INCOME MAINTENANCE
IN AUSTRALIA:
THE INCOME GUARANTEE ALTERNATIVE

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I declare that this thesis is my own account of my research and contains as its main content work which has not previously been submitted for a degree at any University.

John Richard Tomlinson
# Table of Contents

Abstract

Acknowledgements

Further Acknowledgements

Chapter I  INTRODUCTION 1
  Aim of the study 1
  Background to the study 1
  The meaning of terms 4
  Methodology 8
  Ideology and theory 8
  Identification of ideologies 11
  Gender, race, age, class, locality 12
  Outline of thesis 13

Chapter 11  CURRENT AUSTRALIAN INCOME MAINTENANCE POLICY 16
  The Australian system of income maintenance: 17
    An overview 17
  Special Benefit 19
  Invalid Pension: A case study 22
    A brief history 22
    Eligibility 23
    Determinations of eligibility 23
    Racism and appeals 28
    Blind Pensioners 30
    Summary 34
  Specific features of the Australian welfare system 35
  The continuum of residual to institutional welfare 35
  Social insurance and non-contributory systems 36
  From simplicity to complexity 38
  Adequacy of income maintenance 41
  The excluded 41
  Inclusion and need 45
  The problem of defining income 47
  Concluding comments 48
Chapter III  WORK DISINCENTIVES AND INCOME GUARANTEES

Occupational and fiscal welfare 52
Superannuation and redistribution 54
The work ethic 58
Work disincentives 61
Guaranteed work: Advantages and disadvantages 67
Work disincentives and income guarantees: A review of empirical studies 71
Work disincentive and welfare dependency 73
The wage subsidy alternative 73
The relevance to Australia 74

Chapter IV  THE ROLE OF THE FAMILY IN SOCIAL POLICY

The family wage 84
Child endowment/family allowance 86
Current welfare practice in relation to families 89
Aborigines: Individual and family assessment 97
Conclusion 100

Chapter V  IDEOLOGIES UNDERPINNING THE AUSTRALIAN SOCIAL WELFARE SYSTEM

Conservative perspectives 104
Liberal ideology 106
Social-democrat perspectives 108
Marxist ideologies 109
Feminist perspectives 111
The family and ideology 113
Conservative perspectives on the family 113
Liberal perspectives on the family 116
Social-democrat perspectives on the family 116
Socialist and Marxist perspectives on the family 118
Conservatism, liberalism, social-democracy and feminism: Their impact on welfare 120
A safety net of welfare programs 129
Other ideologies 134
Concluding comments 140
### Chapter IX

**CONCLUDING COMMENTS ON INCOME GUARANTEES IN AUSTRALIA**

- The future of income guarantees in Australia 226
- The likelihood of change: Steps taken 232
- Conclusion 235

### Chapter Footnotes

- Chapter I Footnotes 238
- Chapter II Footnotes 240
- Chapter II Footnotes 243
- Chapter IV Footnotes 250
- Chapter V Footnotes 232
- Chapter VI Footnotes 256
- Chapter VII Footnotes 259
- Chapter VIII Footnotes 262
- Chapter IX Footnotes 265

### Appendix A

**THE CONNECTION BETWEEN IDEOLOGY AND THEORY**

266

### Appendix B

**IDEOLOGIES WHICH IMPINGE ON THE AUSTRALIAN WELFARE SYSTEM**

- Conservative Perspectives 276
- Liberal Ideology 279
- Social-demoaat perspectives 281
- Marxist ideologies 284
- Feminist theory 287

### Appendix C

**TWIN ISSUES OF NEED AND CONTROL**

- The needs based approach to welfare 293
- Need - a non explanation 296
- Whose needs? 298
- Benefit and control 299
- The control process 300

### Bibliography

307

### List of maps

- Australian Map of Australian Social Security Offices 40

### List of tables

- Length of average duration on pension of sole parent pensioners at 16 December 1983 64
ABSTRACT

By the beginning of the 20th century, Australia was commonly acknowledged to be amongst the world leaders in the supply of social provisions to its citizens. However, Australia gradually lost ground in this arena compared with other developed countries. The election of the Whitlam Labor Government in 1972 presented Australia with the first reform oriented government since the end of the Second World War: a considerable number of suggestions were put forward to extend and improve social welfare programs.

