper. Reformers aimed to rid the receipt of assistance of its stigma. The term dependent was to connote innocence among the victims of poverty, but the American heritage of Enlightenment values was too strong for the label of dependency not to itself become a source of stigma. In the 1930s the development of America's 'two track' welfare state removed the stigma of dependency from recipients of social insurance programs, but it remained for social assistance claimants, quintessentially single mothers. Because racial and sexual exclusions applied to the first American social insurance programs, the label of dependency attached to the remaining groups came to have feminine and later also racial connotations. Fraser

and Gordon (1994) note that the tag is not applied to groups who rely on other forms of government assistance, including age pensions, farmers and the beneficiaries of regressive taxation measures (Fraser and Gordon, 1994: 320-22).

Alone or in combination with social democratic politics, the ideology of new liberalism shaped the development of post-war welfare states and the social rights of welfare citizenship (Marshall, 1963). Developments in feminist critique of the treatment of gender in new liberal ideology have paralleled those of the welfare state itself. While the first generation of feminist critique focused on the failure of the welfare state to accord full liberal personhood to women (Land, 1976; Wilson, 1979; Brown, 1981; Baldock and Cass, 1983), recent writing has recognised its potential in supporting women's autonomy and political participation. Scandinavian feminists have made this point very strongly, as I have already noted.

As a movement, welfare state feminism has drawn on new liberal ideology to argue women's entitlement to support and assistance. Such arguments have been various. Some have stressed women's claims to full and equal personhood as the bearers of social rights. These have included maternalist calls for support enabling women, especially sole parents, to be full-time mothers. Perhaps paradoxically, income support provisions established in recognition of the vulnerability of wives and mothers have more often than not been recast in gender neutral terms, partly in response to women's claim to liberal equality with men (Chamberlayne, 1993; Shaver, 1995). The professional histories of social work, nursing, and midwifery centre on demands for the recognition and autonomy of women's work (Wilson, 1979). Others have relied on new liberal recognition of social interdependencies and collective interests to argue that women had special needs for support and assistance. In the case of child care the new liberal argument that welfare state services enable women to compete in the workplace as possessive individuals has coincided with employers' needs for female labour. This argument has been more persuasive in Australia, where public support has been widely shared, than in the United States, where it has been restricted to tax credit and poverty programs (Brennan, 1994: 5; Gustafsson, 1994: 57-9). The case for anti-discrimination legislation has been more closely confined by classical liberal individualism (Thornton,

1990; Bacchi, 1990). Women's physical vulnerability has proved a viable ground for feminists to develop gender-specific services for women facing domestic and sexual violence, but it has been harder for feminists to argue that these services must be provided in a distinctively feminist way (Johnson, 1981; Withorn, 1981).

6 Contemporary Neo-liberalism

Contemporary neo-liberalism is a restatement of classical liberalism, reasserting the liberal principles of freedom, market individualism and small government. Like classical liberalism it is an ideology of possessive individualism (Macpherson, 1962). Neo-liberalism has gained strength in the last two decades, taking up political ground between conservatism and the 'socialist' collectivism of the welfare state and monopoly capitalism. As a movement neo-liberalism has been strongest in the English-speaking countries, where it has had particular expression in the governments of Reagan, Thatcher, and currently of Bolger in New Zealand. It has also drawn strength from the collapse of socialism in the former Soviet Union and Eastern Europe.

The perspective was elaborated most convincingly by Hayek (1944) in objection to the growth of state powers and particularly to the movement toward economic planning that took place during the 1930s and 1940s; the arguments of Friedman (1962) have also had wide currency (Barry, 1990: 50-68). Like classical liberalism, neo-liberalism gives primacy to freedom, which it understands in the narrow and negative sense of restriction of the individual by the powers of the state. It sees such freedom as enacted through the actions of individuals in voluntary dealings with one another. Hindess (1987: 120-67) points out the weaknesses of these conceptions in a society of highly developed interdependencies, including those of transnational capitalism. They fail to recognise the inhibitions on freedom that follow from lack of resources and opportunities in an unequal society, and the inequalities of power among individuals when these include not only economic actors of differing economic position but also corporations. Hindess argues that neo-liberalism understands the market in highly abstract, idealised terms devoid of the institutional details which configure it in actual

social life. It is only this way that market exchange can be pictured as the index and essence of freedom in society.