This study investigates those suggestions which dealt with the development of more comprehensive income maintenance programs. It looks, in particular, at the proposal made by the Poverty Inquiry to introduce a Guaranteed Minimum Income - and examines why it (or a similar scheme) was not implemented and what, if any, ideological obstacles to its introduction remain relevant in the last part of this century. But before that can be done, it is necessary to examine the existing system of income maintenance, its structure, the mechanisms which create that structure, and to ascertain what makes the present system of income maintenance attractive to many people.

Attitudes to work, the family and the way social need is viewed affect the public's preparedness to support welfare initiatives; these attitudes are considered preliminary to an examination of a number of generalised income guarantee proposals. The history of income guarantee schemes suggested in Britain, the United States of America and Australia is provided as a backdrop against which the ideological debates which such proposals evoked are, assessed.

The analysis of the ideological obstacles to income guarantees in Australia reveals the impediments embedded in the existing system of income maintenance and shows that these are not contained within the central tenets of Marxism, liberalism or social democracy. They are to be found associated with conservatism and discrimination based on gender, age, race, and locality.

Before proceeding to estimate the likely response of either the Labor or Liberal Parties to income guarantees, the study establishes that there is no inherent incompatibility between the Australian mode of production and such guarantees. An examination of the Labor and Liberal Parties' social welfare platforms, their philosophical traditions, and spokespersons' pronouncements suggests that it would be possible for either Party to implement a form of income guarantee.
Many times during the last four years I felt like giving up, but was driven on to complete this study because I believed that the questions it addresses needed to be answered before the Australian Government will introduce a welfare system capable of meeting the needs of all poor people in a way which recognises their dignity and enhances their independence.

In the hours of despair, which seem to be part and parcel of post-graduate study, the words of Woody Guthrie's *Dust Bowl Ballads* sustained me; particularly the lines:

'We arrived out the west coast broke
so damn hungry I thought I'd croak,
I bummed up a spud or two
and my wife cooked up a 'tata stew,
we poured the kids full of it.
A mighty thin stew though
you could read a newspaper right through it.
I always have thought,
and I always have figured,
if that old stew
had been just a little bit thinner,
even some of these here politicians
could have seen through it.'

I would like to thank my friends who sent me articles, shared ideas, criticised draft chapters, and provided me with emotional support. To Jim Hansen and Clare Tomlinson, who read the entire thesis, correcting infelicities of style and to Barbara Walden, who typed the many versions without complaint. I owe a special gratitude. Associate Professor Cora Baldock was my supervisor; her challenging approach forced me to reassess ideas which for years I had taken for granted - for her assistance, I am grateful.

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Chapter I

INTRODUCTION

AIM OF THE STUDY:

This thesis sets out to consider the existing Australian income maintenance system in relation to specific forms of income guarantees. The objective is to identify the obstacles of an ideological nature which prevented the adoption of the income guarantees suggested in the 1970s. This is done through an examination of the ideologies which are most commonly associated with the main parliamentary forces in Australia. These ideologies and the social welfare system based on them are examined with special focus on five structures: gender, race, age, locality and class. These structures are discussed as organising principles, the ramifications of which formed serious obstacles to the introduction of income guarantees. The thesis concludes with a further analysis of these obstacles to see if they still constitute insurmountable impediments to the introduction of an income guarantee in Australia.

BACKGROUND TO THE STUDY:

At the turn of the century Australia was regarded as a leading country in the provision of social services to its citizens. This eminent position was eroded over the following thirty years, but the Australian Labor Government, during and immediately after the Second World War, greatly extended the social provisions available to the less affluent. In 1949, the Menzies Liberal-Country Party Government was elected; this coalition stayed in power for the next 23 years. Throughout most of that period there was an economic boom and interest in those who did not share in the general prosperity was very low.

However, by the early 1970s, due largely to the efforts of John Stubbs (1), Ronald Henderson and others associated with him at the Institute of Applied Economic and Social Research (2) and Peter Hollingworth, David Scott, and others at the Brotherhood of St.Laurence (3), there was renewed interest in and concern about those who were poor. This concern spread across party lines and resulted in the Liberal Prime Minister of the day, William McMahon, setting up a Poverty Inquiry under Professor Henderson in August 1972. The incoming Whitlam Labor Government broadened the Inquiry and substantially increased the resources available to it. The Poverty Inquiry had a wide charter to investigate poverty in terms of its levels, its causes and its alleviation (4). This thesis is principally concerned with one small part of the Poverty Inquiry's findings and recommendations those dealing with guaranteed minimum income (5).

In relation to income maintenance, the Inquiry suggested a major rationalisation of the multitude of existing income assistance schemes. It argued that the best way to ensure the interests of the poorest Australians were safeguarded would be to set an amount below which no citizen's income
would be allowed to fall (6). The Inquiry based its calculations about necessary levels of benefits on a formula which has since become widely known as the Henderson Poverty Line, or more simply, as the Poverty Line. The Poverty Line had earlier been developed by Henderson and others at the Institute (7). It relied for its construction on adapting 1950s research into poverty carried out in New York (8).

In this study, as well as considering the Poverty Inquiry's recommendations for ensuring that citizens receive an income sufficient to sustain them, there is an investigation of other similar contemporary suggestions made by Australian quasi-government bodies. In addition this study considers income guarantee proposals which were developed in the 1960s and 1970s by the governments of Britain and the United States of America, as these countries have considerably influenced the development of welfare programs in Australia.

In the three countries under consideration these income guarantee plans resulted in widespread debate and numerous publications, which concentrated largely upon the affordability of income guarantees (9). Such economic analyses have considered some of the issues which I canvass, but they looked primarily at fiscal and productivity implications (10). There have also been some investigations of political effects of income guarantees. These can be generally divided into two categories: partisan attempts to oppose or promote particular proposals (11), and analyses which look at these effects as part of efforts to generate general theories about the welfare state(12).

I concentrate on the single issue of income maintenance, relying upon earlier general theory development to inform my analysis. The focus of this study is on the reasons, particularly those of an ideological nature, which have prevented the adoption of specific income guarantees such as that put forward by the Poverty Inquiry.

Implicit in the approach I have adopted to this topic is the belief that income guarantees were not adopted in Australia, Britain, nor the United States, for reasons other than affordability. This analysis does not attempt to suggest that economic costs have not been an important consideration, simply that such costs do not constitute a sufficient explanation.

I make the further assumption that the way income guarantees are viewed is determined by existing social structures and by prevailing ideologies which are identifiable in the society generally and in the welfare relief system in particular. Social structures have an influence upon and are influenced by prevailing ideologies. The form which social structures take provides an insight into the existence of particular ideologies.

**The Meaning of Terms**

**Income** has been taken to mean any monies deriving from all sources. The term **income maintenance** is used throughout this thesis as a generic term applying to all forms of financial assistance routinely provided by the state to welfare recipients. In Australia the concept of income maintenance carries with it the assumption that such monies are sufficient to maintain the recipient
at basic levels of sustenance. In the Australian context, income maintenance is predominantly paid in the form of a non-contributory, means tested social dividend - the eligibility for which is widely publicised. Income maintenance is normally the province of the Commonwealth Government, but state governments have provided some forms of income maintenance to people not included in Commonwealth schemes. The major forms of income maintenance provided in Australia have been designed to meet specific forms of need which the government has considered are likely to be associated with poverty. Such categories are old age widowhood, invalidity and unemployment.

The terms welfare relief and welfare assistance are used in this thesis in their widest possible connotations. They encompass all forms of income maintenance plus any other supplementary assistance supplied either in cash or in kind by the state or by charitable organisations.

John Dixon, in a comparative study (13), sets out to discuss the boundaries between welfare payments targeted predominantly at the workless, and occupational benefits which workers receive. As this thesis looks at the possibility of introducing income guarantees which would affect both workers and the workless, there is some consideration of the relationships and distinctions which arise in such areas.

Throughout this thesis income guarantee has been used as a generic term encompassing all generally available income maintenance payments whether they were in the form of a negative tax, a tax credit; or a guaranteed minimum income in either its social demogrant or payment on application mode.

Over the years various writers have attributed slightly different meanings to each of these terms and as a result there has been some blurring of the distinctions which originally existed between them.

Essential aspects of a fully-developed negative income tax or guaranteed minimum income scheme are as follows: they are available to all citizens rather than categorical, the rate of tax on earned income is considerably less than 100 per cent, and income rather than the discretion of welfare workers determines rate of payment. Every plan has three variables: a minimum level of income guarantee, a marginal tax rate, and a break even point. Once any two are given, the third is determined (14).