Though it favours the voluntarism of private charity, neo-liberal thought does allow a limited welfare role for the state. Hayek does not see this as infringing liberty so long as it does not involve the adoption of coercive powers for government. To the extent that it extended beyond a minimum level of adequacy, however, it would undermine the rule of law, which requires the establishment of impersonal, known rules of legitimate action. A 'limited security which can be achieved for all and which is, therefore no privilege', is permissible. This must be distinguished from 'the assurance of a given standard of life'. Hayek objects in principle to the kind of welfare state that aims at 'social justice' and becomes 'primarily a redistributor of income' (1944: 159-260, cited in Hindess, 1987: 136-7). Hayek also notes that the receipt of even the provision of a limited security for an indefinite period may be incompatible with the full rights of citizenship (Hayek, 1944: 90, cited in Hindess, 1987: 136).

Neo-liberalism attained its widest currency only after the end of the postwar boom and sustained expansion of the welfare state, having its greatest resurgence since 1980. Its thrust has been directed at 'rolling back' the state and in particular at restraining the continued growth of its welfare apparatuses. Much of its force has been directed at the restoration of market forces to areas of social life in which they have been displaced or altered by the growth of the state. While it is by no means the only argument so directed, trends toward privatisation have been by far the most pronounced in the English-speaking countries of the 'liberal' welfare state. In an argument claiming to eschew philosophical argument in favour of sociological evidence, Saunders (1993) argues that the conditions for full citizenship are attainable in a market society, and that pursuit of egalitarianism and 'socialist' political institutions tends to undermine such conditions.

Neo-liberalism is in principle subject to the same contradictions as classical liberalism with respect to the privileged place of the family in society and women's problematic status as liberal individuals. The high value it places on freedom fosters protection of private life from the interference of the state, and so tends if anything to reinforce the

separation of public and private life. In application, the ideas have been combined with resurgent conservative doctrines about the need to safeguard traditional family life (Gilder, 1981). But neo-liberalism itself claims to be blind to ascribed characteristics of individuals such as age, sex and race. It has grown up while married women were entering the labour market in steadily increasing proportions and while liberal feminism has forcefully asserted women's full personhood in law and the market. Where conservative political allies have allowed, it has been more willing than classical liberalism to recognise women as individuals in their own right. The price of women's liberal individualism is, however, for the satisfaction of their needs to be defined by the market paradigm.

Neo-liberalism has been vocal in its opposition to welfare state support for women on grounds of gender and gender disadvantage. It is frequently argued, for example, that intervention to address race and gender discrimination is undesirable because it contravenes individual freedom, and is moreover unnecessary because in time problems of unequal opportunity will give way to the rationality of the market. Neo-liberals see supports for the two-earner family, such as child care, as best provided through the market, though they often accept a degree of regulation to ensure minimum quality of care.

Fraser and Gordon (1994: 323-31) maintain that in the United States the shift from industrial to post-industrial society has seen all forms of dependency become stigmatised as avoidable and blameworthy. They see this as partly caused by the demise of the family wage and the emergence of a plurality of family forms, weakening the recognition of the legitimate dependence of the housewife. Post-industrial discourse is highly individualistic. Independence is enjoined upon everyone, and is equated with wage labour. Fraser and Gordon regard the norm of the worker, now applied to everyone, as gendered in the sense that it assumes the worker has access to a job paying a decent wage and is not also a primary parent. Greatest disapproval is reserved for the 'welfare dependency' of the unemployed and in particular of sole parents, stereotyped as black teenage welfare mothers caught in the 'welfare trap'.

Fraser and Gordon find common elements in (new) liberal, conservative and neo-liberal critics of the welfare state interpretations of welfare dependency. On one side, they see conservative and liberal writers agreeing that poor, dependent people have problems that go beyond the lack of money. Conservatives such as Gilder (1981) and Mead (1986) interpret dependency in moral and psychological terms, while liberals such as Wilson (1987) and Jencks (1992) ascribe it to social and economic forces, but see it as often compounded by problematic culture and behaviour. Fraser and Gordon distinguish these from arguments based on neoclassical economic premises. They include in this category both liberal social scientists such as those associated with the Institute for Research on Poverty at the University of Wisconsin and right-wing welfare critics such as Charles Murray (1984). Focusing on rational choice and policy incentives, these arguments have in common the equation of independence with wage labour and the assumption that independence is unambiguously desirable. What all points of view now agree on is that ‘welfare mothers ought to work’.