Guaranteed minimum income was an English concept which found its earliest articulate expression in the works of Lady Rhys-Williams (15). Negative tax, originally an American term (16), has generally meant a social welfare payment provided to citizens after there has been a reconciliation between their positive tax liabilities and their negative tax entitlements. A guaranteed minimum income, were it to be paid in the social demogrant mould, would be paid to all equally - any undeserved portion being recouped through the positive tax machinery. Guaranteed minimum incomes, paid upon application and assessment are really a form of negative tax because they involve a reconciliation between positive tax liabilities and negative tax entitlement.
**Tax credits** contain elements of both negative tax and guaranteed minimum income as is apparent in the British Tax Credit described in Chapter VII. For those whose income exceeds the break even point, the credit is written off against tax owed. Those who earn less than the cut-off point receive an income from the state in inverse proportion to their earnings.

When I have used the term **negative tax** I have meant it to convey the meaning originally attributed to it by the early American writers, whose ideas are detailed in Chapter VII. When I have used the term **guaranteed minimum income** I have conceived of it being a social demogrant generally available. **Guaranteed annual income** is a synonym for guaranteed minimum income.

In Britain, the United States and Australia, the proposed income guarantees have been set at or below the poverty line and it is such programs which have been discussed here. If Australia moves to introduce an income guarantee this century it will most likely be one set at or about the poverty line.

The cost of a negative tax (provided there was universal take-up) and a guaranteed minimum income would be identical if both adopted the same withdrawal rates and break even point. The major difference which exists between these two concepts is that a negative tax provides money to people in an inverse relation to their income whereas a guaranteed minimum income provides an equal amount to all as a right of citizenship. Admittedly, the guaranteed minimum income scheme recoups through the positive tax structure monies which the person has earned in line with the withdrawal rate. But the guaranteed minimum income provides an established right to income whereas a negative tax requires the applicant to establish an entitlement.

There have been writers who have proposed the introduction of a far more progressive idea, that of a **guaranteed adequate income** (17). Such a proposal would ensure for the entire population all the basic requirements needed to live a life with dignity. Were such an approach adopted it would constitute a major step in the direction of attempting to equitably dispense goods and services in this society. No Western country has made any serious attempt at introducing a guaranteed adequate income. Before any such attempt could be made many of the same difficulties which have plagued the welfare industry in its attempts to determine "need" would have to be overcome as the society struggled with its efforts to decide what constituted equity, necessity, dignity and so forth. It is most likely that if a society tried to move towards equitable distribution these difficulties would prove to be insurmountable and would be avoided by efforts directed towards achieving an equal distribution to each member.

The collective welfare approach has been an approach tried on some Marxist communes and was very much a part of Aboriginal society before white Australians destroyed the Aboriginal economy. The concepts which underlie it run counter to the central tenets of capitalism and are not considered in any depth in this thesis.
In fact, in this thesis I intend to consider income guarantees in a very narrow sense. I will discuss income maintenance arrangements which are meant to sustain people at or about the poverty line. There will not be any detailed examination of housing, educational, medical and supplementary services which would need to be investigated if the concepts of guaranteed adequate income or collective welfare were being considered.

METHODOLOGY

Ideology and theory

Much confusion exists in welfare literature concerning theories of welfare and ideologies. A wealth of material is provided by writers of both Marxist and non-Marxist persuasion who have involved themselves in the debate about the connection between theory and ideology during the last fifty years. Two striking features of the literature are the intensity with which the subject is approached and the wide variations in meanings which the various writers give to the words "theory" and "ideology". (As this issue is complex, I have summarised the main points in Appendix A.)

The basic components of an ideology are firstly that there is an element of closed thinking, of pre-explanation. "Ideologies aspire to, and pretend to, systematic completeness" (18). Further they evaluate social facts selectively and can be seen as a system of symbols (19). Ideologies demand a "high degree of explicitness" and a general or wide explanatory power (20).

Ideologies address themselves to basic explanations of social phenomena and must be capable of being held by a group of people. This distinguishes ideologies from idiosyncratic views. Finally, ideologies, appear to their proponents to have a high degree of internal congruity.