More unambiguously than its contemporary new liberal counterpart, neo-liberalism, pictures women in the same terms as men, as possessive individuals. The stigma conjured up in the charge of dependency is less gendered than other forms of liberal ideology in the literal sense of being applied similarly to the paradigmatically male unemployed as to paradigmatically female sole parents. It may, however, have undertones of both race and sex in residual images of the dependent female and, in some countries, the colonial native.

7 Social Policy Liberalisms

The origins of the ‘liberal break’ lie in Europe, principally England and France, as do the nineteenth century liberal social policy innovations of poor laws, the workhouse and charity organisation. English liberalism and its ideas about social policy institutions spread to the United States, Anglophone Canada and Australia during the nineteenth century. In all three the English Poor Law Amendment Act of 1834, and in particular its commitment to the principles of deterrent poor relief and less eligibility, provided influential social policy models in the classical liberal mould. These included the acceptance of poor relief as a public responsibility, its

organisation on a local basis, and the principles of kin responsibility and the assignment of pauper children to apprentice labour (Katz, 1986: 13-4).

The ideological legacies of liberalism are strongest in the United States.² United States nationhood came at the moment of the 'liberal break', and its founding documents were written in liberal language. Lipset (1990: 8) suggests that liberal values of individualism and achievement were crystallised in the Declaration of Independence, reinforcing their centrality in the nation's political culture thereafter. Hartz (1955) describes the United States as having 'a natural liberal mind'. The failure of effective social democratic and socialist parties to develop in the United States is one manifestation of a liberal hegemony unparalleled in the other three countries. This has been associated with strong individualism and pervasive distrust of the state and state solutions to social problems. The tradition of the poor house, described by Katz (1986: 4) as the 'cutting edge' of poor relief policy, dominated its early welfare history. This was drawn directly from English models of outdoor relief and the workhouse.

Canada took shape as a nation rather later, and did not embrace liberalism to the same degree. Continuing differences of culture and national values have been widely noted. Lipset (1990: 13-16) maintains that if the founding political culture of the United States was Whig, that of Anglophone Canada was Tory. Francophone Canada was less strongly marked by libertarian ideology than France itself (Hockin, 1975: 10, cited in Kuderle and Marmor, 1981: 89). Canadian political culture has owed more to conservatism than liberalism, but at the same time has also supported a viable, if minority, social democratic tradition. In consequence Canada has been more open than the United States to an active role for the state, in social policy as in other areas. Its early welfare development followed British and French models of poor relief. Liberal variants of these were more important in some provinces than others, with the institutions of the workhouse and the almshouse strongest in New Brunswick and Nova Scotia (Guest, 1980: 9-17).

2 Somewhat paradoxically, it is also in the United States that popular usage of the term 'liberal' reverses its meaning, referring not to a critic but a supporter of the welfare state.

From its earliest importation, Australian liberalism had to contend with the centrality of the state to all of colonial life. This was most true of those colonies which began as prisons, but applied to considerable degree also in those established as colonies of white settlement. In the early years prison inhabitants and colonial settlers alike depended on the state, for services such as health and education, and for land and labour with which to make their fortune. Classical liberal ideology came rather later than elsewhere, and was more closely embraced by colonial administrations and the bourgeois society formed around them than by the populace drawn from working class England and Ireland. While Hartz (1955: 20-21) characterises the societies of the US and English Canada as 'bourgeois fragments' sharing the liberal individualism of their English founders, he describes Australia as a 'radical fragment' imbued with the working class ideologies of the time. Australian social policy models were pale imitations of English philanthropy and poor relief. The first relied less on voluntary donation than on state subsidy to fund good works, while the second largely did without the workhouse and the need for settlers to pay a poor rate (Dickey, 1980: 1-66; Macintyre, 1985: 25).

The modern machinery of the twentieth century 'liberal' welfare states is new liberal, and those of Australia, Canada, the UK and the US are much more alike in this respect. The social policy visions of the 1930s and 1940s, each identified with a national social policy figure, elaborated social policy frameworks compatible with Keynesian economic policy ideas, though largely before these were known as such. The social policy prescriptions identified with Roosevelt (USA), Beveridge (UK), Marsh (Canada) and Chifley (Australia) were similarly social liberal in framing collective social protection which was nevertheless tailored to preserve the exigencies of possessive individualism and the market. They differed in the comprehensiveness of social protection, its structure, and the way it was to be associated with the wage-earning individual.

The social liberalism of Roosevelt's vision for old age security was clearly expressed in his advocacy of contributory old age insurance as Governor of New York:

Poverty in old age should not be regarded either as a disgrace or necessarily as a result of lack of thrift or

energy. Usually it is a mere by-product of modern industrial life. (Roosevelt, 1938: Vol. 1, p. 43, cited in Rimlinger, 1971: 212)

The most successful systems [of old-age insurance] are based on what might be called a series of classes by which a person who has done nothing in his or her earlier life to save against old age is entitled only to old age care according to a minimum standard. Opportunity is offered, however, under these systems for wage earners to enter other classifications, contributing as the years go by toward increased incomes during their later years. In other words, a definite premium should be placed on savings giving the workers an incentive to save based on the prospect of not only food and shelter but on comfort and higher living standards than the bare minimum. (Roosevelt, 1938: 217, cited in Rimlinger, 1971: 213)

Beveridge made much the same case for contributory social insurance in the United Kingdom:

The third principle is that social security must be achieved by co-operation between the State and the individual. The State should offer security for service and contribution. The State in organising security should not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family. (Beveridge, 1942: 6-7)

As did Leonard Marsh in Canada, when he was commissioned to write 'Canada's Beveridge Report'. Citing the Beveridge Report to the effect that social insurance meant the sharing of risks across all classes, he opined:

The genius of social insurance is that it enlists the direct support of the classes most likely to benefit, and enlists equally the participation of the state, at the same time as it avoids the evil of pauperisation,

and the undemocratic influence of excessive state philanthropy. (Canada, House of Commons, Special Committee on Social Security, 1943: 12)

Written by a joint-party committee of national parliamentarians in the early 1940s (Shaver, 1987), the 'Australian Beveridge Report', actually a series of documents, lacked the unity of vision of its counterparts. It reported that 'a considerable proportion of Australia's citizens are poorly housed, ill-clothed or ill-nourished', spoke of modern recognition that 'poverty is not the fault of the individual but of the environment in which he lives', and called for a 'national outlook' and a 'comprehensive plan'. The committee was constrained by bitter party division over contributory social insurance. In the event, Prime Minister Chifley presented a vision of 'contributory' social security funded by a progressive income tax, which he distinguished from social insurance by the lack of direct connection between contribution and benefit (Kewley, 1973: 234-45; Watts, 1987). If this gave a social democratic flavour to the rhetoric of welfare state formation, it was belied by Chifley's pragmatic insistence on a means-tested pension. Australian welfare state ideology has been an admixture of social liberalism with labourism (Castles, 1985; Castles and Mitchell, 1993: 120; Beilharz, 1994).

These visions of the 1930s and 1940s also provided social policy prescriptions for the sexual division of labour in paid work and the family home. These envisioned married women as normally leaving paid work to be full-time wives and mothers, and recommended remarkably similar social policy support for this arrangement. They also foresaw support for women solely responsible for children. The vision was elaborated most fully in the UK Beveridge Report (*Social Insurance and Allied Services*, 1942). Among the eight 'primary causes of need' which Beveridge identified were the 'marriage needs of a woman', defined by her dependence on her husband and her consequent vulnerability to the loss of his support or his incapacity to provide it:

Every woman on marriage will become a new person, acquiring new rights and not carrying on into marriage claims to unemployment or disability benefit in respect of contributions made before marriage. Some new rights, as for marriage grant and maternity grant, apply to all married women; all

women also during marriage will continue to acquire qualifications for pensions in old age through contributions made by their husbands. Some of the new rights, as for share of benefit due to husband's unemployment or disability, apply only to married women who are not gainfully occupied. Some, as for maternity benefit in addition to maternity grant, apply only to married women, who are gainfully occupied. Some of the claims arise only on the end of marriage - either by widowhood or by divorce or other forms of separation. There has to be considered, finally, in connection with provision for marriage, the problem of the unmarried person living as a wife. (Beveridge, 1942: 131)

The expectation of married women's dependence was clearest in the 'married women's option', which provided that a married woman in employment could elect not to contribute to social insurance, in which case she would not be entitled to benefits in unemployment or retirement except 'as one of the married team'. On the other hand, the Report did recommend certain individual entitlements for those women, including married women, who chose to remain in paid work. The married woman who kept up her contributions was to have a pension of her own (*Social Insurance and Allied Services*, 1942: 124, 131-5, quotation 131-2). In that women's benefits were to be the same as men's, it was also fairer than the arrangements prevailing at the time (see Land, 1976). The insurance principle could be applied to widows, but separated or deserted mothers would be supported through social assistance.