Such a definition of ideology is not universally accepted. For instance, Therborn's concept of ideology is one that does "not necessarily imply any particular content (falseness, miscognition, imaginary as opposed to real character), nor will it assume any necessary degree of elaboration and coherence." (21)

Ideologies invariably acquire detractors from amongst those who hold differing philosophical and political positions. Marx, seeing the system of beliefs which he had created as scientific, equated ideologies which supported the bourgeoisie with false consciousness. Merton and many other functionalist writers of the 1950s and 1960s, believing they were creating a value free sociology, saw their opponents such as C. Wright Mills as purveyors of misleading abstract ideas; the term ideology has had this pejorative meaning since the early 19th century (22).

Ideological features can be found in any theory. The adoption of any particular theory stems in part from its suitability as an explanation of social facts in ways compatible with the ideological position of the writer. No longer is it academically respectable to suggest as Merton and many
other functionalist writers once did that they were in the process of developing value free theories of social events. This has led some writers to suggest there is little point in distinguishing between theory and ideology. Regis Debray asserts that "In reality, all theoretical analysis is of its very essence polemical, a 'committed' form of critique; Marx himself constructs Capital on a critique of political economy, starting from - and against - Smith, Ricardo and Say." (23)

I interpret ideology in a way which is consistently removed from Marx's essentially "critical and negative conception" (24). Whilst I have been influenced by Gramsci, Althusser, Poulantzas and other Marxist writers, the sense in which I use the concept does not fit neatly into any particular Marxist school of thought. At the same time, I utilise ideology to convey a narrower meaning that the "total conception of ideology" which Mannheim has outlined but one which is basically a positive formulation (25). I certainly believe that societal units other than the ruling class generate ideologies and are in Althusser's words captives of those ideologies (26).

In this study the word "ideology" will be employed to describe a pattern of beliefs and concepts "which purport to explain complex social phenomena with a view to directing and simplifying socio-political choices (and realities) facing individuals and groups." (27)

Drawing on the analysis in Appendix A, the term "social theory" will be used to describe the codified abstract conceptions of a causal nature which seek to explain actions by groups or societies. Embodied in this use of the term is the implication of predictability, of replication, and of on-going scientific debate.

As mentioned at the beginning of this section any theory which seeks to describe human actions will be imbued with, or perhaps will arise out of, or will seek to promote ideological interpretations of "social reality".

**Identification of ideologies**

A central method adopted in this study is the identification of ideologies which underlie various welfare relief policies.

The ideologies I consider are those developed from social democratic, liberal, conservative and Marxist perspectives. I also rely upon party policy documents, papers given by politicians which address the issue of income maintenance, press statements, letters and speeches which specifically relate to welfare assistance.

My approach has been further influenced by discussions concerning income guarantees I have had
with a number of past Ministers for Social Security (Bill Hayden, Fred Chaney, Don Grimes),
correspondence with Margaret Guilfoyle, and discussions with the present Minister for Social
Security, Brian Howe. These communications have not provided hard data but have enhanced my
knowledge of how each of these important actors was responding to general income maintenance
issues at the time.

My knowledge of the existing welfare relief system and of income guarantees has grown out of
twenty years as a social worker/activist in the area of income maintenance. This personal
experience provides me with an established base from which to assess the writings of others.

In my discussion of ideologies of welfare I show that they cannot be dealt with as discrete entities:
frequently there is a blurring of ideological approaches. For instance, few distinctly conservative
streams of thought structure social welfare practice in Australia. It is far more common to
encounter an amalgam of conservative and liberal ideas and at times these show signs of having
been influenced by social democratic thought.

The merging of differing ideological streams can mean that social welfare practice is formed by a
combination of poorly articulated, loosely defined ideological forces and this results in a lack of
clarity about the belief structures which have informed that practice. A common outcome of this is
a general acceptance of the existing processes rather than an awareness of, and critical approach to,
the structures and practices which have come to make up the welfare state in Australia. This issue
is discussed in this thesis with reference to ideologies and theories as they pertain to income
maintenance.

**Gender, race, age, class and locality**

During most of the first century following Karl Marx's death, Marxists and socialists employing a
particular interpretation of historical materialism relied almost exclusively upon class cum
economic explanations of the social forces affecting society. Liberals, particularly those of the
functionalist school concentrated on "social explanations" of events.

During the 1960s a group of anti-colonialist writers of Marxist persuasion (Fanon, Cabral and
Debray in particular) [28] drew attention to the issue of race as an integral part of the European
economy and social relations. In the later part of that decade, feminists, both Marxist and non-
Marxist, pointed to sexism and patriarchy as a pervasive feature of social relations (29).