Very similar prescriptions were offered in the Beveridge Report's Canadian and Australian counterparts. Canada's Marsh Report (House of Commons, Special Committee on Social Security, 1943: 28-9, 92-9) followed the same line of argument but was much less explicit about the particulars. A man's contributions were to be regarded as providing for himself and his wife, actual or potential, and a married man would receive a benefit for her support. Women who were wage earners, whether married or single, would have the same entitlements as men to unemployment and sickness benefits. The Report foresaw the possibility that provincial mother's pensions might be replaced by children's allowances, social insurance benefits to survivors, and modernised public assistance. It opined, however, that widows without children might be required to undertake training for gainful employment.

Australian proposals centred on the desirability of establishing widow's pensions, for which deserted wives were also to be eligible, and of providing age and disability pensioners with allowances for the support of their dependent wives and children. Recommendations for unemployment benefit contemplated a woman qualifying for benefit, but provided also for an allowance for the wife of an unemployed person (Shaver, 1987: 420-1).

Though their sources were more divided, very similar social policy prescriptions for gender relations and the sexual division of labour had been offered in the United States in the 1930s. A maternalist vision stressed women's particular capacity for nurturance. They favoured the family wage principle and the support of women and children through male wages, and support to widows so they could care full-time for their children. Maternalists argued that social policy assistance should be directed to women rather than their husbands. Advocates of social insurance were also committed to the family wage, and saw social insurance programs for husbands and fathers as providing for their dependents in much the same way as Beveridge did (Gordon, 1995; Kessler-Harris, 1995).

The measures implemented in the four countries were considerably more diverse than the rhetoric of their formative periods might suggest. The 'two track' US social security system established something of both visions. It based support for mothers with children and some other groups on the public assistance tradition established with mothers' pensions. For workers and their dependents, social insurance provided income-related benefits for the aged and unemployed, yet also retained substantial 'welfare capitalism' in which significant parts of social protection are provided by employers (Rimlinger, 1971: 193-244; Quadagno, 1988: 99-124; Orloff, 1993b: 269-98). The social protection afforded by social insurance in the United Kingdom was more comprehensive, and its early development and substantial universality likens it to the social democratic social provision of Scandinavia in some respects (Flora and Alber, 1981). At the same time, however, limited flat-rate benefits left ample scope for supplementary protection through the market. Australia embarked on its distinctive path towards comprehensive social security funded from general taxation and allocated on the basis of generous means testing (Kewley, 1973; Shaver, 1991). Except for family allowances and limited unemployment insurance, Marsh's hopes for Canada went without issue during the 1940s, and the development that took place afterwards owed little to

Marsh's particular vision. It has combined social democratic elements, such as a two-tier age pension combining a universal and wage-related components, with continuing social policy residualism in other areas (Guest, 1980; Kudrle and Marmor, 1981).

The liberalism of these formulations has since come under challenge in all four countries, first in the welfare state expansions of the 1960s and 1970s and again in the contractions of the 1980s and 1990s. The ideologies of expansion intertwined new liberal and social democratic thought, while those of contraction have been compounds of conservative and neo-liberal argument. Common to both has been ideological accommodation to changing gender relations and the liberal separation of public and private life.

Neo-liberal social policy prescriptions have had some currency in all four countries, but have been most prominent in the UK and the United States (Murray, 1984; Williams, 1989: 166-77; C. Pierson, 1991; P. Pierson, 1994). These arguments have also had some influence in Germany (Chamberlayne, 1991/92). Such prescriptions have centered on restoring the play of market forces in the economy by reversing the growth of the welfare state. While they been most directly concerned with employment and the labour market, the broader neo-liberal agenda has also included cutbacks and targeting of benefits, deregulation and the removal of controls on economic activity, the privatisation of public utilities and services, and the introduction of price mechanisms into public provision. They have also sought to redefine functions such as long-term care of the aged and people with mental illness as private responsibilities of family and community. In actuality policy proposals of these kinds have had much wider currency, and indeed have represent generally accepted strategies for the restructuring of welfare states in the 1980s and 1990s. The neo-liberal variants have been distinguished by their ideological commitment to market individualism and a focus on benefit cutbacks. In the US the politics of retrenchment have had a racial subtext without parallel elsewhere, with the stereotypical 'dependent' welfare client depicted as a black teenage mother (Fraser and Gordon, 1994: 327).

In isolation from conservative influences, neo-liberal policy formulations usually treat women in the same terms as men, as possessive individuals, and construct issues about their participation in paid employment as matters of rational personal choice. As noted above, American neo-liberal opinion asks, 'Why should the [welfare] mother be exempted by the system that must affect everyone else's decision to work?' (Murray,

1984: 231). There has been concern about low rates of employment among wives of unemployed men in both the UK and Australia, though it is true that this has not been limited to neo-liberals (Cooke, 1987; King, Bradbury and McHugh, 1995). However, neo-liberal policy proposals to move the care of elderly and disabled people out of institutions and back to the 'community' continue to reflect liberal divisions between public and private life. These proposals assume that the women are able to accept these caring responsibilities because they have the primary economic support of a husband (Land, 1986: 9).

8 Conclusion

Whatever the form it takes, liberalism sits uneasily with contemporary understandings of gender relations and the sexual division of labour. There is an enduring contradiction between liberal individualism, in which men and women are separate and equal persons with individual rights, and the collective bonds of private life joining men and women in marriage, kin relations and the upbringing of children. Operating at the conjunction of state and civil society, social policy mediates this contradiction.

Gray (1995) ascribes the unity of the liberal tradition to four key tenets: individualism, egalitarianism, universalism, and meliorism. The balance between these has shifted through the succession of classical, social and neo-classical approaches to social policy. While shifts associated with the role of the state in the market economy have remained within the liberal bounds of limited government, those concerning gender and the family show more profound recasting of the liberal tradition. As one variant has succeeded another, the family group has come into sharper focus, and the persons comprising it have acquired greater recognition as distinct individuals.

According to Gray, the liberal tradition gives priority to the person over the social group. Feminist critics such as Okin and Patemen have shown this priority to be muted in the case of dependent family members, in particular married women. It has, however, become less so in successive variants of social policy liberalism. Classical liberalism sentimentalised the family, and as denizens of the domestic order, its female members had little claim to the liberal personhood of the public world. Nor was the private society of the family an appropriate object of the public concern of the state. In contrast, new liberalism recognised family

members as the dependents of wage earners and the state as legitimately concerned with their support and protection through the family wage principle. Its key terms also enabled women to claim personhood as individuals in their own right, and to use social policy discourse to pursue those claims. In its turn, neo-liberalism has begun to define both men and women as possessive individuals, but to see the sexual division of labour in paid and unpaid work as matters of private choice by marital partners rather than a concern of the state.

Similarly, all three variants have affirmed liberal egalitarianism in considering all individuals as having same moral status, and liberal universalism in valuing the common human attributes above particularities of association and culture. The inclusion of women in the ambit of liberal personhood has driven these principles further apart than in the past. The individuation of married women represents a strengthening of the egalitarian tenet of the liberal tradition. To do so in the universalistic terms of possessive individualism is to exacerbate the contradiction between the public world of the market and the private world of the family, and hence to provoke conflict between different groups of women. Social policy development fostering the full liberal personhood of married women is consistent with the meliorist tenet of liberal theory, identified with the perfectibility of human institutions within the context of limited government (Gray, 1995: 88).

Liberalism has never been the only ideology influencing social policy, even in those countries where its influence has been greatest. It has been compounded with others, including social democratic, labourist and even corporatist elements in periods of expansion, and conservative elements in those of contraction. Of the four welfare states considered here, liberalism has had most dominant influence on that of the United States, and perhaps has had least in Canada. It has been mixed with social democratic elements in the other two countries, each in a slightly different way.

Liberal ideology has evolved with respect to gender and the sexual division of labour, and this evolution is reflected in very similar terms in the welfare state ideologies of these four countries. But neither have these developments been unique to 'liberal' welfare states. Developments of this kind have taken place in the welfare states of virtually all western capitalist countries to some degree. It remains for comparative research to assess their relative strength in welfare states of

different kinds. Such studies need to consider welfare state development as it shapes and changes the liberal division of social life into public and private spheres, and as it supports or negates the individual personhood of family members. There are enough similarities in the ideologies informing the welfare states of Australia, Canada, the United Kingdom and the United States to suggest that these belong to a common liberal type. By themselves, however, ideological similarities are not enough to define the basis of a welfare state type. This requires similarities in established and enduring social policy institutions.

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