In the twenty years since then there has developed a considerable body of literature which argues
that class and economic features only partly account for the major modifying forces in capitalist
and sometimes socialist societies. Writers have pointed to sexism and racism and discrimination on
the basis of age and locality as crucial factors affecting the nature of advanced societies (30). My
view is that discrimination on the basis of gender, race, age, locality and class are basic, organising
principles in Australia, that they interact with each other and inherent in the ideologies which
underlie welfare practice. The thesis, then, will take issues of gender, race, age and locality into account.

Outline of thesis

The thesis begins in Chapter II with an outline of the history and structure of Australian welfare policies. One income support measure, the Invalid Pension, is selected from the confusing array of welfare payments which make up the Australian income maintenance system, and given detailed consideration. This payment demonstrates many of the difficulties which the existing categorical payment process creates. The Chapter then analyses assumptions underlying welfare practice by examining three continua: firstly, residual and institutional welfare; secondly, social insurance and non-contributory systems, and finally, simple versus complex welfare programs.

The next two Chapters continue to analyse this issue of income distribution. It is acknowledged in these Chapters that the two most frequent methods of escaping from poverty are through engaging in paid employment and through reliance upon other family members. Chapter III begins with a brief comparison of the non-wage distributional systems which exist for the poor with that thought suitable for the rich. There follows an examination of the work ethic and the implications it has for welfare policy. Particular attention is paid to the alleged work disincentive effects of payments because this is a factor which is often assumed to form an obstacle to the introduction of a guaranteed income.

In Chapter IV the role of the family in social policy is investigated. Particular attention is given to women's economic dependency as an issue which, in both its real and assumed forms, has been integral to social welfare policy and wage policy in Australia since the 1907 Harvester judgement. The adoption of the family as the unit of income has important implications both for the existing system of income maintenance and for any form of income guarantee which might be introduced, and this is the major theme pursued in this Chapter.

Chapter V is the central theoretical Chapter. It brings together the salient points from the preceding discussion and proceeds to relate features of existing policy to the basic ideologies which underlie Australian society. The Chapter begins with an examination of conservative, liberal, social-democrat, Marxist and feminist theories of welfare; it then proceeds to analyse which of these ideologies have relevance to the unequal relations of power and resources in Australia. Gender, race, age and locality are also considered in this context.

The next two Chapters look at the income guarantee schemes which were proposed in Australia, Britain and the United States of America. The discussion of these proposals and of the reasons behind their rejection is informed by the preceding analysis of ideologies which are incorporated in the existing income maintenance system. In Chapter VI the Henderson Poverty Inquiry's recommendations concerning guaranteed minimum income are the main focus, but others schemes proposed in Australia are also discussed. Chapter VII deals with British income guarantee suggestions including the British Conservative Government's Tax Credit proposal. It proceeds
from there to look at the United States negative tax suggestions and finally investigates a number of ideological implications which derive from the different proposals.

In Chapter VIII, I identify the obstacles to an income guarantee which are apparent from the preceding material. I then look at those obstacles and estimate their current relevance in terms of the ideological forces which have been identified as forming the basis of the Australian welfare system. I go on to discuss whether these obstacles to an income guarantee can be removed in the near future.

Chapter IX is a summary of the arguments in the preceding Chapters.

**FOOTNOTES TO CHAPTER 1**


(5) ibid, Vol I, Chapter 6

(6) ibid, Vol I, Chapter 6


(11)

(12)

(13)

(14)

(15)

(17)

(18)

(19)

Johnson, H. "Ideology and the social system", in Stills, D. op cit., p.83
(20) Shils, E. op cit., p.70
(21)

(22)

(23)

Debray, R. Prison Writings, Penguin, Harmondsworth, 1975, pp.161-162. He also asks "What happens to a theory when it has become the official ideology of a number of states?" ibid, p.163. See also Pinker, R. Theory, Ideology and Social Policy, Social welfare Research Centre, Sydney, 1982, pp.4-11
(24) Larrain, J. Marxism and Ideology, Macmillan, London, 1983, Chapters 1, 2, 3 and 6


(27) Gould, J. "Ideology", op cit., p.315


(30) These issues are discussed in detail in Chapter V.